Credit Corp Group Limited ABN 33 092 697 151

Notice of Meeting

2026 Annual General Meeting

Tuesday 27 October 2026
Registration: 9.00am (Sydney time)
AGM commences: 10.00am (Sydney time)

To be held at Cliftons
Level 3, 10 Spring Street, Sydney NSW 2000
Shareholders may also watch online at the link provided in this document

Chair's message

Dear Shareholders,

On behalf of Credit Corp Group Limited, it is my pleasure to invite you to our 2026 Annual General Meeting. The meeting will be held at 10:00am (Sydney time) on Tuesday, 27 October 2026.

Having joined the Board on 1 July 2026, and then as Chair on 5 August 2026, this will be my first AGM with Credit Corp. It is a privilege to lead your Board, and I look forward to this opportunity to engage directly with our shareholders, discuss our performance over the past financial year, and share our strategic direction for the future. We value your participation and thank you for your ongoing support of the Company.

We will once again hold the meeting at Cliftons, Level 3, 10 Spring Street, Sydney. For those unable to attend in person, we encourage you to participate by submitting questions and your proxy votes ahead of the meeting. We will also provide a live webcast of the proceedings, details of which can be found on page 1 of this Notice of Meeting.

This Notice outlines the formal items of business for your consideration, which include:

- presentation of the 2026 Annual Financial Reports
- appointment of the Company's new external auditor
- election of Directors
- adoption of the Remuneration Report
- approval of the issue of performance rights to the Chief Executive Officer
- approval of grant of equity to the Chief Executive Officer as part of the 2027 Short Term Incentive program

The Board recommends that shareholders vote in favour of all voting resolutions.

During the meeting, our Chief Executive Officer, Thomas Beregi, and I will present an overview of Credit Corp's performance for the year ended 30 June 2026, together with an update on our year-to-date performance and our outlook for the remainder of the financial year. Detailed information on our financial results and operational achievements is set out in our 2026 Annual Report, which is available on our website.

In relation to Board elections, Brad Cooper and Lyn McGrath will stand for re-election at this meeting. Having been appointed to the Board since our last AGM, I will also stand for election. The Board fully supports these resolutions and is confident that we possess the appropriate mix of skills, experience, and diversity to effectively guide Credit Corp through its next phase of growth.

Enclosed is a copy of the Notice of Annual General Meeting which includes information for shareholders and an Explanatory Memorandum. If you are attending the AGM in person, please bring the enclosed proxy form to assist with registration, which will open at 9:00am.

I look forward to welcoming you to the 2026 AGM.

Greg Cooper
Chair

Sydney, 25 September 2026

Notice of 2026 Annual General Meeting

The 2026 Annual General Meeting (AGM or the meeting) of Credit Corp Group Limited (Credit Corp or the Company) will be held on Tuesday 27 October 2026 at Cliftons, Level 3, 10 Spring Street, Sydney NSW. The meeting will commence at 10:00am (Sydney time) with registration commencing at 9:00am.

The Credit Corp AGM is an important forum for the Company, and we welcome shareholder participation.

Shareholders (or their proxies and corporate representatives) can participate in the AGM by attending in person or appointing a valid proxy. Shareholders can also submit questions before the meeting. A live webcast will broadcast the meeting proceedings for those unable to attend in person. Details on how to participate are set out below.

Copies of the Chair and Chief Executive Officer (CEO) materials will be available on the ASX just prior to the AGM and on our website at creditcorpgroup.com.au/investors/asx-announcements.

HOW TO PARTICIPATE ON THE DAY

Attending in person

Shareholders can attend the meeting in person at Cliftons, Level 3, 10 Spring Street, Sydney NSW 2000.

A voting card and instructions on how to vote will be provided to shareholders or their representatives when registering on the day.

Watching the live AGM webcast

Shareholders, proxyholders and non-shareholders may watch a live webcast of the AGM.

On the day of the AGM, visit creditcorpgroup.com.au/investors/2026-agm-webcast/ to watch the meeting.

SHAREHOLDER QUESTIONS

Prior to the AGM

Shareholders and proxyholders may submit questions ahead of the meeting online at boardroomlimited.com.au/meeting/creditcorp2026 or via e-mail to proxy@boardroomlimited.com.au.

Questions must be received by 10:00am (Sydney time) on Friday, 23 October 2026.

On the day of the AGM

Shareholders and proxyholders will also be able to comment or ask questions in person at the meeting.

The Chair and CEO will answer questions, although the Chair may refer some questions to Credit Corp's auditor or to another member of the Board or Executive team. It may not be possible to respond to all questions on the day. If appropriate, a response may be provided as soon as possible after the meeting.

PROXY VOTING AND PROXYHOLDER PARTICIPATION

A shareholder entitled to attend the AGM and vote, is entitled to appoint a proxy to vote on their behalf. The proxy need not be a shareholder of the Company but should be a natural person over the age of 18 years.

Credit Corp encourages all shareholders to submit a proxy vote online in advance of the meeting. Proxy votes can be lodged at votingonline.com.au/creditcorpagm2026.

If the shareholder is entitled to cast two or more votes at the meeting, the shareholder may appoint up to two proxies to attend and vote on the shareholder's behalf. If a shareholder appoints two proxies, each proxy should be appointed to represent a specified proportion or number of the votes.

In the absence of such a specification, each proxy may exercise half of the votes.

To appoint a proxy (or two proxies), a proxy form must be signed by the shareholder or the shareholder's attorney.

Section 250BB(1) of the *Corporations Act 2001* (Cth) (Corporations Act) provides that an appointment of a proxy may specify the way the proxy is to vote on a particular resolution and, if it does:

i) the proxy need not vote on a show of hands, but if the proxy does so, the proxy must vote that way (i.e. as directed)
ii) if the proxy has 2 or more appointments that specify different ways to vote on the resolution – the proxy must not vote on a show of hands
iii) if the proxy is the Chair of the meeting at which the resolution is voted on – the proxy must vote on a poll, and must vote that way (i.e. as directed)
iv) if the proxy is not the Chair – the proxy need not vote on the poll, but if the proxy does so, the proxy must vote that way (i.e. as directed).

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Section 250BC of the Corporations Act provides that, if:

i) an appointment of a proxy specifies the way the proxy is to vote on a particular resolution at a meeting of the Company's members, and

ii) the appointed proxy is not the chair of the meeting, and

iii) at the meeting, a poll is duly demanded, or is otherwise required under section 250JA on the resolution, and

iv) either the proxy is not recorded as attending the meeting or the proxy does not vote on the resolution,

then the Chair of the meeting is taken, before voting on the resolution closes, to have been appointed as the proxy for the purposes of voting on the resolution at the meeting.

