

Form 604

Corporations Act 2001
Section 671B

Notice of change of interests of substantial holder

To Company Name/Scheme **MoneyMe Limited**

ACN/ARSN 29 636 747 414

1. Details of substantial holder (1)

Name UIL Limited, Ingot Capital Investments Pty Ltd and Somers Limited (and associates as listed in Annexure B)

ACN/ARSN (if applicable)

There was a change in the interests of the substantial holder on 04 November 2025

The previous notice was given to the company on 30 May 2025

The previous notice was dated 04 June 2025

2. Previous and present voting power

The total number of votes attached to all the voting shares in the company or voting interests in the scheme that the substantial holder or an associate (2) had a relevant interest (3) in when last required, and when now required, to give a substantial holding notice to the company or scheme, are as follows:

| Class of securities (4) | Previous notice | | Present notice | |
|-------------------------|-----------------|------------------|----------------|------------------|
| | Person's votes | Voting power (5) | Person's votes | Voting power (5) |
| Ordinary Shares | 176,421,412 | 22.05% | 177,156,166 | 22.14% |

3. Changes in relevant interests

Particulars of each change in, or change in the nature of, a relevant interest of the substantial holder or an associate in voting securities of the company or scheme, since the substantial holder was last required to give a substantial holding notice to the company or scheme are as follows:

| Date of change | Person whose relevant interest changed | Nature of change (6) | Consideration given in relation to change (7) | Class and number of securities affected | Person's votes affected |
|----------------|--|----------------------|---|---|-------------------------|
| See Annexure A | | | | | |

4. Present relevant interests

Particulars of each relevant interest of the substantial holder in voting securities after the change are as follows:

| Holder of relevant interest | Registered holder of securities | Person entitled to be registered as holder (8) | Nature of relevant interest (6) | Class and number of securities | Person's votes |
|-----------------------------|---------------------------------|--|---------------------------------|--------------------------------|----------------|
| See Annexure B | | | | | |

5. Changes in association

The persons who have become associates (2) of, ceased to be associates of, or have changed the nature of their association (9) with, the substantial holder in relation to voting interests in the company or scheme are as follows:

| Name and ACN/ARSN (if applicable) | Nature of association |
|-----------------------------------|-----------------------|
| n/a | n/a |

6. Addresses

The addresses of persons named in this form are as follows:

| Name | Address |
|---|--|
| Somers Limited and UIL Limited (and associates as listed in Annexure B) | Claredon House, 2 Church Street, Hamilton HM11, Bermuda |
| ICM Investment Management | The Cottage, Ridge Court, The Ridge, Epsom, Surrey, KT18 7EP |
| ICM Limited (and other associates as listed in Annexure B) | 34 Bermudiana Road, Hamilton HM11, Bermuda |
| Ingot Capital Investments Pty Ltd and Capel Court Pty Ltd | Level 9, 1 York Street, Sydney, NSW, Australia 2000 |

Signature

Print Name Sanita Nomgaude **Capacity** Notifications Administrator

Signature  **Date** 07 November 2025

Annexure 'A'

This is Annexure A of 2 pages referred to in Form 604 Notice of change of interests of substantial holder signed by me and dated 7 November 2025.

Print Name Sanita Nomgaude **Capacity** Notifications Administrator

Signature  **Date** 7 November 2025

Change in relevant interests

| Date of change | Person whose relevant interest changed | Nature of change (6) | Consideration given in relation to change | Class and number of securities affected | Person's votes affected |
|------------------|--|----------------------|---|---|-------------------------|
| 02 October 2025 | Somers Limited | On Market Purchase | \$ 16,170 | 154,000 | 154,000 |
| 03 October 2025 | Somers Limited | On Market Purchase | \$996 | 9,482 | 9,482 |
| 06 October 2025 | Somers Limited | On Market Purchase | \$177 | 1,690 | 1,690 |
| 09 October 2025 | Somers Limited | On Market Purchase | \$8,907 | 84,828 | 84,828 |
| 16 October 2025 | Somers Limited | On Market Purchase | \$26,250 | 250,000 | 250,000 |
| 20 October 2025 | Somers Limited | On Market Purchase | \$4,724 | 44,990 | 44,990 |
| 21 October 2025 | Somers Limited | On Market Purchase | \$1,182 | 11,000 | 11,000 |
| 22 October 2025 | Somers Limited | On Market Purchase | \$9,270 | 86,637 | 86,637 |
| 23 October 2025 | Somers Limited | On Market Purchase | \$418 | 3,888 | 3,888 |
| 24 October 2025 | Somers Limited | On Market Purchase | \$4,682 | 43,638 | 43,638 |
| 27 October 2025 | Somers Limited | On Market Purchase | \$42 | 400 | 400 |
| 03 November 2025 | Ingot Capital Investments Pty Ltd | On Market Purchase | \$4,641 | 44,201 | 44,201 |
| 04 November 2025 | Somers Limited | Off Market Sale | -\$19,449,316 | -176,811,965 | -176,811,965 |
| 04 November 2025 | UIL Limited | Off Market Purchase | \$19,449,316 | 176,811,965 | 176,811,965 |

| | | | | | |
|------------------------------------|---|---|---|--------------|--------------|
| 04 June 2025 – 04 November 2025 | Capel Court Pty Ltd ICM Limited | Change in relevant interest due to on market purchase by Somers Limited. | - | 690,553 | 690,553 |
| | ICM Investment Management Limited General Provincial Life Pension Fund Limited | Change in relevant interest due to on purchases by Ingot Capital Investments Pty Ltd. | - | 44,201 | 44,201 |
| | Somers Isles Private Trust Company Limited | Change in relevant interest due to off market sales by Somers Limited | - | -176,811,965 | -176,811,965 |
| | Duncan Saville | Change in relevant interest due to off market purchase by UIL Limited | - | 176,811,965 | 176,811,965 |

Annexure 'B'

This is Annexure B of 2 pages referred to in Form 604 Notice of change of interests of substantial holder signed by me and dated 7 November 2025.

