

Form 604Corporations Act 2001
Section 671B**Notice of change of interests of substantial holder**To Company Name/Scheme **CREDIT CORP GROUP LIMITED**ACN/ARSN **092 697 151****1. Details of substantial holder (1)**Name **Australian Retirement Trust Pty LTD ATF Australian Retirement Trust**ACN/ARSN (if applicable) **010 720 840**There was a change in the interests of the
substantial holder on **25/08/2026**The previous notice was given to the company on **06/07/2026**The previous notice was dated **06/07/2026****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 notice	
	Person's votes	Voting power (5)	Person's votes	Voting power (5)
Ordinary Fully Paid	4,797,539	7.048%	5,479,018	8.049%

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
Refer to Annexure A					

4. Present relevant interests

Particulars of each relevant interest 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 securities	Person's votes
Australian Retirement Trust Pty LTD ATF Australian Retirement Trust	HSBC Custody Nominees (Australia) Ltd		Power to exercise voting rights pursuant to position held as trustee of a superannuation	Ordinary Fully Paid 5,479,018	5,479,018

			fund		

5. Changes in association

The persons who have become associates (2) of, ceased to be associates of, or have changed 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)	Nature of association
Not Applicable	Not Applicable

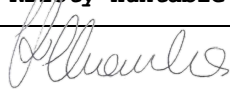
6. Addresses

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

Name	Address
Australian Retirement Trust Pty LTD ATF Australian Retirement Trust	266 George Street, Brisbane QLD 4000

Signature

print name **Kristy Huxtable** capacity **Company Secretary**

sign here  date **27/08/2026**

DIRECTIONS

- (1) If there are a number of substantial holders with similar or related relevant interests (eg. a corporation and its related corporations, or the manager and trustee of an equity trust), the names could be included in an annexure to the form. If the relevant interests of a group of persons are essentially similar, they may be referred to throughout the form as a specifically named group if the membership of each group, with the names and addresses of members is clearly set out in paragraph 6 of the form.
- (2) See the definition of "associate" in section 9 of the Corporations Act 2001.
- (3) See the definition of "relevant interest" in sections 608 and 671B(7) of the Corporations Act 2001.
- (4) The voting shares of a company constitute one class unless divided into separate classes.
- (5) The person's votes divided by the total votes in the body corporate or scheme multiplied by 100.
- (6) Include details of:
 - (a) any relevant agreement or other circumstances because of which the change in relevant interest occurred. If subsection 671B(4) applies, a copy of any document setting out the terms of any relevant agreement, and a statement by the person giving full and accurate details of any contract, scheme or arrangement, must accompany this form, together with a written statement certifying this contract, scheme or arrangement; and
 - (b) any qualification of the power of a person to exercise, control the exercise of, or influence the exercise of, the voting powers or disposal of the securities to which the relevant interest relates (indicating clearly the particular securities to which the qualification applies).

See the definition of "relevant agreement" in section 9 of the Corporations Act 2001.
- (7) Details of the consideration must include any and all benefits, money and other, that any person from whom a relevant interest was acquired has, or may, become entitled to receive in relation to that acquisition. Details must be included even if the benefit is conditional on the happening or not of a contingency. Details must be included of any benefit paid on behalf of the substantial holder or its associate in relation to the

acquisitions, even if they are not paid directly to the person from whom the relevant interest was acquired.

- (8) If the substantial holder is unable to determine the identity of the person (eg. if the relevant interest arises because of an option) write "unknown".
 - (9) Give details, if appropriate, of the present association and any change in that association since the last substantial holding notice.
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Annexure A

Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust ACN 010 720 840

This is Annexure A of 1 page referred to in Form 604, Notice of change of interests of substantial holder

