

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 becomes ASX's property and may be made public.

Introduced 30/09/01 Amended 01/01/11

| | |
|-----------------------|--------------------------------|
| Name of entity | COG Financial Services Limited |
| ABN | 58 100 854 788 |

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 | John Dwyer |
| Date of last notice | 22 April 2025 |

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.

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| Direct or indirect interest | Indirect |
| Nature of indirect interest (including registered holder) | Glendale Dwyer Pty Ltd <Dwyer Family A/C> (Officeholder and Beneficiary) |
| Date of change | 23 April 2025 |
| No. of securities held prior to change | 4,188,247 - ORDINARY FULLY PAID SHARES |
| Class | ORDINARY FULLY PAID SHARES |
| Number acquired | 311,753 ORDINARY FULLY PAID SHARES |
| Number disposed | N/A |
| Value/Consideration | \$1.25 PER ORDINARY FULLY PAID SHARE (OR \$389,691.25 IN TOTAL) |
| No. of securities held after change | 4,500,000 - ORDINARY FULLY PAID SHARES |
| Nature of change | ON MARKET ACQUISITION |

Part 2 - Change of director's relevant 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.

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| Detail of contract | Non-Executive Director of COG Financial Services Limited - Appointment Letter |
| Nature of interest | Proposed Incentive Securities, subject to shareholder approval. |
| Name of registered holder (if issued securities) | John Dwyer (or nominee) |
| Date of change | N/A - No change to disclosure on 22 April 2025. |

⁺ See [chapter 19](#) for defined terms.

| | |
|--|---|
| No. and class of securities to which interest related prior to change | 2,500,000 Unlisted Options, exercisable at \$1.30, expiring the earlier of 5.00pm (AEDT) on 31 March 2028 or where John Dwyer ceases to be a director of the Company, then 6 months after the date of him ceasing to be a director. |
| Interest acquired | N/A |
| Interest disposed | N/A |
| Value/Consideration | N/A |
| Interest after change | N/A |

Part 3 - ⁺Closed period

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|---|-----|
| 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.