

Disclosure of movement of 1% or more in substantial holding
or change in nature of relevant interest, or both

Sections 277 and 278, Financial Markets Conduct Act 2013

Note: This form must be completed in accordance with the instructions at the end of the form.

To NZX
and
To Smartpay Holdings Limited

Relevant event being disclosed: Disclosure of movement of 1% or more in the substantial holding

Date of relevant event: 21 January 2025

Date this disclosure made: 23 January 2025

Date last disclosure made: 24 October 2024

Substantial product holder(s) giving disclosure

Full name(s): Anacacia Pty Limited

Summary of substantial holding

Class of quoted voting products: **Ordinary Shares**

Summary for **Anacacia Pty Limited [as Trustee for the Wattle Fund]**

For **this** disclosure,—

- (a) total number held in class: **37,327,136**
- (b) total in class: **241,943,464**
- (c) total percentage held in class: **15.43%**

For **last** disclosure,—

- (a) total number held in class: **33,284,182**
- (b) total in class: **241,943,464**
- (c) total percentage held in class: **13.76%**

Details of transactions and events giving rise to relevant event

Details of the transactions or other events requiring disclosure: **On market purchase of shares**

Additional information

Address(es) of substantial product holder(s): **Level 3, 45 Cross St, Double Bay, NSW 2028**

Contact details: **Tom Granger**

Certification

I, **Tom Granger**, certify that, to the best of my knowledge and belief, the information contained in this disclosure is correct and that I am duly authorised to make this disclosure by all persons for whom it is made.

A handwritten signature in black ink, appearing to read 'Tom Granger', with a stylized, cursive script.