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	**Credit Clear Limited**
ACN	**604 797 033**

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	Michael Doery
Date of last notice	11 September 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.	1. Miclod Holdings Pty Ltd <Miclod Superannuation Fund A/C> *(Director and Beneficiary)* 2. Miclod Holdings Pty Ltd <Doery Family A/C> *(Director and Beneficiary)*
Date of change	23 November 2026
No. of securities held prior to change	1. 97,778 Ordinary Class Shares 2. 1,270,493 Ordinary Class Shares; and 2,000,000 Options Ex. $0.40 Exp. 30.11.2027.
Class	Ordinary class shares
Number acquired	228,187 Ordinary Class Shares
Number disposed	Nil
Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation	Non-cash consideration. Estimated value of $27,222.22, calculated in accordance with clause 5.3 of the explanatory statement accompanying the AGM Notice of Meeting released on 24 October 2023.
No. of securities held after change	1. 97,778 Ordinary Class Shares 2. 1,498,680 Ordinary Class Shares; and 2,000,000 Options Ex. $0.40 Exp. 30.11.2027.

+ 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	Issue of shares in lieu of director cash remuneration for the period from 1 July 2026 to 20 November 2026, pursuant to shareholder approval received at the AGM of Credit Clear Limited held on 23 November 2023.

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

+ See chapter 19 for defined terms.