Please contact Boardroom Pty Limited on 1300 737 760 (within Australia) or +61 2 9290 9600 (outside Australia) if you wish to obtain a second proxy form. If the member is a corporation, the proxy form must be signed either in accordance with the Corporations Act and the Company's Constitution or under the hand of its attorney or duly authorised officer.

To be effective, the completed proxy form and any proxy appointment authorities must be sent to Boardroom Pty Limited in one of the following ways:

- In the reply-paid envelope to Boardroom Pty Limited, GPO Box 3993, Sydney NSW 2001
- By submitting your vote votingonline.com.au/creditcorpagm2026
- By logging into InvestorServe at www.investorserve.com.au
- By scanning the QR Code on the proxy form
- By phone on +61 2 9290 9600 or fax on +61 2 9290 9655

Forms must be received at least 48 hours before the AGM, therefore by 10:00am (Sydney time) on Sunday, 25 October 2026.

APPOINTMENT OF THE CHAIR OR OTHER KEY MANAGEMENT PERSONNEL AS YOUR PROXY

Due to the voting restrictions referred to on the following pages, if you intend to appoint any director or other key management personnel (KMP) or their closely related parties, other than the Chair, as your proxy, you are encouraged to direct your proxy on how to vote on item 4 and item 5 by either ticking the first box or marking either "For," "Against" or "Abstain" on the proxy form for these items of business. If you do not direct such a proxy how to vote on these items, they will not be able to vote an undirected proxy and your vote will not be counted. This does not apply to the Chair, who is able to vote undirected proxies.

The Chair's stated voting intention is to vote any undirected proxies in favour of all items of business.

If you execute a proxy form and do not nominate a person to act as your proxy, the Chair will be appointed as your proxy by default.

You always have the ability to appoint the Chair as your proxy to cast votes contrary to the Chair's stated voting intention or to abstain from voting on a Resolution.

CUT-OFF DATE FOR VOTING RIGHTS

For the purposes of the AGM, the entitlement of members to vote at the meeting will be determined by reference to those persons on the register of members as at 5:00pm (Sydney time) Sunday, 25 October 2026.

CUT-OFF DATE FOR WRITTEN SUBMISSION OF QUESTIONS TO THE AUDITOR

For the purposes of the AGM, the written submission of questions to the auditor must be received no later than 10:00am (Sydney time) on Friday 23 October 2026 to:

a) The Company's share registry, Boardroom Pty Limited, by mail: GPO Box 3993, Sydney NSW 2001; by fax: 1300 653 459 (within Australia) or +61 2 9290 9655 (outside Australia) OR

b) The Company's registered office, by mail: Level 15, 201 Kent Street, Sydney NSW 2000; or by fax: 1300 483 926

Notice of 2026 Annual General Meeting

ITEMS OF BUSINESS

1 Consideration of Financial Report and Directors' and Auditor's Report

"To receive and consider the financial report, the directors' report and the auditor's report of Credit Corp, each included in the Annual Report for the year ended 30 June 2026."

2 Appointment of auditor of Credit Corp Group Limited

To consider and, if thought fit, pass as an ordinary resolution:

"That pursuant to section 327B(1) of the Corporations Act, and for all other purposes, Deloitte Touche Tohmatsu, having been nominated by a Shareholder, being qualified and having consented in writing to act as auditor of the Company, be appointed as the Company's auditor effective from the date of the Meeting."

3 Re-election of Directors

To consider and, if thought fit, pass as separate ordinary resolutions:

a) To re-elect Board endorsed candidate Mr Brad Cooper

"That Brad Cooper who will retire and stand for re-election pursuant to the Company's Constitution, being eligible, offers himself for re-election as an independent Non-Executive Director."

b) To re-elect Board endorsed candidate Ms Lyn McGrath

"That Lyn McGrath who will retire and stand for re-election pursuant to the Company's Constitution, being eligible, offers herself for re-election as an independent Non-Executive Director."

c) To re-elect Board endorsed candidate Mr Greg Cooper

"That Mr Greg Cooper retires in accordance with clause 19.5 of the Company's Constitution and, being eligible, offers himself for re-election as an independent Non-Executive Director."

4 Adoption of Remuneration Report

To consider and, if thought fit, pass as a non-binding ordinary resolution:

"That for the purpose of section 250R(2) of the Corporations Act and for all other purposes, the Remuneration Report (included in the Directors' Report) for the financial year ended 30 June 2026, be adopted."

Voting prohibition statement

In accordance with sections 250BD and 250R of the Corporations Act, the Company will disregard any votes cast on Item 4:

- by or on behalf of a member of the Company's KMP, including the Directors, whose remuneration details are included in the Remuneration Report, or any of their closely related parties; or
- as a proxy by a person who is a member of the Company's KMP at the date of the meeting or their closely related parties, unless the vote is cast as proxy for a person entitled to vote on Item 4:
  - in accordance with a direction on the proxy form; or
  - by the Chair of the meeting pursuant to an express authorisation to exercise the proxy, even though the resolution is connected with the remuneration of KMP.

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5 Incentive Grants to Managing Director and Chief Executive Officer

To consider and, if thought fit, to pass, with or without amendment, the following resolutions as ordinary resolutions relating to incentive grants to Mr Thomas Beregi as Managing Director and Chief Executive Officer of the Company:

a) *"That, for the purposes of ASX Listing Rule 10.14, sections 200B and 200E of the Corporations Act and for all other purposes, approval is given for the Company to grant to the Managing Director and Chief Executive Officer of the Company, Mr Thomas Beregi, restricted Credit Corp shares in accordance with the rules of the Company's short-term incentive plan (in respect of the financial year ending 30 June 2027) on the terms summarised in the Explanatory Notes to this notice of meeting."*

b) *"That, for the purposes of ASX Listing Rule 10.14, sections 200B and 200E of the Corporations Act and for all other purposes, approval is given for the Company to grant to the Managing Director and Chief Executive Officer of the Company, Mr Thomas Beregi, 140,943 Performance Rights (PRs) in accordance with the rules of the Company's long-term incentive plan on the terms summarised in the Explanatory Notes to this notice of meeting."*

Voting exclusion statement

The Company will disregard any votes cast in favour of Item 5 (a) or 5 (b) by or on behalf of Mr Beregi, and any other person referred to in Listing Rules 10.14.1, 10.14.2 or 10.14.3 who is eligible to participate in the Long-Term Incentive Plan, or any of their respective associates. However, this does not apply to a vote cast in favour of a resolution by:

- a person as proxy or attorney for a person entitled to vote on the resolution in accordance with a direction given to the proxy or attorney to vote on the resolution in that way; or
- the Chair as proxy or attorney for a person entitled to vote on the resolution in accordance with a direction given to the Chair to vote on the resolution as the Chair decides; or
- by a holder acting solely in a nominee, trustee, custodial or other fiduciary capacity on behalf of a beneficiary provided the following conditions are met:
  - the beneficiary provides written confirmation to the holder that the beneficiary is not excluded from voting, and is not an associate of a person excluded from voting, on the resolution; and
  - the holder votes on the resolution in accordance with directions given by the beneficiary to the holder to vote in that way.

