

13 July 2026

By electronic lodgement

Market Announcements Office
Australian Securities Exchange
39 Martin Place
SYDNEY NSW 2000

Dear Sir/Madam

Initial substantial holding notices in FDC Consolidated Holdings Limited (ASX:FDC)

1 Introduction

Enclosed in this letter are the initial substantial holder notices of:

- (a) Ben Cottle; and
 - (b) Blake Cottle,
- and relevant affiliated entities (see Attachment).

This letter has been prepared to provide an explanation of the substantial holdings of the parties referenced above as at the date of commencement of conditional and deferred settlement trading on the ASX (9 July 2026) (**Listing**). At the time of Listing, the Company was a "Floatco" entity established in order to facilitate the initial public offer. The Shares offered by the Company under the initial public offer were issued on 13 July 2026.

Capitalised but undefined terms used in this letter have the meaning given to them in the Prospectus issued by the Company on 29 June 2026.

2 Listing

At Listing:

- (a) Ben Cottle was the registered holder of 1 Share, representing 50% of the issued share capital of the Company; and
- (b) Blake Cottle was the registered holder of 1 Share, representing 50% of the issued share capital of the Company.

Ben Cottle and Blake Cottle are associates with respect to the Company on the basis set out in the attached initial substantial holder notices and each had voting power at Listing in respect of all of the issued share capital of the Company.

Kind regards

Allens

Attachment

Form 603
Corporations Act 2001
Section 671B

Notice of initial substantial holder

To Company/registered
scheme/notified foreign
passport fund name

FDC Consolidated Holdings Limited (the **Company**)

ACN/ARSN/APFRN
NFPFRN (if applicable)

698 452 229

1. Details of substantial holder (1)

Name Bentley Russell Edward Cottle, Filetron Pty Ltd as trustee for Hunter Discretionary Trust (**Filetron**) and each of the individuals and entities listed in Annexure A

ACN/ARSN/APFRN (if applicable) ACN 054 309 009 (Filetron)

NFPFRN (if applicable) N/A.

The holder became a substantial holder on 9/07/2026

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	2	2	100%

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
Bentley Russell Edward Cottle	Relevant interest in share under s608(1)(a) of the <i>Corporations Act 2001</i> (Cth) (the Act).	1 Ordinary Share
Blake Andrew Cottle	Relevant interest in share under s608(1)(a) of the Act .	1 Ordinary Share

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
Bentley Russell Edward Cottle	Bentley Russell Edward Cottle	Bentley Russell Edward Cottle	1 Ordinary Share
Blake Andrew Cottle	Blake Andrew Cottle	Blake Andrew Cottle	1 Ordinary Share

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
Bentley Russell Edward Cottle	16/06/2026	\$1	1 Ordinary Share

Blake Andrew Cottle	16/06/2026	\$1	1 Ordinary Share
---------------------	------------	-----	------------------



6. Associates

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

Name and ACN/ARSN/APFRN (if applicable) and NFPFRN (if applicable)	Nature of association
Blake Andrew Cottle	Associate of Bentley Russell Edward Cottle and Filetron under sections 12(2)(b) and 12(2)(c) of the Act.
Bentley Russell Edward Cottle	Associate of Filetron under sections 12(2)(a), 12(2)(b) and 12(2)(c) of the Act.

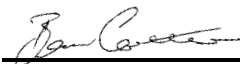
7. Addresses

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

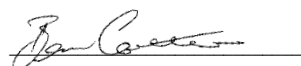
Name	Address
Bentley Russell Edward Cottle and Filetron	c/o 22-24 Junction Street, Forest Lodge NSW 2037

Signature

print name Bentley Russell Edward Cottle capacity Substantial Holder

sign here  date 13/07/2026

This is Annexure A of 3 pages (including this page) referred to in Form 603 Notice of initial substantial holder