Kirsty Huxtable
Company Secretary

27/08/2026

Date of change	Person whose relevant interest changed	Nature of change	Consideration given in relation to change	Class and number of securities affected	Person's votes affected
8/07/2026	Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	102,498.02	Ordinary Fully Paid	8,049
14/07/2026	Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	369,412.25	Ordinary Fully Paid	28,449
16/07/2026	Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	202,493.76	Ordinary Fully Paid	15,972
22/07/2026	Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	87,911.27	Ordinary Fully Paid	6,662
22/07/2026	Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	574,458.82	Ordinary Fully Paid	43,482
23/07/2026	Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	3,482.12	Ordinary Fully Paid	265
23/07/2026	Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	288,411.40	Ordinary Fully Paid	22,016
24/07/2026	Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	431,681.72	Ordinary Fully Paid	32,466
27/07/2026	Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	1,166,486.10	Ordinary Fully Paid	86,590
27/07/2026	Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	144,159.29	Ordinary Fully Paid	10,740
28/07/2026	Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	1,959,529.20	Ordinary Fully Paid	142,474
30/07/2026	Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	3,358.18	Ordinary Fully Paid	245
6/08/2026	Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	707.95	Ordinary Fully Paid	60
6/08/2026	Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	89,294.26	Ordinary Fully Paid	7,123
6/08/2026	Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	734,392.12	Ordinary Fully Paid	59,000
6/08/2026	Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	186,129.58	Ordinary Fully Paid	14,774
6/08/2026	Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	2,434,449.36	Ordinary Fully Paid	194,320
7/08/2026	Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	1,299,670.61	Ordinary Fully Paid	97,073
7/08/2026	Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	423,813.86	Ordinary Fully Paid	31,829
7/08/2026	Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	404,525.26	Ordinary Fully Paid	30,888
10/08/2026	Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	42,877.88	Ordinary Fully Paid	3,203
11/08/2026	Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	85,812.32	Ordinary Fully Paid	6,417
12/08/2026	Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	717,463.39	Ordinary Fully Paid	53,006
13/08/2026	Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	682,780.25	Ordinary Fully Paid	51,218
13/08/2026	Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	1,427.56	Ordinary Fully Paid	107
20/08/2026	Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	3,132.48	Ordinary Fully Paid	237
21/08/2026	Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	395,410.75	Ordinary Fully Paid	29,912
24/08/2026	Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	492,594.15	Ordinary Fully Paid	35,560
24/08/2026	Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	722,438.83	Ordinary Fully Paid	54,099
24/08/2026	Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	485,868.72	Ordinary Fully Paid	35,122
25/08/2026	Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	1,133,732.43	Ordinary Fully Paid	82,587
25/08/2026	Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	60,276.65	Ordinary Fully Paid	4,275
25/08/2026	Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	540,964.95	Ordinary Fully Paid	39,397

Annexure B - Disclosure under Takeovers Panel Guidance Note 20 - Equity Derivatives

Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust ACN 010 720 840

The notice is provided pursuant to Guidance Note 20: Equity Derivatives, issued by the Australian Takeovers Panel. Terms not defined in this notice have the meanings given to them in Guidance Note 20.

Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust (ABN 88 010 720 840) discloses that as at 25/08/2026:
it holds an economic interest in shares in CREDIT CORP GROUP LIMITED as set out below.

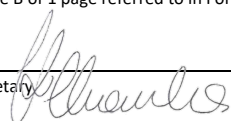
The key terms are as follows:

Identity of the taker	Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust
Relevant security	Ordinary Fully Paid in CREDIT CORP GROUP LIMITED
Price (Including reference price, strike price, option price etc. as appropriate)	Not Applicable
Entry date and number of securities to which the derivative relates	The derivatives relate to a short position of 78,794 ordinary shares as at 25/08/2026.
Type of derivative	Cash-settled equity basket swap
Any material changes to information previously disclosed to the market	Not Applicable
Long equity derivative positions held by the taker and its associates, its relevant interest and its associates' relevant interests	Relevant Interest: 5,479,018 shares Economic Interest (under cash-settled equity swaps): 0 shares Total Long Position (Relevant Interest + Economic Interest): 5,479,018 shares
Short equity derivative positions that offset long positions	78,794 ordinary shares (short position)
Short positions of more than 1% that have been acquired after a long position is disclosed, whether by notice or substantial holding notice	None

This is Annexure B of 1 page referred to in Form 604, Notice of change of interests of substantial holder

Kristy Huxtable

Company Secretary



Date:

27/08/2026