Voting prohibition statement

In accordance with section 250BD of the Corporations Act, a person appointed as a proxy must not vote, on the basis of that appointment, on this Item 5 if:

- the proxy is either a member of the Company's KMP or a Closely Related Party of such member; and
- the appointment does not specify the way the proxy is to vote on the Resolution.

However, the above prohibition does not apply if:

- the proxy is the Chair; and
- the appointment expressly authorises the Chair to exercise the proxy even though this Resolution is connected directly or indirectly with remuneration of a member of the KMP.

By order of the Board

Michael Eadie
Company Secretary

Sydney, 25 September 2026

Notice of 2026 Annual General Meeting

EXPLANATORY NOTES

These explanatory notes form part of the Notice of Meeting and are intended to provide shareholders of the Company with information to assess the merits of the proposed resolutions.

The Directors recommend that shareholders read these explanatory notes in full before making any decision in relation to the resolutions.

Item 1: Consideration of Financial Report and Directors' and Auditor's Report

In accordance with section 317 of the Corporations Act, the consolidated financial statements, directors' report and auditor's report of Credit Corp for the most recent financial year will be laid before the meeting.

The 2026 reports are published on the Company's website at creditcorpgroup.com.au/investors/annual-reports/ or on the ASX platform for "CCP" at asx.com.au.

Shareholders are not required to vote on the financial report and the reports of the directors and auditor. During the meeting, the Chair will give shareholders an opportunity to ask questions and make comments on the financial report.

Shareholders will also be given an opportunity to ask the auditor or their representatives questions related to:

- the conduct of the audit
- the preparation and content of the auditor's report
- the accounting policies adopted by Credit Corp in relation to the preparation of the financial statements
- the independence of the auditor in relation to the conduct of the audit.

Any written questions to the auditor relating to the above should be submitted no later than 10:00am (Sydney time) on Friday, 23 October 2026 to:

a) The Company's share registry, Boardroom Pty Limited, by mail: GPO Box 3993, Sydney NSW 2001; or by fax: +61 2 9290 9655

OR

b) The Company's registered office, by mail: Level 15, 201 Kent Street, Sydney NSW 2000; or by fax: 1300 483 926

The Company will not provide a hard copy of the Company's Annual Report to Shareholders unless specifically requested to do so.

Please note that this item of ordinary business is for discussion only and is not a resolution.

Item 2: Appointment of Auditor

Item 2 is an ordinary resolution seeking approval for the appointment of Deloitte Touche Tohmatsu (Deloitte) as the new auditor of the Company.

Following a competitive tender process, the Board resolved to appoint Deloitte as the new auditor of Credit Corp Group Limited from the conclusion of this Meeting, subject to shareholder approval and ASIC consenting to the resignation of Hall Chadwick as auditor of the Company.

The decision to tender Credit Corp's external audit services was considered to be reflective of best practice for audit firm rotation. Due to their tenure as Credit Corp's auditor, Hall Chadwick was not invited to participate.

The period between the conclusion of the tender process and the planned commencement date has provided adequate time for Deloitte to meet all relevant requirements including independence criteria before the appointment commences.

In accordance with section 328B(1) of the Corporations Act, Credit Corp Group Limited has received notice from a shareholder nominating Deloitte as the auditor. A copy of the notice is included in Attachment 1.

Deloitte has given, and has not withdrawn, its written consent to act as the auditor of the Company in accordance with section 328A(1) of the Corporations Act, subject to shareholder approval of this Resolution.

Item 2 is an ordinary resolution.

The Board recommends shareholders vote in favour of Resolution 2.

Notice of 2026 Annual General Meeting

Item 3(a): To re-elect Mr Brad Cooper

In accordance with clauses 20.1 and 20.7 of the Company's Constitution, Mr Brad Cooper retires and, being eligible, offers himself for re-election as an independent Non-Executive Director.

The re-election of Mr Brad Cooper will be by way of ordinary resolution.

Brad was appointed as a Non-Executive Director of the Company on 18 April 2023. He is a member of the Audit & Risk Committee and Remuneration & HR Committee.

Brad has had a successful executive career in financial services spanning over 20 years at the CEO level. He served as CEO of BT Financial Group for nearly a decade to 2019 and was formerly CEO of Westpac New Zealand Limited, appointed in 2007. Prior to Westpac, Brad had a long career with the then GE Consumer Finance businesses in Australia, the UK and Ireland, serving as CEO of Consumer Finance in each region, as well as serving as Chair of GE Capital Bank in the UK.

Brad has been a Non-Executive Director of Judo Bank (ASX: JDO) since December 2024. He has served as Non-Executive Chair of the Australian and New Zealand Boards for DUAL Group since November 2024 and Non-Executive Chair of Wise Group PLC, Australia (NASDAQ: WSE) since March 2026.

Brad has a Master of Business Administration from the Macquarie Graduate School of Management.

The Board considers Mr Cooper to be an independent director.

The Board (with Mr Cooper abstaining) recommends shareholders vote in favour of the re-election of Mr Cooper to the Board.

Item 3(b): To re-elect Ms Lyn McGrath

In accordance with clauses 20.1 and 20.7 of the Company's Constitution, Ms McGrath retires and, being eligible, offers herself for re-election as an independent Non-Executive Director.

The re-election of Ms Lyn McGrath will be by way of ordinary resolution.

Lyn was appointed as a Non-Executive Director of the Company on 1 January 2023. She is a member of the Audit & Risk Committee and Nomination Committee.

Lyn has had a long and successful executive career in financial services, culminating in her role as Group Executive Retail Banking at BOQ responsible for both the BOQ Retail Bank and the Virgin Money Australia Digital Bank. Prior to BOQ, Lyn was at Commonwealth Bank for almost 12 years, including Executive General Manager roles leading retail banking distribution and the wealth advice business.

Lyn was a Non-Executive Director of Auswide Bank Limited from 1 March 2023 to 28 February 2025.

She is currently Chair of Heartland Bank Australia Limited, Chair of the Australian Digital Health Agency and Non-Executive Director and Chair of the Group Risk and Compliance Committee of CIMB Group Holding Berhad, a Malaysian listed bank.

Lyn holds a Bachelor of Arts and a Master of Business Administration. She is a Graduate of the Australian Institute of Company Directors, a Senior Fellow of FINSIA, a Vincent Fairfax Fellow in Ethical Leadership and a member of Chief Executive Women.

The Board considers Ms McGrath to be an independent director.

