



Announcement Summary

Entity name

PEPPER MONEY LIMITED

Announcement Type

New announcement

Date of this announcement

Wednesday March 12, 2025

The +securities to be quoted are:

+Securities issued, transferred or re-classified as a result of options being exercised or other +convertible securities being converted

Total number of +securities to be quoted

ASX +security code	Security description	Number of +securities to be quoted	Issue date
PPM	ORDINARY FULLY PAID	4,040,852	12/03/2025

Refer to next page for full details of the announcement



Part 1 - Entity and announcement details

1.1 Name of entity

PEPPER MONEY LIMITED

We (the entity named above) apply for +quotation of the following +securities and agree to the matters set out in Appendix 2A of the ASX Listing Rules.

1.2 Registered number type

ACN

Registration number

094317665

1.3 ASX issuer code

PPM

1.4 The announcement is

New announcement

1.5 Date of this announcement

12/3/2025



Part 2 - Type of Issue

2.1 The +securities to be quoted are:

+Securities issued, transferred or re-classified as a result of options being exercised or other +convertible securities being converted

2.2 The +class of +securities to be quoted is:

Additional +securities in a class that is already quoted on ASX ("existing class")



Part 3B - number and type of +securities to be quoted (existing class) where issue has not previously been notified to ASX in an Appendix 3B

Existing +securities converting into additional +securities in an existing class

FROM (Existing Class)

ASX +security code and description

PPMAD : EMPLOYEE STVR RESTRICTED RIGHTS

TO (Existing Class)

ASX +security code and description

PPM : ORDINARY FULLY PAID

Please state the number of options that were exercised or other +convertible securities that were converted

262,699

The first date the options were exercised or other +convertible securities were converted

The last date the options were exercised or other +convertible securities were converted

12/3/2025

Is this all of the options or other +convertible securities on issue of that type (ie have all of those options now been exercised or have all of those convertible securities now been converted)?

No

The right of the holder of the options or other +convertible securities to receive the +underlying securities is being satisfied by:

An issue of new +securities

The underlying +securities being received by the holder are:

Intended to be, but are not yet, quoted by ASX

Were the options being exercised or other +convertible securities being converted issued under an +employee incentive scheme?

Yes

Are any of the options being exercised or other +convertible securities being converted held by +key management personnel (KMP) or an +associate?

No

Issue date

12/3/2025

Will the +securities to be quoted rank equally in all respects from their issue date with the existing issued +securities in that class?

Yes



Issue details

Number of +securities to be quoted

262,699

Are the +securities being issued for a cash consideration?

Yes

In what currency is the cash consideration being paid? What is the issue price per +security?

AUD - Australian Dollar

AUD 1.49540000

Any other information the entity wishes to provide about the +securities to be quoted**Existing +securities converting into additional +securities in an existing class****FROM (Existing Class)****ASX +security code and description**

PPMAB : EMPLOYEE RIGHTS

TO (Existing Class)**ASX +security code and description**

PPM : ORDINARY FULLY PAID

Please state the number of options that were exercised or other +convertible securities that were converted

1,048,326

The first date the options were exercised or other +convertible securities were converted

The last date the options were exercised or other +convertible securities were converted

12/3/2025

Is this all of the options or other +convertible securities on issue of that type (ie have all of those options now been exercised or have all of those convertible securities now been converted)?

No

The right of the holder of the options or other +convertible securities to receive the +underlying securities is being satisfied by:

An issue of new +securities

The underlying +securities being received by the holder are:

Intended to be, but are not yet, quoted by ASX

Were the options being exercised or other +convertible securities being converted issued under an +employee incentive scheme?

Yes

Are any of the options being exercised or other +convertible securities being converted held by +key management personnel (KMP) or an +associate?

No

Issue date

12/3/2025

Will the +securities to be quoted rank equally in all respects from their issue date with the existing issued +securities in that class?

Yes



Issue details

Number of +securities to be quoted

1,048,326

Are the +securities being issued for a cash consideration?

Yes

In what currency is the cash consideration being paid? What is the issue price per +security?

