

Form 603

Corporations Act 2001
Section 671B

Notice of initial substantial holder

To Company/registered
scheme/notified foreign
passport fund name **CREDIT CLEAR LIMITED**

ACN/ARSN/APFRN **604 797 033**
NFPFRN (if applicable)

1. Details of substantial holder (1)

Name **McHalem No. 3 Pty Ltd**
ACN/ARSN/APFRN (if **651 495 377**
applicable) NFPFRN (if applicable)

The holder became a substantial holder on **28/01/2026**

2. Details of voting power

The total number of votes attached to all the voting shares or interests in the company, scheme or fund that the substantial holder or an associate (2) had a relevant interest (3) in on the date the substantial holder became a substantial holder are as follows:

Class of securities (4)	Number of securities	Person's votes (5)	Voting power (6)
Fully paid ordinary shares	41,744,024	41,744,024	8.67%

3. Details of relevant interests

The nature of the relevant interest the substantial holder or an associate had in the following voting securities on the date the substantial holder became a substantial holder are as follows:

Holder of relevant interest	Nature of relevant interest (7)	Class and number of securities
McHalem No. 3 Pty Ltd	Relevant interest under section 608(1)(a) and 608(1)(b) of the Corporations Act 2001 (Cth), as the registered holder of the securities in its capacity as trustee and having power to exercise, or control the exercise of, voting rights and disposal of the securities.	41,744,024 ordinary fully paid shares

4. Details of present registered holders

The persons registered as holders of the securities referred to in paragraph 3 above are as follows:

Holder of relevant interest	Registered holder of securities	Person entitled to be registered as holder (8)	Class and number of securities
McHalem No. 3 Pty Ltd	McHalem No. 3 Pty Ltd <Melissa Dwyer Family Trust>	McHalem No. 3 Pty Ltd	41,744,024 ordinary fully paid shares

5. Consideration

The consideration paid for each relevant interest referred to in paragraph 3 above, and acquired in the four months prior to the day that the substantial holder became a substantial holder is as follows:

Holder of relevant interest	Date of acquisition	Consideration (9)		Class and number of securities
		Cash	Non-cash	
McHalem No. 3 Pty Ltd	28 January 2026	\$8,000,000		32,000,000

6. Associates

The reasons the persons named in paragraph 3 above are associates of the substantial holder are as follows:

Name and ACN/ARSN/APRFN (if applicable) and NFPFRN (if applicable)	Nature of association
N/A	N/A

7. Addresses

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

Name	Address
McHalem No. 3 Pty Ltd	Level 3, 480 Church Street, Cremorne VIC 3121

Signature

Melissa Dwyer

Director

sign here



date

30 / 01 / 2026