Name: Bentley Russell Edward Cottle

Date: 13 July 2026

Name	ACN / ABN (if applicable)
Bentley Russell Edward Cottle	N/A
Kimberly Ann Cottle	N/A
Filetron Pty Ltd atf The Russell Trust	98 639 823 585
Filetron Pty Ltd atf The Yabba Dabba Doo Trust	30 853 786 611
Filetron Pty Ltd atf Dalmeny Unit Trust	44 493 625 692
Filetron Pty Ltd	054 309 009
EMC Holdings NSW Pty Ltd ATF EMC Discretionary Trust	697 186 584
GMC Holdings NSW Pty Ltd ATF GMC Discretionary Trust	697 186 708
Emma Mary Pty Ltd	085 480 628
Georgia Mackenzie Pty Ltd atf The Georgia Mackenzie Trust	73 836 509 590
Georgia Mackenzie Pty Ltd	100 801 394
Kilakaro Pty Ltd atf The Edward Trust	31 780 188 622
Kilakaro Pty Ltd atf The Triple K Trust	86 190 256 456
Kilakaro Pty Ltd	073 245 093
Rosebery Properties Pty Ltd atf The Triple R Trust	84 717 916 788
Rosebery Properties Pty Ltd	079 916 325
Caloola No 4 Pty Ltd atf The Caloola No 4 Trust	97 294 826 836
Caloola No 4 Pty Ltd	093 930 904
Corio Projects Pty Ltd	651 267 604
Questbark Pty Ltd	071 773 496
KBEG Pty Ltd	120 250 259
Darraby Pty Ltd	153 183 012
CFG Services Pty Ltd	131 713 083
Connect Land Pty Ltd	607 785 919
Broughton Street Moss Vale Pty Ltd atf The Broughton Street Moss Vale Unit Trust	47 184 653 538
Broughton Street Moss Vale Pty Ltd (formerly Interchange Holdings Pty Ltd)	143 539 208
BSMV Pty Ltd	610 331 998
Interchange Shareholder Pty Ltd	143 538 916
Mount Gambier Hospital Limited	072 039 466
100 Lockwood Pty Ltd	666 138 389
100 Lockwood Pty Ltd atf 100 Lockwood Trust	16 198 226 909
120 Lockwood Pty Ltd	672 138 162
120 Lockwood Pty Ltd atf 120 Lockwood Trust	56 874 466 486
Triple 5 Funds Management Holdings Pty Ltd	152 075 217
The 3BD Partnership	44 801 071 079
3BD2 Pty Ltd atf The 3BD2 Trust	46 172 193 417
3BD2 Pty Ltd	112 069 351
BBB Lifestyle Living Pty Ltd	643 401 825
CFG Lifestyle Living Pty Ltd atf CFG Lifestyle Living Unit Trust	61 909 725 997
CFG Lifestyle Living Pty Ltd	643 404 148

