

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 associates as listed in Annexure B)

ACN/ARSN (if applicable)

There was a change in the interests of the substantial holder on 21 November 2025

The previous notice was given to the company on 04 November 2025

The previous notice was dated 07 November 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	177,156,166	22.14%	194,902,150	24.06%

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
UIL Limited (and associates as listed in Annexure B)	Claredon House, 2 Church Street, Hamilton HM11, Bermuda
Ingot Capital Investments Pty Ltd and Capel Court Pty Ltd	Level 9, 1 York Street, Sydney, NSW, Australia 2000
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

Signature

Print Name Sanita Nomgaude **Capacity** Notifications Administrator

Signature  **Date** 21 November 2025

Annexure 'A'

This is Annexure A of 1 page referred to in Form 604 Notice of change of interests of substantial holder signed by me and dated 21 November 2025.

Print Name Sanita Nomgaude **Capacity** Notifications Administrator

Signature  **Date** 21 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
07 November 2025	Ingot Capital Investments Pty Ltd	On Market Purchase	\$ 108,329.35	1,000,000	1,000,000
21 November 2025	Ingot Capital Investments Pty Ltd	On Market Purchase	\$1,800,193.28	16,745,984	16,745,984
7 November 2025 – 21 November 2025	UIL Limited Capel Court Pty Ltd ICM Limited ICM Investment Management Limited General Provincial Life Pension Fund Limited Somers Isles Private Trust Company Limited Duncan Saville	Change in relevant interest due to on-market purchases by Ingot Capital Investments Pty Ltd.	-	17,745,984	17,745,984

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 21 November 2025.

Print Name Sanita Nomgaude **Capacity** Notifications Administrator

Signature  **Date** 21 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	18,090,185 ordinary shares	18,090,185
Ingot Capital Investments Pty Ltd	Ingot Capital Investments Pty Ltd	Ingot Capital Investments Pty Ltd	Registered holder	18,090,185 ordinary shares	18,090,185
	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	18,090,185 ordinary shares	18,090,185
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.	18,090,185 ordinary shares	18,090,185
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.	18,090,185 ordinary shares	18,090,185
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.	18,090,185 ordinary shares	18,090,185
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.	18,090,185 ordinary shares	18,090,185
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		18,090,185 ordinary shares	18,090,185