The Board (with Ms McGrath abstaining) recommends shareholders vote in favour of the re-election of Ms McGrath to the Board.

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Item 3(c): To re-elect Mr Greg Cooper

Under clause 19.4 of the Company's Constitution, Mr Greg Cooper was appointed as an additional director by the Board after the date of the 2025 Annual General Meeting. Mr Greg Cooper retires in accordance with clause 19.5 of the Company's Constitution and offers himself for re-election.

The re-election of Mr Greg Cooper will be by way of ordinary resolution.

Greg was appointed as a Non-Executive Director of the Company on 1 July 2026 and Chair on 5 August 2026. He is Chair of the Nomination Committee.

Greg has extensive executive, Board and Chair experience across a diverse range of organisations, including ASX-listed, private, not-for-profit, and Government owned corporations. His local and overseas financial services experience includes 18 years at Schroders Investment Management based in Australia, Singapore, and the UK, in roles including the Chief Executive Officer Australia, Director for Schroders Investment Management Australia, Global Head of Institutional Distribution and Head of Product Strategy for Asia Pacific. A qualified actuary, Greg is the former Head of Actuarial Consulting for Towers Perrin in Asia, based in Hong Kong.

Greg has been a Non-Executive Director of Perpetual Limited (ASX: PPT) since September 2019 and Chair since February 2025. He is Non-Executive Chair of Avanteos Investments Limited (trustee of the Colonial First State Superannuation funds) and Calvary Health Care, Non-Executive Director of Australian Payments Plus Limited and member of the Private Equity Investment Committee of Queensland Investment Corporation.

Greg holds a Bachelor of Economics (Actuarial Studies) from Macquarie University, is a Fellow of the Institute of Actuaries Australia and a Graduate of the Australian Institute of Company Directors

The Board considers Mr Cooper to be an independent director.

The Board (with Mr Cooper abstaining) recommends shareholders vote in favour of the re-election of Mr Cooper to the Board.

Item 4: Adoption of Remuneration Report

In accordance with section 250R(2) of the Corporations Act, the Board is presenting Credit Corp's Remuneration Report to shareholders for consideration and adoption by a non-binding vote. If Item 4 is not passed, the Directors will not be required to alter any of the arrangements in the Remuneration Report.

The Remuneration Report, which forms part of the directors' report, is set out on pages 62 to 79 of Credit Corp's 2026 Annual Report. In summary, the Remuneration Report:

- explains the Board's policy in relation to the objectives and structure of remuneration
- discusses the relationship between these policies and Credit Corp's performance
- provides details of performance conditions
- sets out the remuneration arrangements for KMP of Credit Corp.

During the meeting, shareholders will have an opportunity to ask questions and comment on the Remuneration Report.

In accordance with section 250R(3) of the Corporations Act, the vote on this item is advisory only and does not bind the directors of the Company. However, the Board will take into account the outcome of the vote when considering future remuneration arrangements.

Under the Corporations Act, if 25 per cent or more of votes cast are against the Remuneration Report at two consecutive AGMs (known as the 'two-strikes' rule), shareholders will be required to vote at the second of those AGMs on a resolution (a 'spill resolution') that a further meeting be held within 90 days at which all of the Company's directors (other than the Managing Director, if any) must stand for re-election. No strike was recorded at the Company's last AGM. On this basis, while the vote on the Remuneration Report at this AGM may be counted towards the two-strikes in the future, no Board spill can occur this year.

The Corporations Act prohibits certain persons from voting on this item of business. The voting exclusion statement relating to this item of business is set out on page 3 of this Notice of Meeting.

Item 4 is an ordinary non-binding resolution.

The Board recommends shareholders vote in favour of adopting the Remuneration Report.

Notice of 2026 Annual General Meeting

Items 5(a) and 5(b): Incentive Grants to Managing Director and Chief Executive Officer

Under ASX Listing Rule 10.14, shareholder approval is required in order for a Company to issue equity securities to a Director under an employee incentive scheme. As such, shareholders are asked to approve the grants under the Company's short-term incentive (STI) plan and long-term incentive (LTI) plan to Mr Beregi, on the terms set out below.

Shareholders should note that Items 5(a) and 5(b) are two separate ordinary resolutions that are not interconditional. Each resolution may be passed or not passed independently of the other. For conciseness, both resolutions and the related explanatory information are set out in this section.

If shareholder approval is not obtained, the Board will consider alternative arrangements to appropriately remunerate and incentivise Mr Beregi.

Approval sought

Shareholder approval is being sought under ASX Listing Rule 10.14, and for all other purposes, for each of the following grants to Mr Beregi, Managing Director and CEO:

Item 5(a) – STI grant: Approval for the grant of Credit Corp shares subject to a two-year restriction on disposal (restricted Credit Corp shares) to Mr Beregi under the Company's STI plan in respect of FY2027, on the terms described on page 10.

Item 5(b) – LTI grant: Approval for the grant of 140,943 Performance Rights (PRs) to Mr Beregi under the Company's LTI plan for the FY2027–2029 performance period, on the terms described on pages 11 and 12.

Managing Director and CEO remuneration

Following an independent review by Ernst & Young (EY), the Board approved several enhancements to the remuneration framework, effective from 1 July 2026 making them applicable to the FY2027 incentive plans. There were changes to both the short-term and long-term incentives for Mr Beregi (as Managing Director and Chief Executive Officer) as described below:

Short-term incentive (STI) for FY2027	– The maximum STI opportunity will increase by 25 per cent funded by a reduction in the maximum LTI opportunity such that total target remuneration remains unchanged. – 20 per cent of the total STI award from FY2027 will be in the form of equity grants, subject to a two-year restriction on disposal.
Long-term incentive (LTI) for the FY2027-2029 triennium	– An 8 per cent reduction in total opportunity. – The earnings-related performance hurdle will change from net profit after tax (NPAT) compound annual growth rate (CAGR) over the three-year performance period to earnings per share (EPS) CAGR over the three-year period. – Removal of the return on equity (ROE) gate-opener. – Formal implementation of malus and clawback provisions operable without Board discretion having to be exercised.

These changes also apply to other Executive roles as detailed in the Company's Remuneration Report.

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These changes ensure Credit Corp's remuneration structure is closer to market practice, important in attracting and retaining executive talent. The STI restricted shares component is designed to create a continuous pipeline of equity ownership, strengthening alignment between executive and shareholder outcomes with deferral important in driving retention.

In all other respects, the LTI program will be consistent with the FY2026-2028 and earlier schemes.