Green Point Corporation Pty Ltd atf Green Point Investments Unit Trust	643 410 842
Green Point Corporation Pty Ltd	643 410 842
Green Point Living Pty Ltd atf Green Point Living Unit Trust	75 179 762 927
Green Point Living Pty Ltd	643 411 367
Harrington Investments Pty Ltd atf Harrington Investments Unit Trust	643 423 438
Harrington Investments Pty Ltd	643 423 438
Harrington Living Pty Ltd atf Harrington Living Unit Trust	45 377 003 344
Harrington Living Pty Ltd	643 423 401
Armidale Investments Pty Ltd atf Armidale Investments Unit Trust	643 414 644
Armidale Investments Pty Ltd	643 414 644
Armidale Living Pty Ltd atf Armidale Living Unit Trust	16 948 139 560
Armidale Living Pty Ltd	643 415 525
Tamworth Investments Pty Ltd atf Tamworth Investments Unit Trust	643 417 789
Tamworth Investments Pty Ltd	643 417 789
Tamworth Living Pty Ltd atf Tamworth Living Unit Trust	91 751 912 132
Tamworth Living Pty Ltd	643 417 921
Muswellbrook Investments Pty Ltd atf Muswellbrook Investments Unit Trust	643 418 035
Muswellbrook Investments Pty Ltd	643 418 035
Muswellbrook Living Pty Ltd atf Muswellbrook Living Unit Trust	74 370 499 519
Muswellbrook Living Pty Ltd	643 418 124
Narooma Corporation Pty Ltd atf Narooma Investments Unit Trust	643 411 929
Narooma Corporation Pty Ltd	643 411 929
Narooma Living Pty Ltd atf Narooma Living Unit Trust	43 775 132 532
Narooma Living Pty Ltd	643 420 857
Green Point Headco Pty Ltd	643 406 982
Green Point Lifestyle Living Pty Ltd	643 409 723
Harrington Headco Pty Ltd	643 408 879
Harrington Lifestyle Living Pty Ltd	646 410 100
Armidale Headco Pty Ltd	643 412 382
Armidale Lifestyle Living Pty Ltd	643 413 370
Armidale Nomination Pty Ltd	643 413 246
Tamworth Headco Pty Ltd	643 416 648
Tamworth Lifestyle Living Pty Ltd	643 417 556
South West Rocks Living Pty Ltd	643 418 080
Muswellbrook Headco Pty Ltd	643 417 878
Muswellbrook Lifestyle Living Pty Ltd	643 418 320
Muswellbrook Nomination Pty Ltd	643 418 142
SOP PUB Pty Ltd atf SOP PUB Unit Trust	84 341 244 503
SOP PUB Pty Ltd	646 486 813
SOP Locker Room Pty Ltd atf SOP PUB Operations Trust	32 117 105 891
SOP Locker Room Pty Ltd	631 889 382
Log Cabin Pub Pty Ltd atf Log Cabin Pub Unit Trust	86 884 858 964
Log Cabin Pub Pty Ltd	638 344 108
Log Cabin Operations Pty Ltd	638 344 322
Oxley Ridge Investments Pty Ltd	648 612 346
Freepirit Investments Pty Ltd	131 578 946
Corio Super Pty Ltd	125 123 542

Triple 5 Funds Management Pty Ltd	619 036 574
Triple 5 Limited	152 075 262
The Edwina Trust	85 107 735 202
PPB Advisory Fund No.1	155 230 327
Fitzpatrick Investments Pty Ltd aff The Docklands Trust	56 396 930 619
Fitzpatrick Investments Pty Ltd	001 662 862
Ray Fitzpatrick Pty Ltd	147 052 211
Rae Fitzpatrick Pty Ltd	125 475 872

Form 603
Corporations Act 2001
Section 671B

Notice of initial substantial holder

To Company/registered
scheme/notified foreign
passport fund name

FDC Consolidated Holdings Limited (the **Company**)

ACN/ARSN/APFRN
NFPFRN (if applicable)

698 452 229

1. Details of substantial holder (1)

Name Blake Andrew Cottle and Development Management and Constructions Pty Limited as trustee for 3S1B Discretionary Trust (**DMC**) and each of the individuals and entities listed in Annexure A

ACN/ARSN/APFRN (if applicable) ACN 076 858 627 (DMC)

NFPFRN (if applicable) N/A.

The holder became a substantial holder on 9/07/2026

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	2	2	100%

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
Blake Andrew Cottle	Relevant interest in share under s608(1)(a) of the <i>Corporations Act 2001</i> (Cth) (the Act).	1 Ordinary Share
Bentley Russell Edward Cottle	Relevant interest in share under s608(1)(a) of the Act .	1 Ordinary Share

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
Blake Andrew Cottle	Blake Andrew Cottle	Blake Andrew Cottle	1 Ordinary Share
Bentley Russell Edward Cottle	Bentley Russell Edward Cottle	Bentley Russell Edward Cottle	1 Ordinary Share

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
Blake Andrew Cottle	16/06/2026	\$1	1 Ordinary Share

Bentley Russell Edward Cottle	16/06/2026	\$1	1 Ordinary Share
-------------------------------	------------	-----	------------------



6. Associates

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

Name and ACN/ARSN/APFRN (if applicable) and NFPFRN (if applicable)	Nature of association
Bentley Russell Edward Cottle	Associate of Blake Andrew Cottle and DMC under sections 12(2)(b) and 12(2)(c) of the Act.
Blake Andrew Cottle	Associate of DMC under sections 12(2)(a), 12(2)(b) and 12(2)(c) of the Act.

