

Disclosure of ceasing to have substantial holding

Section 279, 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: Ceasing to be substantial holder

Date on which substantial holding ceased: 28 October 2021

Date this disclosure made: 29 October 2021

Date last disclosure made: 29 December 2020

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**

For current holding **after** ceasing to have substantial holding,—

(a) total number held in class: **11,158,109**

(b) total in class: **238,284,963**

(c) total percentage held in class: **4.68%**

For **last** disclosure,—

(a) total number held in class: **22,658,109**

(b) total in class: **232,109,592**

(c) total percentage held in class: **9.76%**

Details of transactions and events giving rise to relevant event

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

Additional information

Address(es) of substantial product holder(s): Level 2, 1 Transvaal Avenue, 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', written in a cursive style.