



Announcement Summary

Entity name

PEPPER MONEY LIMITED

Date of this announcement

Wednesday August 19, 2026

The +securities the subject of this notification are:

+Other securities issued under an +employee incentive scheme that are not intended to be quoted on ASX

Total number of +securities to be issued/transferred

ASX +security code	Security description	Total number of +securities to be issued/transferred	Issue date
PPMAD	EMPLOYEE STVR RESTRICTED RIGHTS	569,282	19/08/2026
PPMAE	EXECUTIVE STVR RESTRICTED RIGHTS	1,125,859	19/08/2026
PPMAA	EXECUTIVE RIGHTS	4,971,447	19/08/2026
PPMAB	EMPLOYEE RIGHTS	3,062,617	19/08/2026

Refer to next page for full details of the announcement



Part 1 - Entity and announcement details

1.1 Name of entity

PEPPER MONEY LIMITED

We (the entity named above) give notice of the issue, conversion or payment up of the following unquoted +securities.

1.2 Registered number type

ACN

Registration number

094317665

1.3 ASX issuer code

PPM

1.4 The announcement is

New announcement

1.5 Date of this announcement

19/8/2026



Part 2 - Issue details

2.1 The +securities the subject of this notification are:

+Other securities issued under an +employee incentive scheme that are not intended to be quoted on ASX

2.2a This notification is given in relation to an issue of +securities in a class which is not quoted on ASX and which:

has an existing ASX security code ("existing class")



Part 3B - number and type of +securities the subject of this notification (existing class) where issue has not previously been notified to ASX in an Appendix 3B

ASX +security code and description

PPMAD : EMPLOYEE STVR RESTRICTED RIGHTS

Date the +securities the subject of this notification were issued

19/8/2026

Will these +securities rank equally in all respects from their issue date with the existing issued +securities in that class

Yes

Were any of the +securities issued to +key management personnel (KMP) or an +associate?

No

Please provide a URL link for a document lodged with ASX detailing the terms of the +employee incentive scheme or a summary of the terms

The full terms and conditions of the Employee Rights Plan was released to the ASX Market Announcements Platform on 25 May 2021 (available at: 1299709?access_token=83ff96335c2d45a094df02a206a39ff4
<https://cdn-api.markitdigital.com/apiman-gateway/ASX/asx-research/1.0/file/2924-02377790-2A>).

Any other information the entity wishes to provide about the +securities the subject of this notification

Issue details

Number of +securities

569,282

ASX +security code and description

PPMAE : EXECUTIVE STVR RESTRICTED RIGHTS

Date the +securities the subject of this notification were issued

19/8/2026

Will these +securities rank equally in all respects from their issue date with the existing issued +securities in that class

Yes

Were any of the +securities issued to +key management personnel (KMP) or an +associate?

Yes

Provide details of the KMP or +associates being issued +securities.

Name of KMP	Name of registered holder	Number of +securities
Mario Rehayem	Mario Rehayem	338,401



Therese McGrath

Therese McGrath

139,528

Please provide a URL link for a document lodged with ASX detailing the terms of the +employee incentive scheme or a summary of the terms

The full terms and conditions of the Executive Rights Plan was released to the ASX Market Announcements Platform on 25 May 2021 (available at: https://cdn-api.markitdigital.com/apiman-gateway/ASX/asx-research/1.0/file/2924-02377790-2A1299709?access_token=83ff96335c2d45a094df02a206a39ff4).

Any other information the entity wishes to provide about the +securities the subject of this notification

The grant of rights to Mario Rehayem was approved by shareholders for the purposes of Listing Rule 10.14 at PPM's Annual General Meeting held on 20 April 2026

Issue details

Number of +securities

1,125,859

ASX +security code and description

PPMAA : EXECUTIVE RIGHTS

Date the +securities the subject of this notification were issued

19/8/2026

Will these +securities rank equally in all respects from their issue date with the existing issued +securities in that class

Yes

Were any of the +securities issued to +key management personnel (KMP) or an +associate?

Yes

Provide details of the KMP or +associates being issued +securities.

Name of KMP	Name of registered holder	Number of +securities
Mario Rehayem	Mario Rehayem	1,536,855
Therese McGrath	Therese McGrath	512,955

Please provide a URL link for a document lodged with ASX detailing the terms of the +employee incentive scheme or a summary of the terms

The full terms and conditions of the Executive Rights Plan was released to the ASX Market Announcements Platform on 25 May 2021 (available at: https://cdn-api.markitdigital.com/apiman-gateway/ASX/asx-research/1.0/file/2924-02377790-2A1299709?access_token=83ff96335c2d45a094df02a206a39ff4).

Any other information the entity wishes to provide about the +securities the subject of this notification

The grant of rights to Mario Rehayem was approved by shareholders for the purposes of Listing Rule 10.14 at PPM's Annual General Meeting held on 20 April 2026



Issue details

Number of +securities

4,971,447

ASX +security code and description

PPMAB : EMPLOYEE RIGHTS

Date the +securities the subject of this notification were issued

19/8/2026

Will these +securities rank equally in all respects from their issue date with the existing issued +securities in that class

Yes

Were any of the +securities issued to +key management personnel (KMP) or an +associate?

No

Please provide a URL link for a document lodged with ASX detailing the terms of the +employee incentive scheme or a summary of the terms

The full terms and conditions of the Employee Rights Plan was released to the ASX Market Announcements Platform on 25 May 2021 (available at: 1299709?access_token=83ff96335c2d45a094df02a206a39ff4 <https://cdn-api.markitdigital.com/apiman-gateway/ASX/asx-research/1.0/file/2924-02377790-2A>).

Any other information the entity wishes to provide about the +securities the subject of this notification

Issue details

Number of +securities

3,062,617

Part 4 - +Securities on issue

Following the issue, conversion or payment up of the +securities the subject of this notification, the +securities of the entity will comprise:

The figures in parts 4.1 and 4.2 below are automatically generated and may not reflect the entity's current issued capital if other Appendix 2A, Appendix 3G or Appendix 3H forms are currently with ASX for processing.

4.1 Quoted +securities (Total number of each +class of +securities issued and quoted on ASX)

ASX +security code and description	Total number of +securities on issue
PPM : ORDINARY FULLY PAID	449,255,052

4.2 Unquoted +securities (Total number of each +class of +securities issued but not quoted on ASX)

ASX +security code and description	Total number of +securities on issue
PPMAD : EMPLOYEE STVR RESTRICTED RIGHTS	701,893
PPMAE : EXECUTIVE STVR RESTRICTED RIGHTS	2,189,229
PPMAA : EXECUTIVE RIGHTS	14,202,119
PPMAB : EMPLOYEE RIGHTS	5,695,297



Part 5 - Other Listing Rule requirements

5.1 Were the +securities issued under an exception in Listing Rule 7.2 and therefore the issue did not need any security holder approval under Listing Rule 7.1?

Yes

5.1a Select the number of the applicable exception in Listing Rule 7.2

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