Rule 3.19A.2

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	EML PAYMENTS LIMITED
ABN	93 104 757 904

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	Mr Anthony Hynes
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	Indirect
Nature of indirect interest (including registered holder) Note: Provide details of the circumstances giving rise to the relevant interest.	1D Holdings Pty Ltd of which Mr Hynes is a Director of the trustee and a beneficiary.
Date of change	19, 20, 23, 24 & 25 November 2026
No. of securities held prior to change	4,917,569 Fully paid ordinary shares held as follows: o 449 Investment Pty Ltd - 1,050,000 o 1D Pty Ltd - 3,867,569
Class	Fully paid ordinary shares
Number acquired	4,000,000 Fully paid ordinary shares
Number disposed	Nil

Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation	Total Consideration = $987,529.24 @ $0.2465 average per share Detailed: 19.11.26: 1,150,000 shares @ $0.2460 20.11.26: 850,000 shares @ $0.2451 23.11.26: 600,234 shares @ $0.2489 24.11.26: 999,770 shares @ $ 0.2495 25.11.26: 399,996 shares @ $0.2431
No. of securities held after change	8,917,569 Fully paid ordinary shares held as follows: ○ 449 Investment Pty Ltd - 1,050,000 ○ 1D Pty Ltd - 7,867,569
Nature of change Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	On market trade/s

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

+ See chapter 19 for defined terms.

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

+ See chapter 19 for defined terms.