Rule 3.19A.2

Appendix 3Y

Change of Director's Interest Notice

Information or documents not available now must be given to ASX as soon as available. Information and documents given to ASX become ASX's property and may be made public.

Introduced 30/09/01 Amended 01/01/11

Name of entity	Pepper Money Limited (**Pepper Money**)
ABN	55 094 317 665

We (the entity) give ASX the following information under listing rule 3.19A.2 and as agent for the director for the purposes of section 205G of the Corporations Act.

Name of Director	Mario Rehayem
Date of last notice	10 March 2026

Part 1 - Change of director's relevant interests in securities

In the case of a trust, this includes interests in the trust made available by the responsible entity of the trust

Note: In the case of a company, interests which come within paragraph (i) of the definition of "notifiable interest of a director" should be disclosed in this part.

Direct or indirect interest	Direct
Nature of indirect interest (including registered holder) Note: Provide details of the circumstances giving rise to the relevant interest.	GIMAR Superfund Pty Ltd (ACN 600 814 471) (**GIMAR**) is the registered holder of 43,253 ordinary shares in Pepper Money. Mario Rehayem is a director and shareholder of GIMAR. Denise Aoun is the registered holder of 2,387,234 ordinary shares in Pepper Money. Denise Aoun is Mario Rehayem's wife. Denise Aoun is the registered holder of 4,043,857 Class A1 tracker shares in Pepper Global TopCo Limited (registered number 129993) (**Pepper TopCo**). Pepper TopCo is a related body corporate of Pepper Money and holds a relevant interest in 60.59% in the ordinary shares of Pepper Money through its indirectly wholly-owned subsidiary Pepper Group ANZ HoldCo Limited (registered number 6548576).
Date of change	19 August 2026

+ See chapter 19 for defined terms.

No. of securities held prior to change	2,430,487 Fully Paid Ordinary shares held indirectly. 2,476,671 Fully Paid Ordinary shares held directly. 4,043,857 Class A1 tracker shares in Pepper TopCo held indirectly. 302,325 Executive STIP Restricted Rights – Restricted 2,771,763 Executive Performance Rights – Non Vested
Class	Executive Performance Rights Executive STIP Restricted Rights
Number acquired	338,401 - Executive STIP Restricted Rights – Restricted 1,536,855 - Executive Performance Rights – Non Vested
Number disposed	Nil
Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation	Nil

No. of securities held after change	2,430,487 Fully Paid Ordinary shares held indirectly. 2,476,671 Fully Paid Ordinary shares held directly. 4,043,857 Class A1 tracker shares in Pepper TopCo held indirectly. 640,726 - Executive STIP Restricted Rights – Restricted 4,308,618 Executive Performance Rights – Non Vested
Nature of change Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	Change arising from grant of rights.

Part 2 – Change of director's interests in contracts

Note: In the case of a company, interests which come within paragraph (ii) of the definition of "notifiable interest of a director" should be disclosed in this part.

Detail of contract	N/A
Nature of interest	N/A
Name of registered holder (if issued securities)	N/A
Date of change	N/A
No. and class of securities to which interest related prior to change Note: Details are only required for a contract in relation to which the interest has changed	N/A
Interest acquired	N/A
Interest disposed	N/A
Value/Consideration Note: If consideration is non-cash, provide details and an estimated valuation	N/A
Interest after change	N/A

Part 3 – +Closed period

Were the interests in the securities or contracts detailed above traded during a +closed period where prior written clearance was required?	No
If so, was prior written clearance provided to allow the trade to proceed during this period?	N/A
If prior written clearance was provided, on what date was this provided?	N/A

+ See chapter 19 for defined terms.