For the Managing Director and Chief Executive Officer the structure of maximum total remuneration pre and post the changes described above is presented as follows:

Up to 30 June 2026

	Fixed remuneration	Maximum STI	Maximum LTI	Total maximum remuneration
Managing Director and CEO	$1,100,000	$550,000	$1,795,000	$3,445,000

From 1 July 2026

	Fixed remuneration	Maximum STI	Maximum LTI	Total maximum remuneration
Managing Director and CEO	$1,100,000	$687,500	$1,657,500	$3,445,000

Item 5(a) Short-term incentive grant to Managing Director and Chief Executive Officer

The Company's STI plan is designed to reward Executive KMP and other eligible executives for the achievement of the Company's key short-term financial and non-financial performance measures which include shorter-term operational milestones consistent with the achievement of the Company's three-year strategic plan.

For FY2027, 80 per cent of an award under the STI plan is made in the form of a cash payment following the release of the end of year results and the remaining 20 per cent is in the form of restricted Credit Corp shares. Restricted Credit Corp shares are used by the Company as equity deferral under the STI plan to both align overall reward outcomes to value creation for shareholders, and act as a retention tool.

An overview of the proposed grant of the restricted Credit Corp shares is provided on the following page.

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Items 5(a) and 5(b): Incentive Grants to Managing Director and Chief Executive Officer continued

Item 5(a) Key terms of STI and Restricted Credit Corp Shares

<table>
<tr><th>Term</th><th>Description</th></tr>
<tr><td>Entitlement under the STI offer</td><td>
The number of restricted Credit Corp shares to be granted to Mr Beregi will be calculated:
a) as a percentage of the total STI award payable following the financial year ending 30 June 2027 (Relevant Performance Period); and
b) by reference to the volume-weighted average price (VWAP) of the Company's shares for the ninety trading days up to and including 30 June 2027.
The maximum STI award payable to Mr Beregi is $687,500 which means the maximum value of the restricted Credit Corp shares is $137,500 (20 per cent of $687,500).
As the STI assessment will be completed following the end of the year, and the VWAP of the Company's shares for the ninety trading days up to and including the end of the Relevant Performance Period is currently unknown, the number of restricted Credit Corp shares (if any) to be granted to Mr Beregi cannot be specified.
The Board has set performance targets for Mr Beregi for the Relevant Performance Period against which his entitlement to a grant under the STI plan will be measured. These targets range across financial performance and strategic milestones summarised as follows:
<table>
<tr><th>Target</th><th>% Weighting</th></tr>
<tr><td>Financial performance</td><td>50%</td></tr>
<tr><td>Strategic milestones</td><td>40%</td></tr>
<tr><td>Other objectives</td><td>10%</td></tr>
</table>
</td></tr>
<tr><td>Date of Grant</td><td>If shareholder approval is obtained, and assuming that Mr Beregi becomes eligible to receive a grant under the STI plan, the restricted Credit Corp shares will be granted to Mr Beregi by no later than 30 September 2027.</td></tr>
<tr><td>Vesting Period and Conditions</td><td>
(a) The release of the restriction on disposal after the two-year period is conditional upon Mr Beregi's continued employment with the Company throughout this period.
(b) Mr Beregi will receive any dividends that are payable on the shares post-grant date.
(c) The Board has overall discretion on the final STI outcome for Mr Beregi, mitigating the risk of unintended award outcomes, including to determine how restricted Credit Corp shares may be treated in the event of a material event (such as an acquisition, divestment or change of control) affecting the Company.
(d) The Board retains discretion to forfeit some or all of the restricted Credit Corp shares if, in its opinion, Mr Beregi has acted in a manner contrary to Credit Corp values, or in a manner that brings the Company or any company within the Credit Corp Group into disrepute.
</td></tr>
<tr><td>Trading Restrictions</td><td>The restricted Credit Corp shares after the release of the two-year restriction on disposal are subject to the general restrictions set out in the Company's Share Trading Policies.</td></tr>
<tr><td>Cessation of Employment</td><td>
If Mr Beregi ceases employment with the Company before the two-year restriction on disposal expires, then, prima facie, the restricted shares will be subject to forfeiture.
However, in limited circumstances, including, for example, retirement, the Board may exercise its discretion to determine the treatment of restricted Credit Corp shares and potentially allow some or all of those shares to have the restriction on disposal to be released at that point or at the conclusion of the two-year period.
</td></tr>
<tr><td>Other Required Information</td><td>
Approval is being sought for the grant of restricted Credit Corp shares to Mr Beregi under Listing Rule 10.14.1 because he is a Director of the Company (ASX Listing Rule 10.15.2).
There is no loan scheme in relation to the acquisition of the restricted Credit Corp shares issued under the STI plan (ASX Listing Rule 10.15.10).
Details of any restricted Credit Corp shares issued to Mr Beregi under the STI plan will be published in Credit Corp's annual report relating to the period in which they were issued, along with a statement that approval for the issue was obtained under ASX Listing Rule 10.14.
Any additional persons covered by ASX Listing Rule 10.14 who become entitled to participate in an issue of restricted Credit Corp shares under the STI plan after Item 5(a) is approved and who were not named in this notice of meeting will not participate until approval is obtained under ASX Listing Rule 10.14 (ASX Listing Rule 10.15.11).
</td></tr>
</table>

Notice of 2026 Annual General Meeting

Item 5(b) Long-term incentive grant to Managing Director and Chief Executive Officer

The proposed issuance of 140,943 Performance Rights to the Managing Director and CEO is calculated as follows:

	Maximum LTI	VWAP[1]	Number of PRs
Managing Director and CEO	$1,657,500	$11.76	140,943

1. VWAP of Credit Corp shares for the 90 days up to and including 30 June 2026.

Key terms of the Performance Rights (granted as part of Item 5(b))

Overview of key terms of Performance Rights to be granted to the Mr Beregi under the LTI:

<table>
<tr><th>Features</th><th>Description</th></tr>
<tr><td>Performance period</td><td>The performance period is three years, spanning FY2027-2029.

</td></tr>
<tr><td>Purpose</td><td>The Group established the LTI plan to assist in motivating, retaining and rewarding key employees. The Group's LTI plan aligns the interests of shareholders and executive KMP including the Managing Director and CEO by:
– 50 per cent of the potential award based on achieving and exceeding target cumulative EPS growth, with EPS growth being a critical driver of shareholder returns.
– 50 per cent of the potential award using relative TSR as a performance measure, which directly aligns the financial interests of executive KMP and shareholders by linking reward to the Group's relative share price performance.
These performance measures operate independently and are designed to mitigate the risk of an excessive focus on share price performance by executives while still driving strong alignment with shareholder outcomes.</td></tr>
<tr><td>Performance eligibility</td><td>Satisfactory performance by an executive KMP against their job accountabilities as assessed in the annual performance review process as well as minimum standards on risk and conduct are also required.</td></tr>
</table>

Notice of 2026 Annual General Meeting

Items 5(a) and 5(b): Incentive Grants to Managing Director and Chief Executive Officer continued

<table>
<tr><th>Features</th><th>Description</th></tr>
<tr><td>Conditions for vesting</td><td>
EPS cumulative compound annual growth rate (CAGR) – 50%
Over each three-year performance period, the proportion of Performance Rights converting to shares and vesting is as follows:
<table>
<tr><td>6% cumulative CAGR of EPS</td><td>50%</td></tr>
<tr><td>6% and 9% cumulative CAGR of EPS</td><td>Pro-rata 50% to 100%</td></tr>
<tr><td>9% cumulative CAGR of EPS</td><td>100% vesting</td></tr>
</table>
The benefit of assessing earnings growth over a three-year performance period is that it represents sustained earnings growth.

