Form 604

Corporations Act 2001
Section 671B

Notice of change of interests of substantial holder

To Company Name/Scheme	**OFX Group Limited**
ACN/ARSN	**165 602 273**

1. Details of substantial holder (1)

Name	Ryder Capital Ltd and related entities listed in section 4
ACN/ARSN (if applicable)	606 695 854

There was a change in the interests of the substantial holder on	**18/11/2026**
The previous notice was given to the company on	**29/10/2026**
The previous notice was dated	**29/10/2026**

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 Shares	20,674,192	8.88%*	23,668,584	10.17%**

** Voting power calculated using 232,753,119 ordinary shares.*

** Voting power calculated using 232,780,156 ordinary shares.*

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
18/11/2026	Ryder Capital Ltd	On Market Purchase	$1,158,000.72	2,824,392 ORD	2,824,392
18/11/2026	Ryder Capital Small Companies Fund	On Market Purchase	$69,700.00	170,000 ORD	170,000

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
Ryder Capital Limited (RYD)	J P Morgan Nominees Australia Pty Limited	J P Morgan Nominees Australia Pty Limited	Section 608(1)(b) of the Corporations Act 2001 – power to exercise, or control the exercise of a right to vote	22,352,902 fully paid ordinary	22,352,902
Ryder Capital Small Companies Fund (RCSCF)	HSBC Custody Nominees Australia Limited	HSBC Custody Nominees Australia Limited	Section 608(1)(b) of the Corporations Act 2001 – power to exercise, or control the exercise of a right to vote	1,315,682 fully paid ordinary	1,315,682

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

6. Addresses

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

Name	Address
All parties	C/- Level 40, Governor Phillip Tower, 1 Farrer Place, Sydney NSW 2000

Signature

Print name	Peter Constable	Capacity	Director
Sign here		Date	19/11/2026

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.