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	**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	Matthew W. Schuyler
Date of last notice	30 October 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
Nature of indirect interest (including registered holder) Note: Provide details of the circumstances giving rise to the relevant interest.	N/A
Date of change	20 November 2026
No. of securities held prior to change	1. 24,194 NED Equity Plan - Restricted Rights 2. 84,000 Fully paid ordinary shares (pre-Consolidation basis)
Class	1. NED Equity Plan - Restricted Rights 2. Fully paid ordinary shares (ZIP)
Number acquired	24,194 Fully paid ordinary shares (ZIP)
Number disposed	24,194 NED Equity Plan - Restricted Rights
Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation	Nil. The Restricted Rights were automatically exercised for no exercise price.
No. of securities held after change	108,194 Fully paid ordinary shares (pre-Consolidation basis)

+ See chapter 19 for defined terms.

Nature of change Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	Automatic exercise of 24,194 Restricted Rights granted under the Zip Co Limited NED Equity Plan, in accordance with the terms applicable to US participants under the FY26 invitation. The exercise resulted in the allocation of 24,194 fully paid ordinary shares. 50% of the shares are subject to specified disposal restrictions. The remaining 50% not subject to those restrictions, enabling shares to be sold, if required, to help fund the US tax liability arising from the exercise. The numbers in this notice are stated before the 1 for 5 share consolidation approved by shareholders at the 2026 Annual General Meeting (Consolidation).

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?	Not applicable

+ See chapter 19 for defined terms.

If prior written clearance was provided, on what date was this provided?	Not applicable