AUD - Australian Dollar

AUD 1.49540000

Any other information the entity wishes to provide about the +securities to be quoted**Existing +securities converting into additional +securities in an existing class****FROM (Existing Class)****ASX +security code and description**

PPMAA : EXECUTIVE RIGHTS

TO (Existing Class)**ASX +security code and description**

PPM : ORDINARY FULLY PAID

Please state the number of options that were exercised or other +convertible securities that were converted

1,533,749

The first date the options were exercised or other +convertible securities were converted

The last date the options were exercised or other +convertible securities were converted

12/3/2025

Is this all of the options or other +convertible securities on issue of that type (ie have all of those options now been exercised or have all of those convertible securities now been converted)?

No

The right of the holder of the options or other +convertible securities to receive the +underlying securities is being satisfied by:

An issue of new +securities

The underlying +securities being received by the holder are:

Intended to be, but are not yet, quoted by ASX

Were the options being exercised or other +convertible securities being converted issued under an +employee incentive scheme?

Yes

Are any of the options being exercised or other +convertible securities being converted held by +key management personnel (KMP) or an +associate?

Yes

Provide details of the KMP or +associates who are exercising options or converting convertible securities

Name of KMP	Name of registered holder	Number of options being exercised or other +convertible securities being converted
Mario Rehayem	Mario Rehayem	346,003
Therese McGrath	Therese McGrath	136,878



Issue date

12/3/2025

Will the +securities to be quoted rank equally in all respects from their issue date with the existing issued +securities in that class?

Yes

Issue details

Number of +securities to be quoted

1,533,749

Are the +securities being issued for a cash consideration?

Yes

In what currency is the cash consideration being paid? What is the issue price per +security?

AUD - Australian Dollar

AUD 1.49540000

Any other information the entity wishes to provide about the +securities to be quoted

Existing +securities converting into additional +securities in an existing class

FROM (Existing Class)

ASX +security code and description

PPMAF : SERVICE RIGHTS

TO (Existing Class)

ASX +security code and description

PPM : ORDINARY FULLY PAID

Please state the number of options that were exercised or other +convertible securities that were converted

1,196,078

The first date the options were exercised or other +convertible securities were converted

The last date the options were exercised or other +convertible securities were converted

12/3/2025

Is this all of the options or other +convertible securities on issue of that type (ie have all of those options now been exercised or have all of those convertible securities now been converted)?

No

The right of the holder of the options or other +convertible securities to receive the +underlying securities is being satisfied by:

An issue of new +securities

The underlying +securities being received by the holder are:

Intended to be, but are not yet, quoted by ASX

Were the options being exercised or other +convertible securities being converted issued under an +employee incentive scheme?

Yes

Are any of the options being exercised or other +convertible securities being converted held by +key management personnel (KMP) or an +associate?

Yes

Provide details of the KMP or +associates who are exercising options or converting convertible securities



Name of KMP	Name of registered holder	Number of options being exercised or other +convertible securities being converted
Mario Rehayem	Mario Rehayem	612,609
Therese McGrath	Therese McGrath	409,145

Issue date

12/3/2025

Will the +securities to be quoted rank equally in all respects from their issue date with the existing issued +securities in that class?

Yes

Issue details

Number of +securities to be quoted

1,196,078

Are the +securities being issued for a cash consideration?

Yes

In what currency is the cash consideration being paid? What is the issue price per +security?

AUD - Australian Dollar

AUD 1.49540000

Any other information the entity wishes to provide about the +securities to be quoted



Part 4 - Issued capital following quotation

Following the quotation of the +securities the subject of this application, the issued capital of the entity will comprise:

The figures in parts 4.1 and 4.2 below are automatically generated and may not reflect the entity's current issued capital if other Appendix 2A, Appendix 3G or Appendix 3H forms are currently with ASX for processing.

4.1 Quoted +securities (total number of each +class of +securities quoted on ASX following the +quotation of the +securities subject of this application)

ASX +security code and description	Total number of +securities on issue
PPM : ORDINARY FULLY PAID	444,014,058

4.2 Unquoted +securities (total number of each +class of +securities issued but not quoted on ASX)

ASX +security code and description	Total number of +securities on issue
PPMAD : EMPLOYEE STVR RESTRICTED RIGHTS	410,654
PPMAE : EXECUTIVE STVR RESTRICTED RIGHTS	770,818
PPMAF : SERVICE RIGHTS	605,906
PPMAA : EXECUTIVE RIGHTS	8,192,877
PPMAB : EMPLOYEE RIGHTS	1,132,030