The 6-9 per cent compound annual EPS growth range aligns with the financial objectives of the Group’s strategic plan.

Relative total shareholder return (TSR) – 50%
The proportion of Performance Rights converting to shares and vesting is as follows:
<table>
<tr><td>50th percentile</td><td>50%</td></tr>
<tr><td>50th-75th percentile</td><td>Pro-rata 50% to 100%</td></tr>
<tr><td>75th percentile</td><td>100% vesting</td></tr>
</table>
TSR performance is measured on a cumulative basis over the three-year performance period under the LTI plan. The TSR for the testing period is calculated using the volume weighted average price (VWAP) during the testing period, in order to mitigate the impact of short-term price volatility on the TSR calculation. The testing period is the 90 days to 31 October following the conclusion of the three-year performance period.

The TSR is compared to the TSR of the peer group for the purposes of determining the Group’s ranking.

The peer group is comprised of the ASX200 (excluding materials and energy shares). The use of a broad peer group:
– reflects the absence of a relevant peer group amongst financial services stocks with Credit Corp’s operating model being relatively unique
– avoids comparison to the Diversified Financials index, which is considered inappropriate with the constituent listed companies including funds managers, listed investment companies and insurance companies with business models far removed from Credit Corp’s business
– effectively compares the returns achieved from investing in Credit Corp shares with returns available from alternative investments in Australian equities by Credit Corp’s investors.
</td></tr>
<tr><td>Dividends</td><td>An LTI participant has no entitlement to dividends until the Performance Rights have been converted into shares and vested.</td></tr>
<tr><td>Forfeiture</td><td>Forfeiture of unvested Performance Rights will occur should the executive KMP be terminated by the Group for any reason, remain employed but no longer form part of the leadership group or be terminated from the plan for any reason.

There is no mandatory LTI entitlement where an executive KMP’s employment terminates prior to the vesting date of any Performance Rights.

The Board retains an overarching discretion to forfeit any Performance Rights granted under the LTI at any time.</td></tr>
<tr><td>Malus and clawback</td><td>The Board maintains the ability to cancel unvested Performance Rights (malus) or require the executive KMP to transfer back shares or repay cash equivalent to the value of vested awards (clawback) if there is a material misstatement that impacted the performance calculations leading to vesting, or substantiated serious misconduct, reputational damage or inappropriate risk-taking.</td></tr>
<tr><td>Change of control</td><td>There is no mandatory entitlement to any benefit under the LTI in the event of a change in control of the Group and the Board has absolute discretion to vary any terms of the LTI program in these circumstances, including by accelerating vesting of some or all of the LTI.</td></tr>
</table>

Notice of 2026 Annual General Meeting

Other information required by the ASX

The following information is provided to shareholders in relation to the grants the subject of Item 5(a) *(STI – restricted Credit Corp shares)* and Item 5(b) *(LTI – Performance Rights)* to Mr Beregi, in compliance with ASX Listing Rule 10.15. Where information is common to both resolutions, it is stated once. Information specific to one grant is identified accordingly.

a) ASX Listing Rule requirements

ASX Listing Rule 10.14 provides that a listed company must not permit any of the following persons to acquire equity securities under an employee incentive scheme:

10.14.1 a director of the company;

10.14.2 an associate of a director of the company; or

10.14.3 a person whose relationship with the company or a person referred to in ASX Listing Rule 10.14.1 or 10.14.2 is such that, in ASX's opinion, the acquisition should be approved by its shareholders,

unless it obtains the approval of its shareholders.

Approval pursuant to Listing Rule 7.1 is not required for the issue of the restricted Credit Corp shares or Performance Rights to Mr Beregi as approval is being obtained under Listing Rule 10.14. Accordingly, the issue of the restricted Credit Corp shares under Item 5(a) and the Performance Rights under Item 5(b) to Mr Beregi (or his nominee) will not be included in the Company's 15 per cent annual placement capacity under Listing Rule 7.1.

b) Effect of resolutions

The effect of Shareholders passing Item 5(a) will be to allow the Company to grant restricted Credit Corp shares to Mr Beregi (or his nominees) under the STI Plan.

The effect of Shareholders passing Item 5(b) will be to allow the Company to issue Performance Rights to Mr Beregi (or his nominees) under the LTI Plan.

In the event that Item 5(a) is not passed, the Company will not be able to grant restricted Credit Corp shares to Mr Beregi under the STI Plan. In the event that Item 5(b) is not passed, the Company will not be able to issue Performance Rights to Mr Beregi under the LTI Plan. In either case, the Board would consider alternative arrangements to appropriately remunerate and incentivise Mr Beregi.

As the resolutions are not interconditional, the passing or failure of one resolution does not affect the other.

c) Required Information for ASX Listing Rule 10.14

In compliance with ASX Listing Rule 10.15, the following information is provided in relation to the proposed grants:

1) **Nature of the related party's interest:** The grants of restricted Credit Corp shares and Performance Rights to Mr Beregi fall within ASX Listing Rule 10.14.1 because Mr Beregi is a director of the Company, and therefore each grant requires the approval of the Company's shareholders under ASX Listing Rule 10.14.
2) **Number of securities to be granted:**

   Item 5(a) (STI): The maximum number of restricted Credit Corp shares to be granted cannot be specified as it will be determined by the STI outcome for FY2027 and the VWAP at the relevant time (as described above). The maximum value of the restricted Credit Corp shares is $137,500.

   Item 5(b) (LTI): The maximum number of Performance Rights to be issued is 140,943. Each Performance Right can convert into one Share upon vesting.
3) **Price of grant:** The restricted Credit Corp shares (under Item 5(a)) and the Performance Rights (under Item 5(b)), and any Shares issued upon vesting, will be issued for nil issue price because they form part of Mr Beregi's overall remuneration arrangements as described above.
4) **Remuneration of Related Party:** Mr Beregi's current total remuneration package is described on page 8 and 9. (*Managing Director and CEO remuneration*). This disclosure applies to both Item 5(a) and Item 5(b).
5) **Previously issued securities (ASX Listing Rule 10.15.5):** Mr Beregi has previously been issued the following Performance Rights under the Company's LTI plans, in each case also for nil purchase price.

