

Appendix 3Y

Change of Director's Interest Notice

Information or documents not available now must be given to ASX as soon as available. Information and documents given to ASX become ASX's property and may be made public.

Introduced 30/09/01 Amended 01/01/11

Name of entity.	Credit Clear Limited
ABN	48 604 797 033

We (the entity) give ASX the following information under listing rule 3.19A.2 and as agent for the director for the purposes of section 205G of the Corporations Act.

Name of Director	Andrew Smith
Date of last notice	16 January 2025

Part 1 - Change of director's relevant interests in securities

In the case of a trust, this includes interests in the trust made available by the responsible entity of the trust

Note: In the case of a company, interests which come within paragraph (i) of the definition of "notifiable interest of a director" should be disclosed in this part.

Direct or indirect interest	Direct and Indirect
Nature of indirect interest (including registered holder) <small>Note: Provide details of the circumstances giving rise to the relevant interest.</small>	ASJS & Associates Pty Ltd ATF the ASJS Family Trust (<i>Director, shareholder and Beneficiary</i>)
Date of change	14 November 2025
No. of securities held prior to change	Direct: 286,519 ordinary class shares Indirect: 18,621,909 ordinary class shares; 2,000,000 Options Ex. \$0.40 Exp. 30.11.2027; and 277,814 Share Rights
Class	Share Rights
Number acquired	303,516

+ See chapter 19 for defined terms.

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Number disposed	Nil
Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation	Nil consideration. Notional price of \$0.2291, being the five-day VWAP of the Company's Shares to 30 June 2025 as set out in Resolution 3 of the AGM Notice of Meeting released on 13 October 2025.
No. of securities held after change	Direct: 286,519 ordinary class shares Indirect: 18,621,909 ordinary class shares; 2,000,000 Options Ex. \$0.40 Exp. 30.11.2027; and 581,330 Share Rights
Nature of change Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	Issue of Share Rights pursuant to shareholder approval of Resolution 3 of the AGM held on 13 November 2025.

Part 2 – Change of director's interests in contracts

Note: In the case of a company, interests which come within paragraph (ii) of the definition of "notifiable interest of a director" should be disclosed in this part.

Detail of contract	N/A
Nature of interest	N/A
Name of registered holder (if issued securities)	N/A
Date of change	N/A
No. and class of securities to which interest related prior to change Note: Details are only required for a contract in relation to which the interest has changed	N/A
Interest acquired	N/A
Interest disposed	N/A

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Value/Consideration <small>Note: If consideration is non-cash, provide details and an estimated valuation</small>	N/A
Interest after change	N/A

Part 3 – ⁺Closed period

Were the interests in the securities or contracts detailed above traded during a ⁺closed period where prior written clearance was required?	No
If so, was prior written clearance provided to allow the trade to proceed during this period?	N/A
If prior written clearance was provided, on what date was this provided?	N/A

⁺ See chapter 19 for defined terms.