

Shareholder Communication Policy

Pepper Money Limited (ACN 094 317 665)

Adopted on 12 February 2026

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1. Purpose

- (a) Pepper Money Limited (ACN 094 317 665) (the **Company**) recognises that shareholders and other stakeholders are entitled to be informed in a timely and readily accessible manner of all major developments affecting the Company.
- (b) The purpose of this Shareholder Communication Policy (**Policy**) is to promote effective communication with shareholders and other stakeholders and to encourage and facilitate participation at the Company's general meetings and dealing promptly with the enquiries of shareholders and other stakeholders.

2. Methods of Communication

Information is provided to shareholders and other stakeholders through, but is not limited to:

- (a) releases to the Australian Securities Exchange (**ASX**) in accordance with continuous disclosure obligations;
- (b) the corporate and investor sections of the Company's website;
- (c) the Company's annual and half-yearly reports; and
- (d) the annual general meeting (**AGM**).

The Company encourages shareholders to receive company information electronically by registering their email address online with the Company's share registry.

3. ASX releases

- (a) The Company will make announcements to the ASX in a timely manner in accordance with the ASX Listing Rules (see also the Company's Disclosure Policy).
- (b) All announcements made to the ASX are available to shareholders:
 - (i) under the investor section of the Company's website; or
 - (ii) under the company announcements section of the ASX website.

4. The Company's website

- (a) The investor section of the Company's website is the primary medium of providing information to all shareholders and stakeholders. It has been designed to enable information to be accessed in a clear and readily accessible manner.
- (b) The corporate section of the Company's website will provide governance-related information including details of the Board of the Company (**Board**) and senior management team and copies of the Company's board committee charters and company policies.
- (c) The investor section of the Company's website will contain information relevant to shareholders and stakeholders including statements lodged with the ASX by the Company (including all financial results and annual reports), press releases and other material relevant to Company shareholders.

5. Annual General Meeting (AGM)

- (a) The AGM provides an important opportunity for the Company to provide information to its shareholders and a reasonable opportunity for informed shareholder participation. At the AGM, shareholders can express their views to the Board and management and to vote on the Board's proposals. All shareholders are encouraged to attend and participate at the AGM.
- (b) The date, time and location of the AGM will be provided in the notice of meeting, in the annual report and on the Company's website.
- (c) Where practicable, the Company will consider the use of technological solutions for encouraging shareholder participation at meetings (which may include, for example, live webcasting of meetings, holding meetings across multiple venues linked by live telecommunications and hybrid meetings).
- (d) The notice of meeting and proxy form will be distributed to all shareholders prior to the AGM in the timeframe set by the Corporations Act 2001 (Cth) (**Corporations Act**) and will be available on the Company's website.
- (e) The Company's auditor attends its AGM and is available to answer any questions regarding the conduct of and any issues arising from the audit or the preparation and content of the auditor's report.

6. General

- (a) **Annual report:** Unless the share registry has been notified otherwise, the annual report will be emailed to all shareholders (to the email address recorded on the Company's share register) prior to the AGM within the timeframe set by the Corporations Act.
- (b) **Half-year and full-year results:** The half-year and full-year results will be announced to the ASX pursuant to the ASX Listing Rules and are available to shareholders in the same manner as other ASX announcements. Following the release of the Company's half-year and full-year results, the Company may conduct investor and analyst briefings at which the media, institutional investors, and stockbroking analysts will be briefed and given an opportunity to ask questions of the Company's senior management.
- (c) **Dividends:** Australian resident shareholders are encouraged to provide the Company's share registry with Australian bank account details to enable the Company to pay dividends by electronic funds transfer, rather than by cheque.
- (d) **Share registry:** Shareholders with any questions related to their shareholding should contact the Company's share registry at:

Address	Level 12, Grosvenor Place, 225 George Street, Sydney NSW 2000
	1300 737 760 (within Australia)
Telephone Number	+61 2 9290 9600 (outside Australia)
- (e) **Shareholder enquiries:** the Company is committed to dealing with shareholder enquiries promptly and courteously and takes measures to ensure that its registry, Computershare Investor Services Pty Limited, also does so.
- (f) **Shareholder privacy:** the Company recognises that privacy is important and will not disclose

registered shareholder details unless required by law. Shareholder details will only be used in accordance with applicable privacy laws.

- (g) **Shareholders' meetings:** the Company will ensure that all substantive resolutions at a meeting of shareholders are decided by a poll rather than by a show of hands.