

FORM 604  
Corporations Act 2001  
Section 671B

NOTICE OF CHANGE OF INTERESTS OF SUBSTANTIAL HOLDER

To: Company Name/Scheme CCA - Change Financial Limited

ACN/ARSN 150 762 351

1. Details of Substantial Holder(1)

Name Acorn Capital Limited

ACN/ARSN (if applicable) 082 694 531

There was a change in the interests of the substantial holder on 22/07/2026

The previous notice was given to the company on 18/03/2026

The previous notice was dated 18/03/2026

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        |                  |
|-------------------------|-----------------|------------------|----------------|------------------|
|                         | Person's votes  | Voting power (5) | Notice         | Voting power (5) |
| Ordinary                | 75,379,191      | 10.92%           | Person's votes | 12.24%           |
|                         |                 |                  | 84,524,115     |                  |

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 interests 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 | Person's Votes |
|-----------------------------|--------------------------------------------------|--------------------------------------------------|-----------------------------------------------------------------------------|---------------------|----------------|
| Acorn Capital Ltd           | State Street Bank and Trust                      | State Street Bank and Trust                      | In its capacity as                                                          | 3,432,955           | 3,432,955      |
| Acorn Capital Ltd           | JP Morgan Chase Nominees                         | JP Morgan Chase Nominees                         | investment manager for various superannuation funds, institutional investor | 9,533,128           | 9,533,128      |
| Acorn Capital Ltd           | BNP Paribas Securities Services Australia Branch | BNP Paribas Securities Services Australia Branch | portfolios and unit trusts has the power to exercise                        | 11,463,295          | 11,463,295     |
| Acorn Capital Ltd           | Northern Trust                                   | Northern Trust                                   | , or control of, a right attached to the securities                         | 12,129,164          | 12,129,164     |
| Acorn Capital Ltd           | BNY                                              | BNY                                              | and has the power to dispose of, or                                         | 47,965,573          | 47,965,573     |

5. Changes in Associates

The persons who have become associates (2) of, ceased to be associates, or have change 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) | Name of Association |
|-----------------------------------|---------------------|
|                                   |                     |
|                                   |                     |

6. Addresses

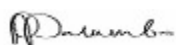
The addresses of persons named in this form are as follows:

| Name                 | Address                                                                       |
|----------------------|-------------------------------------------------------------------------------|
| All Relevant Holders | C/O Acorn Capital Limited, Level 4, 2 Russell Street, Melbourne Victoria 3000 |

Print Name PAUL PALUMBO

Capacity Director

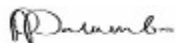
Sign Here



Date 23/07/2026

Annexure A

This Annexure A referred to in the Form 604 Notice of Change of Interests of Substantial Holder signed by me and dated 23/07/2026



PAUL PALUMBO  
Director

23-Mar-2026 to 23-Jul-2026

| <u>Date Of Change</u> | <u>Person whose relevant interest changed</u> | <u>Nature of Change</u> | <u>Consideration given in relation to change</u> | <u>Consideration given in relation to change</u> | <u>Person's votes affected</u> |
|-----------------------|-----------------------------------------------|-------------------------|--------------------------------------------------|--------------------------------------------------|--------------------------------|
| 23/03/2026            | Acorn Capital Ltd                             | Purchase                | \$1,503.53                                       | 20,003<br>ordinary shares                        | 20,003                         |
| 24/03/2026            | Acorn Capital Ltd                             | Purchase                | \$39,837.23                                      | 529,997<br>ordinary shares                       | 529,997                        |
| 25/03/2026            | Acorn Capital Ltd                             | Purchase                | \$3,708.14                                       | 50,000<br>ordinary shares                        | 50,000                         |
| 30/03/2026            | Acorn Capital Ltd                             | Purchase                | \$33,824.18                                      | 449,999<br>ordinary shares                       | 449,999                        |
| 31/03/2026            | Acorn Capital Ltd                             | Purchase                | \$12,026.40                                      | 150,000<br>ordinary shares                       | 150,000                        |
| 14/04/2026            | Acorn Capital Ltd                             | Purchase                | \$24,353.46                                      | 300,000<br>ordinary shares                       | 300,000                        |
| 20/04/2026            | Acorn Capital Ltd                             | Purchase                | \$4,159.13                                       | 50,000<br>ordinary shares                        | 50,000                         |
| 21/04/2026            | Acorn Capital Ltd                             | Purchase                | \$4,259.35                                       | 50,000<br>ordinary shares                        | 50,000                         |
| 22/04/2026            | Acorn Capital Ltd                             | Purchase                | \$8,518.70                                       | 100,000<br>ordinary shares                       | 100,000                        |
| 23/04/2026            | Acorn Capital Ltd                             | Purchase                | \$5,554.43                                       | 62,980<br>ordinary shares                        | 62,980                         |
| 24/04/2026            | Acorn Capital Ltd                             | Purchase                | \$6,104.76                                       | 69,220<br>ordinary shares                        | 69,220                         |
| 01/05/2026            | Acorn Capital Ltd                             | Purchase                | \$23,129.30                                      | 256,428<br>ordinary shares                       | 256,428                        |
| 12/05/2026            | Acorn Capital Ltd                             | Purchase                | \$887.58                                         | 10,688<br>ordinary shares                        | 10,688                         |
| 18/05/2026            | Acorn Capital Ltd                             | Purchase                | \$55,198.99                                      | 699,187<br>ordinary shares                       | 699,187                        |
| 22/05/2026            | Acorn Capital Ltd                             | Purchase                | \$38,254.70                                      | 531,023<br>ordinary shares                       | 531,023                        |
| 26/05/2026            | Acorn Capital Ltd                             | Purchase                | \$81,645.34                                      | 1,125,213<br>ordinary shares                     | 1,125,213                      |
| 22/06/2026            | Acorn Capital Ltd                             | Purchase                | \$9,507.19                                       | 128,523<br>ordinary shares                       | 128,523                        |
| 23/06/2026            | Acorn Capital Ltd                             | Purchase                | \$4,042.28                                       | 54,690<br>ordinary shares                        | 54,690                         |
| 24/06/2026            | Acorn Capital Ltd                             | Purchase                | \$19,027.66                                      | 252,184<br>ordinary shares                       | 252,184                        |
| 25/06/2026            | Acorn Capital Ltd                             | Purchase                | \$33,071.92                                      | 424,506<br>ordinary shares                       | 424,506                        |

|            |                   |          |              |                              |           |
|------------|-------------------|----------|--------------|------------------------------|-----------|
| 26/06/2026 | Acorn Capital Ltd | Purchase | \$24,013.20  | 300,000<br>ordinary shares   | 300,000   |
| 30/06/2026 | Acorn Capital Ltd | Purchase | \$28,000.52  | 365,575<br>ordinary shares   | 365,575   |
| 22/07/2026 | Acorn Capital Ltd | Purchase | \$177,086.80 | 3,164,708<br>ordinary shares | 3,164,708 |