15 September 2026

On market purchase of Zip shares

Zip Co Limited (ASX: ZIP) ("**Zip**", or the "**Company**") today announces that on 11 September 2026 the Company completed the on-market purchase of 9.7 million shares to minimise dilution from Equity Incentive Plan (EIP) allocations.

This activity is in line with Zip's capital management framework and the Company's objective to enhance long-term shareholder value. The shares were purchased at an average price of $2.44, for a total outlay of $23.7m. The securities will be placed into the Employee Share Trust until allocation in accordance with the terms under the EIP.

In line with Zip's announcement on 20 August 2026, Zip commenced the on-market share buyback of up to $50m (the Buy-Back Program) on 14 September 2026. The timing and number of shares purchased under the Buy-Back Program will depend on several factors including market conditions, Zip reserves the right to vary, suspend or terminate the Buy-Back Program at any time.

Release approved by the Disclosure Committee.

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About Zip

Zip Co Limited (ACN 139 546 428) (ASX: ZIP) is a digital financial services company, offering innovative and people-centred products. Operating in two core markets - Australia and New Zealand[1] (ANZ) and the United States (US), Zip offers access to point-of-sale credit and digital payment services, connecting millions of customers with its global network of tens of thousands of merchants.

[1] On 17 July 2026 Zip announced a wind down of its New Zealand operations.

Founded in Australia in 2013, Zip provides fair, flexible and transparent payment options, helping customers to take control of their financial future and helping merchants to grow their businesses.

For more information, visit: www.zip.co

For any shareholding and registry service enquiries, please contact Computershare. Phone: 1300 850 505 (within Australia) or +61 3 9415 4000 (outside Australia). Shareholders who would like to receive email communications from Computershare for all future correspondence, visit https://www.investorcentre.com/au.