Notice of 2026 Annual General Meeting

Items 5(a) and 5(b): Incentive Grants to Managing Director and Chief Executive Officer continued

Description	Number of Performance Rights issued
FY2016-18 LTI scheme [1]	440,404
FY2019-21 LTI scheme [1]	222,127
FY2020-22 LTI scheme [2]	171,022
FY2021-23 LTI scheme [2]	148,000
FY2022-24 LTI scheme [2]	65,618
FY2023-25 LTI scheme [2]	90,115
FY 2024-26 LTI scheme [2]	101,355
FY 2025-27 LTI scheme [2]	116,181
FY 2026-28 LTI scheme [2]	135,984

1. Scheme consisted of a three-year performance period with bullet grant of PRs.
2. Scheme consisted of a three-year performance period with an annual grant of PRs.

No restricted Credit Corp shares have previously been issued under the STI plan as FY2027 is the first year in which the deferred equity component applies.

6) **Terms of the securities:**

Item 5(a) (STI): The material terms of the restricted Credit Corp shares are summarised in the table on page 10. Restricted Credit Corp shares are ordinary shares in the Company that are subject to a two-year restriction on disposal and a continued employment condition. Because they are fully paid ordinary shares subject to vesting conditions, the Company uses them to align STI outcomes with shareholder value creation. The value attributed to the restricted Credit Corp shares will be determined by reference to the VWAP at the relevant time.

Item 5(b) (LTI): The material terms of the Performance Rights are summarised on page 11 and 12.

The Company uses Performance Rights because they create share price alignment between executives and ordinary shareholders but do not provide the executives with the full benefits of share ownership (such as dividend and voting rights) unless and until the Performance Rights vest. The Performance Rights will not be quoted on ASX.

The value attributed to the Performance Rights by the Company is $1,657,500. The basis for this valuation is the value of the underlying shares calculated using the volume-weighted average price of Credit Corp shares over the 90 days to 30 June 2026, the nominal grant date of the Performance Rights.

7) **Date of grant:**

Item 5(a) (STI): The restricted Credit Corp shares are expected to be granted no later than 30 September 2027, if approved by shareholders, and in any event, not later than 3 years following the Meeting.

Item 5(b) (LTI): The Performance Rights will be issued within 12 months from the date of this meeting, if approved by shareholders, and in any event, not later than 3 years following the Meeting.

8) The material terms of the applicable STI and LTI Plan are summarised on pages 10, 11 and 12.

9) No loan will be provided by the Company in connection with either the restricted Credit Corp shares or the Performance Rights.

10) Details of any securities issued under the STI Plan or the LTI Plan will be published in the Annual Report of the Company relating to the period in which they were issued, along with a statement that approval for the issue was obtained under ASX Listing Rule 10.14.

    Any additional persons covered by ASX Listing Rule 10.14 who become entitled to participate in an issue of securities under either plan after Item 7(a) or 5(b) (as applicable) is approved, and who were not named in this Notice of Meeting, will not participate until approval is obtained under Listing Rule 10.14.

11) Mr Beregi is the only director of the Company eligible to participate in the Company's equity incentive schemes (including the STI Plan and the LTI Plan), because he is the only executive director.

12) A voting exclusion statement is included in the Notice of Meeting in respect of Items 5(a) and 5(b).

d) Chapter 2E of the Corporations Act

Chapter 2E of the Corporations Act requires that for a public company to give a financial benefit to a related party (including directors of the company), the company must first obtain approval of shareholders in the manner set out in section 217 to 227 of the Corporations Act and give the benefit within 15 months following such approval, unless the giving of the financial benefit falls within the exceptions set out in Sections 210 to 216 of the Corporations Act.

The Board (with Mr Beregi abstaining) is of the view that the proposed grants of restricted Credit Corp shares and Performance Rights to Mr Beregi represent reasonable remuneration (in accordance with the exception in section 211 of the Corporations Act) to Mr Beregi, and accordingly the Company does not require shareholder approval under section 208 of the Corporations Act.

Approval of potential termination benefits

Part 2D.2 of the Corporations Act restricts the benefits that can be given to persons who hold a managerial or executive office in a company (or a related body corporate) in connection with that person's retirement from office, or the loss of, or their retirement from, that office. Under section 200B of the Corporations Act, a company may only give a benefit to such a person in connection with that person ceasing to hold a managerial or executive office if the benefit is approved by shareholders or an exemption applies. Section 200E of the Corporations Act provides that shareholder approval of the benefit must be obtained before the benefit is given.

Under the rules of the Company's STI plan and LTI plan, the Board retains discretion to determine the treatment of unvested awards (including restricted Credit Corp shares and Performance Rights) in certain circumstances, including upon cessation of employment or a change of control event. To the extent that the Board exercises its discretion to accelerate vesting of any awards granted to Mr Beregi under those plans, the accelerated vesting may constitute a "termination benefit" for the purposes of sections 200B and 200E of the Corporations Act. Accordingly, Items 5(a) and 5(b) each also seek shareholder approval for the purposes of sections 200B and 200E of the Corporations Act for the potential giving of any such termination benefit to Mr Beregi in the future, being the accelerated vesting of awards at the discretion of the Board in accordance with the applicable plan rules.

The Board (with Mr Beregi abstaining) recommends shareholders vote in favour of each of Items 5(a) and 5(b).

Attachment 1 – Nomination of Deloitte as auditor of Credit Corp Group Limited

Mr Thomas Beregi
Managing Director, CEO and Company Secretary

Credit Corp Group Limited
Level 15, 201 Kent Street
Sydney NSW 2000

21 September 2026

Dear Mr Beregi

Nomination of auditor - Credit Corp Group Limited

For the purposes of Section 328B(3) of the *Corporations Act 2001 (Cth)*, I, Matthew Angell, being a shareholder of Credit Corp Group Limited (Credit Corp), nominate Deloitte Touche Tohmatsu for appointment as Credit Corp's auditor at the upcoming annual general meeting to be held on 27 October 2026.