Print Name Sanita Nomgaude **Capacity** Notifications Administrator

Signature  **Date** 7 November 2025

Present relevant interests

| Holder of relevant interest | Registered holder of securities | Person entitled to be registered as holder (8) | Nature of relevant interest (6) | Class and number of securities | Person's votes |
|--|--------------------------------------|--|---|--------------------------------|----------------|
| UIL Limited | JP Morgan Nominees Australia Limited | UIL Limited | Beneficial Owner | 176,811,965 ordinary shares | 176,811,965 |
| | Ingot Capital Investments Pty Ltd | Ingot Capital Investments Pty Ltd | Relevant interest under section 608(3)(a) of the Corporations Act which has voting power of above 20% in Ingot Capital Investments Pty Ltd | 344,201 ordinary shares | 344,201 |
| Ingot Capital Investments Pty Ltd | Ingot Capital Investments Pty Ltd | Ingot Capital Investments Pty Ltd | Registered holder | 344,201 ordinary shares | 344,201 |
| | JP Morgan Nominees Australia Limited | UIL Limited | Relevant interest under section 608(3)(a) of the Corporations Act which has voting power of above 20% in UIL Limited. | 176,811,965 ordinary shares | 176,811,965 |
| Capel Court Pty Ltd | JP Morgan Nominees Australia Limited | UIL | Relevant interest under section 608(3)(a) of the Corporations Act which has voting power of above 20% in UIL Limited. | 176,811,965 ordinary shares | 176,811,965 |
| | Ingot Capital Investments Pty Ltd | Ingot Capital Investments Pty Ltd | Relevant interest under section 608(3)(b) of the Corporations Act by having control over Ingot Capital Investment Pty Ltd | 344,201 ordinary shares | 344,201 |
| ICM Limited | JP Morgan Nominees Australia Limited | UIL Limited | Relevant interest under sections 608(1)(b) and (c) and section 608(3)(a) of the Corporations Act as Co-Investment Manager of UIL Limited. | 176,811,965 ordinary shares | 176,811,965 |
| | Ingot Capital Investments Pty Ltd | Ingot Capital Investments Pty Ltd | Relevant interest under section 608(3)(a) of the Corporations Act which has voting power of above 20% in Ingot Capital Investments Pty Ltd. | 344,201 ordinary shares | 344,201 |
| ICM Investment Management Limited | JP Morgan Nominees Australia Limited | UIL Limited | Relevant interest under sections 608(1)(b) and (c) and section 608(3)(a) of the Corporations Act as Co-Investment Manager of UIL Limited. | 176,811,965 ordinary shares | 176,811,965 |
| | Ingot Capital Investments Pty Ltd | Ingot Capital Investments Pty Ltd | Relevant interest under section 608(3)(a) of the Corporations Act which has voting power of above 20% in Ingot Capital Investments Pty Ltd. | 344,201 ordinary shares | 344,201 |
| General Provincial Life Pension Fund Limited | JP Morgan Nominees Australia Limited | UIL Limited | Relevant interest under section 608(3)(b) of the Corporations Act by having control over UIL Limited. | 176,811,965 ordinary shares | 176,811,965 |

| | | | | | |
|--|--------------------------------------|-----------------------------------|---|-----------------------------|-------------|
| General Provincial Life Pension Fund Limited | Ingot Capital Investments Pty Ltd | Ingot Capital Investments Pty Ltd | Relevant interest under section 608(3)(a) of the Corporations Act which has voting power of above 20% in Ingot Capital Investments Pty Ltd. | 344,201 ordinary shares | 344,201 |
| Somers Isles Private Trust Company Limited | JP Morgan Nominees Australia Limited | UIL Limited | Relevant interest under section 608(3)(b) of the Corporations Act by having control over ICM Limited, ICM Investment Management Limited, and General Provincial Life Pension Fund Limited. | 176,811,965 ordinary shares | 176,811,965 |
| | Ingot Capital Investments Pty Ltd | Ingot Capital Investments Pty Ltd | Relevant interest under section 608(3)(a) of the Corporations Act which has voting power of above 20% in Ingot Capital Investments Pty Ltd. | 344,201 ordinary shares | 344,201 |
| Duncan Saville | JP Morgan Nominees Australia Limited | UIL Limited | Relevant interest under section 608(3)(b) of the Corporations Act by having control over ICM Limited, ICM Investment Management Limited and having control over Somers Isles Private Trust Limited and Capel Court Pty Ltd. | 176,811,965 ordinary shares | 176,811,965 |
| | Ingot Capital Investments Pty Ltd | Ingot Capital Investments Pty Ltd | | 344,201 ordinary shares | 344,201 |