

Form 605

Corporations Act 2001

Section 671B

Notice of ceasing to be a substantial holderTo Company Name/Scheme **ZIP CO LIMITED . .**ACN/ARSN **139 546 428****1. Details of substantial holder (1)**Name **Australian Retirement Trust Pty LTD ATF Australian Retirement Trust**ACN/ARSN (if applicable) **010 720 840**The holder ceased to be a substantial holder on **07/09/2026**The previous notice was given to the company on **03/09/2026**The previous notice was dated **03/09/2026****2. Changes in relevant interests**

Particulars of each change in, or change in the nature of, a relevant interest (2) of the substantial holder or an associate (3) 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 (4)	Consideration given in relation to change (5)	Class (6) and number of securities affected	Person's votes affected
Refer to Annexure A					

3. Changes in association

The persons who have become associates (3) of, ceased to be associates of, or have changed the nature of their association (7) with, the substantial holder in relation to voting interests in the company or scheme are as follows:

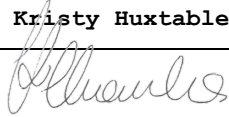
Name and ACN/ARSN (if applicable)	Nature of association
Not Applicable	Not Applicable

4. 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	09/09/2026

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 4 of the form.
 - (2) See the definition of "relevant interest" in sections 608 and 671B(7) of the Corporations Act 2001.
 - (3) See the definition of "associate" in section 9 of the Corporations Act 2001.
 - (4) 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.
 - (5) 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.
 - (6) The voting shares of a company constitute one class unless divided into separate classes.
 - (7) 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 605, Notice of ceasing to be a substantial holder

Kristy Huxtable

Company Secretary

9/09/2026

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
4/09/2026	Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	77,172.25	Ordinary Fully Paid 31,194	31,194
4/09/2026	Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	2,440,000.00	Ordinary Fully Paid 1,000,000	1,000,000
4/09/2026	Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	61,000.00	Ordinary Fully Paid 25,000	25,000
7/09/2026	Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	4,539,489.09	Ordinary Fully Paid 1,916,385	1,916,385
7/09/2026	Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	59,500.00	Ordinary Fully Paid 25,000	25,000

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 07/09/2026:
it holds an economic interest in shares in ZIP CO LIMITED.. as set out below.

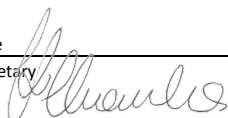
The key terms are as follows:

Identity of the taker	Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust
Relevant security	Ordinary Fully Paid in ZIP CO 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 long position of 1,000,000 ordinary shares as at 07/09/2026.
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: 60,630,360 shares Economic Interest (under cash-settled equity swaps): 1,000,000 shares Total Long Position (Relevant Interest + Economic Interest): 61,630,360 shares
Short equity derivative positions that offset long positions	None
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 605, Notice of ceasing to be a substantial holder

Kristy Huxtable

Company Secretary



Date:

9/09/2026