Yours sincerely,

Matthew Angell

Credit Corp Group

All Correspondence to:

By Mail Boardroom Pty Limited
GPO Box 3993
Sydney NSW 2001 Australia

By Fax: +61 2 9290 9655

Online: https://www.votingonline.com.au/creditcorpagm2026

By Phone: (within Australia) 1300 737 760
(outside Australia) +61 2 9290 9600

By QR Code: Please scan the below QR code

YOUR VOTE IS IMPORTANT

For your vote to be effective it must be recorded **before 10:00am (Sydney time) on Sunday, 25 October 2026.**

TO APPOINT A PROXY ONLINE

STEP 1: VISIT https://www.votingonline.com.au/creditcorpagm2026

STEP 2: Enter your Postcode OR Country of Residence (if outside Australia)

STEP 3: Enter your Voting Access Code (VAC):

BY SMARTPHONE

Scan QR Code using smartphone
QR Reader App

TO VOTE BY COMPLETING THE PROXY FORM

STEP 1: APPOINTMENT OF PROXY

Indicate who you want to appoint as your Proxy.
If you wish to appoint the Chair of the Meeting as your proxy, mark the box. If you wish to appoint someone other than the Chair of the Meeting as your proxy, please write the full name of that individual or body corporate. If you leave this section blank, or your named proxy does not attend the meeting, the Chair of the Meeting will be your proxy. A proxy need not be a securityholder of the company. Do not write the name of the issuer company or the registered securityholder in the space.

Appointment of a Second Proxy
You are entitled to appoint up to two proxies to attend the meeting and vote. If you wish to appoint a second proxy, an additional Proxy Form may be obtained by contacting the company's securities registry or you may copy this form.

To appoint a second proxy, you must:
(a) complete two Proxy Forms. On each Proxy Form state the percentage of your voting rights or the number of securities applicable to that form. If the appointments do not specify the percentage or number of votes that each proxy may exercise, each proxy may exercise half your votes. Fractions of votes will be disregarded.
(b) return both forms together in the same envelope.

STEP 2: VOTING DIRECTIONS TO YOUR PROXY

To direct your proxy how to vote, mark one of the boxes opposite each item of business. All your securities will be voted in accordance with such a direction unless you indicate only a portion of securities are to be voted on any item by inserting the percentage or number that you wish to vote in the appropriate box or boxes. If you do not mark any of the boxes on a given item, your proxy may vote as he or she chooses. If you mark more than one box on an item for all your securities your vote on that item will be invalid.

Proxy which is a Body Corporate
Where a body corporate is appointed as your proxy, the representative of that body corporate attending the meeting must have provided an "Appointment of Corporate Representative" prior to admission. An Appointment of Corporate Representative form can be obtained from the company's securities registry.

STEP 3: SIGN THE FORM

The form **must** be signed as follows:
Individual: This form is to be signed by the securityholder.
Joint Holding: where the holding is in more than one name, all the securityholders should sign.
Power of Attorney: to sign under a Power of Attorney, you must have already lodged it with the registry. Alternatively, attach a certified photocopy of the Power of Attorney to this form when you return it.
Companies: this form must be signed by a Director jointly with either another Director or a Company Secretary. Where the company has a Sole Director who is also the Sole Company Secretary, this form should be signed by that person. **Please indicate the office held by signing in the appropriate place.**

STEP 4: LODGEMENT

Proxy forms (and any Power of Attorney under which it is signed) must be received no later than 48 hours before the commencement of the meeting, therefore **before 10:00am (Sydney time) on Sunday, 25 October 2026.** Any Proxy Form received after that time will not be valid for the scheduled meeting.

Proxy forms may be lodged using the enclosed Reply-Paid Envelope or:

Online	https://www.votingonline.com.au/creditcorpagm2026
By Fax	+ 61 2 9290 9655
By Mail	Boardroom Pty Limited GPO Box 3993, Sydney NSW 2001 Australia
In Person	Boardroom Pty Limited Level 8, 210 George Street Sydney NSW 2000 Australia

Attending the Meeting

If you wish to attend the meeting, please bring this form with you to assist registration.

Credit Corp Group Limited
ABN 33 092 697 151

☐ **Your Address**
This is your address as it appears on the company's share register. If this is incorrect, please mark the box with an "X" and make the correction in the space to the left. Securityholders sponsored by a broker should advise their broker of any changes.
Please note, you cannot change ownership of your securities using this form.

PROXY FORM

STEP 1 APPOINT A PROXY

I/We being a member/s of **Credit Corp Group Limited** (Company) and entitled to attend and vote hereby appoint:

☐ the **Chair of the Meeting (mark box)**

OR if you are **NOT** appointing the Chair of the Meeting as your proxy, please write the name of the person or body corporate (excluding the registered securityholder) you are appointing as your proxy below

or failing the individual or body corporate named, or if no individual or body corporate is named, the Chair of the Meeting as my/our proxy at the **Annual General Meeting** of the Company to be held **in-person at Cliftons, Level 3, 10 Spring Street, Sydney NSW 2000 on Tuesday, 27 October 2026 at 10:00 am (Sydney time)** and at any adjournment of that meeting, to act on my/our behalf and to vote in accordance with the following directions or if no directions have been given, as the proxy sees fit.

The Chair of the Meeting is authorised to exercise undirected proxies on remuneration related matters: If I/we have appointed the Chair of the Meeting as my/our proxy or the Chair of the Meeting becomes my/our proxy by default and I/we have not directed my/our proxy how to vote in respect of **Items 4, 5a & 5b**, I/we expressly authorise the Chair of the Meeting to exercise my/our proxy in respect of these Items even though **Items 4, 5a & 5b** are connected with the remuneration of a member of the key management personnel for the Company.

The Chair of the Meeting will vote all undirected proxies **in favour** of all Items of business **(including Items 4, 5a & 5b)**. If you wish to appoint the Chair of the Meeting as your proxy with a direction to vote against, or to abstain from voting on an item, you must provide a direction by marking the 'Against' or 'Abstain' box opposite that resolution.

STEP 2 VOTING DIRECTIONS

* If you mark the Abstain box for a particular item, you are directing your proxy not to vote on your behalf on a show of hands or on a poll and your vote will not be counted in calculating the required majority if a poll is called.

		For	Against	Abstain*
Item 2	Appointment of Auditor of Credit Corp Group Limited	☐	☐	☐
Item 3 (a)	To Re-Elect Board endorsed candidate Mr Brad Cooper as Director	☐	☐	☐
Item 3 (b)	To Re-Elect Board endorsed candidate Ms Lyn McGrath as Director	☐	☐	☐
Item 3 (c)	To Re-Elect Board endorsed candidate Mr Greg Cooper as Director	☐	☐	☐
Item 4	Adoption of Remuneration Report	☐	☐	☐
Item 5 (a)	Short-term incentive grant to Managing Director and Chief Executive Officer	☐	☐	☐
Item 5 (b)	Long-term incentive grant to Managing Director and Chief Executive Officer	☐	☐	☐

STEP 3 SIGNATURE OF SECURITYHOLDERS

This form must be signed to enable your directions to be implemented.

Individual or Securityholder 1	Securityholder 2	Securityholder 3
Sole Director and Sole Company Secretary	Director	Director / Company Secretary

Contact Name…………………………………………….... Contact Daytime Telephone………………………............................. Date / / 2026