

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	Zip Co Limited
ABN	50 139 546 428

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	Cynthia Scott
Date of last notice	13 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 and Indirect
Nature of indirect interest (including registered holder) Note: Provide details of the circumstances giving rise to the relevant interest.	Solium Nominees (Australia) Pty Ltd, as trustee of the Zip Co Limited Employee Share Trust
Date of change	1. 18 September 2026 2. & 3. 21 September 2026 4., 5. & 6. 23 September 2026 7. & 8. 25 September 2026
No. of securities held prior to change	Direct 109,126 Performance Rights (ZIPAM) (Exercise Price Nil, vesting on 08/03/2027 and expiring on 08/03/2029) 2,568,741 Performance Rights (ZIPAM) (Exercise Price Nil, vesting on 15/09/2026 and expiring on 15/09/2029) 736,329 Performance Rights (ZIPAM) (Exercise Price Nil, vesting on 15/09/2027 and expiring on 15/09/2030)

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	142,018 STVR Restricted Rights (ZIPAN) (Exercise Price Nil, subject to restriction period and automatically exercised on 19/09/2026) 531,932 Performance Rights (ZIPAM) (Exercise Price Nil, vesting on 15/09/2028 and expiring on 15/09/2031) 1,653,654 Fully Paid Ordinary Shares Indirect CELJ Pty Ltd <CELJ 23,651 Fully Paid Ordinary Family A/C Shares
Class	Fully Paid Ordinary Shares (ZIP) Restricted Rights (ZIPAN) Performance Rights (ZIPAM)
Number acquired	1. 247,307 Fully Paid Ordinary Shares (Indirect) 3. 142,018 Fully Paid Ordinary Shares (Indirect) 5. 2,568,741 Fully Paid Ordinary Shares (Indirect) 8. 2,674,485 Fully Paid Ordinary Shares (Direct)
Number disposed	2. 142,018 STVR Restricted Rights (ZIPAN) (Exercise Price Nil, subject to restriction period and automatically exercised on 19/09/2026) (Direct) 4. 2,568,741 Performance Rights (ZIPAM) (Exercise Price Nil, vesting on 15/09/2026 and expiring on 15/09/2029) (Direct) 6. 36,274 Fully Paid Ordinary Shares (Indirect) 7. 2,674,485 Fully Paid Ordinary Shares (Indirect)
Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation	1. Granted at \$2.7852 2. to 5. Nil (nil exercise price) 6. \$2.25 7. & 8. Not applicable - Off market transfer with no change in beneficial ownership

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No. of securities held after change	Direct 109,126 Performance Rights (ZIPAM) (Exercise Price Nil, vesting on 08/03/2027 and expiring on 08/03/2029) 736,329 Performance Rights (ZIPAM) (Exercise Price Nil, vesting on 15/09/2027 and expiring on 15/09/2030) 531,932 Performance Rights (ZIPAM) (Exercise Price Nil, vesting on 15/09/2028 and expiring on 15/09/2031) 4,328,139 Fully Paid Ordinary Shares Indirect CELJ Pty Ltd <CELJ 23,651 Fully Paid Ordinary Family A/C Shares Solium Nominees 247,307 Fully Paid Ordinary (Australia) Pty Ltd, Shares as trustee of the Zip Co Limited Employee Share Trust
Nature of change Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	1. Issue of 247,307 Fully Paid Ordinary shares under the terms of the Short Term Variable Reward plan under the Equity Incentive Plan. The shares are held in trust by Solium Nominees (Australia) Pty Ltd. Shares are subject to a disposal restriction until 15 September 2027. 2. & 3. Automatic exercise of 142,018 STVR Restricted Rights (ZIPAN), which converted into 142,018 Fully Paid Ordinary Shares, with the shares held in trust by Solium Nominees (Australia) Pty Ltd. 4. & 5. Exercise of 2,568,741 vested Performance Rights (ZIPAM) which converted into 2,568,741 Fully Paid Ordinary Shares with the shares held in trust by Solium Nominees (Australia) Pty Ltd. 6. 36,274 Fully Paid Ordinary Shares were withheld and sold by Solium Nominees (Australia) Pty Ltd as part of the sale process to satisfy the mandatory US tax withholding obligation arising from the exercise of the LTVR Performance Rights in 4. and 5. above. 7. & 8. After the changes in 2. to 6. above, 2,674,485 Fully Paid Ordinary Shares were transferred off market from being held by Ms Scott indirectly (by Solium Nominees (Australia) Pty Ltd, as trustee of the Zip Co Limited Employee Share Trust) to being directly held in an individual account in the name of Ms Scott, with no change in beneficial ownership for these shares.

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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

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