7. Addresses

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

Name	Address
Blake Andrew Cottle and DMC	c/o 22-24 Junction Street, Forest Lodge NSW 2037

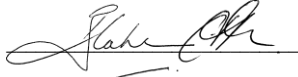
Signature

print name Blake Andrew Cottle capacity Substantial Holder

sign here  date 13/07/2026

ANNEXURE A

This is Annexure A of 2 pages (including this page) referred to in Form 603 Notice of initial substantial holder



Name: Blake Andrew Cottle

Date: 13 July 2026

Name	ACN / ABN (if applicable)
Blake Andrew Cottle	N/A
Justine Louise Cottle	N/A
Armidale Headco Pty Ltd	643 412 382
Armidale Investments Pty Ltd	643 414 644
Armidale Lifestyle Living Pty Ltd	643 413 370
Armidale Living Pty Ltd	643 415 525
Armidale Nomination Pty Ltd	643 416 246
BBB Lifestyle Living Pty Ltd	643 401 825
BJZJSW Pty Ltd	664 011 269
Buggaboos Pty Ltd	690 168 917
Caloola No.3 Pty Limited	093 930 904
CFG Lifestyle Living Pty Ltd	643 404 148
Covey & Frame Pty Ltd	696 280 207
Development Management & Constructions Pty Limited	076 858 627
Embertron Pty. Limited	050 104 473
Fifty Five Investments Pty Ltd	092 084 369
Green Point Corporation Pty Ltd	643 410 842
Green Point Headco Pty Ltd	643 406 982
Green Point Lifestyle Living Pty Ltd	643 409 723
Green Point Living Pty Ltd	643 411 367
Harrington Headco Pty Ltd	643 408 879
Harrington Investments Pty Ltd	643 423 438
Harrington Lifestyle Living Pty Ltd	643 410 100
Harrington Living Pty Ltd	643 423 401
Hillcrest Projects NSW Pty Ltd	697 002 056
JCL Holdings NSW Pty Ltd ATF JCL Discretionary Trust	699 538 951
Log Cabin Operations Pty Ltd	638 344 322
Log Cabin Pub Pty Ltd	638 344 108
Mount Gambier Hospital Limited	072 039 466
Muswellbrook Headco Pty Ltd	643 417 878
Muswellbrook Investments Pty Ltd	643 418 035
Muswellbrook Living Pty Ltd	643 418 124
Muswellbrook Lifestyle Living Pty Ltd	643 418 320
Muswellbrook Nomination Pty Ltd	643 418 142
Mypretty Pty Limited	114 398 873
Narooma Corporation Pty Ltd	643 411 929
Narooma Living Pty Ltd	643 420 857
Oxley Ridge Investments Pty Ltd	648 612 346
Rae Fitzpatrick Pty Ltd	125 475 872
Ray Fitzpatrick Pty Ltd	147 052 211

SIP Holdings NSW Pty Ltd ATF SIP Discretionary Trust	699 534 711
Snakey Super Pty Ltd	125 794 256
SOP Locker Room Pty Ltd	631 889 382
SOP Pub Pty Ltd	616 489 813
SOP 8C Pty Ltd	163 329 404
SOP 8D Pty Ltd	609 830 328
South West Rocks Living Pty Ltd	643 418 080
Tamworth Headco Pty Ltd	643 416 648
Tamworth Investments Pty Ltd	643 417 789
Tamworth Lifestyle Living Pty Ltd	643 417 556
Tamworth Living Pty Ltd	643 417 921
Triple 5 Funds Management Pty Ltd	619 036 574
Triple 5 Funds Management Holdings Pty Limited	152 075 217
WHC Holdings NSW Pty Ltd ATF WHC Discretionary Trust	699 538 960
ZLY Holdings NSW Pty Ltd ATF ZLY Discretionary Trust	699 534 720