Form 604

Corporations Act 2001
Section 671B

Notice of change of interests of substantial holder

To Company Name/Scheme	**MoneyMe Limited**
ACN/ARSN	29 636 747 414

1. Details of substantial holder (1)

Name	UIL Limited, Ingot Capital Investments Pty Ltd and Somers Limited (and associates as listed in Annexure B)
ACN/ARSN (if applicable)	

There was a change in the interests of the substantial holder on	3 November 2026
The previous notice was given to the company on	31 July 2026
The previous notice was dated	31 July 2026

2. Previous and present voting power

The total number of votes attached to all the voting shares in the company or voting interests in the scheme that the substantial holder or an associate (2) had a relevant interest (3) in when last required, and when now required, to give a substantial holding notice to the company or scheme, are as follows:

Class of securities (4)	Previous notice		Present notice	
	Person's votes	Voting power (5)	Person's votes	Voting power (5)
Ordinary Shares	214,845,545	26.43%	224,670,187	27.43%

3. Changes in relevant interests

Particulars of each change in, or change in the nature of, a relevant interest of the substantial holder or an associate in voting securities of the company or scheme, since the substantial holder was last required to give a substantial holding notice to the company or scheme are as follows:

Date of change	Person whose relevant interest changed	Nature of change (6)	Consideration given in relation to change (7)	Class and number of securities affected	Person's votes affected
See Annexure A					

4. Present relevant interests

Particulars of each relevant interest of the substantial holder in voting securities after the change are as follows:

Holder of relevant interest	Registered holder of securities	Person entitled to be registered as holder (8)	Nature of relevant interest (6)	Class and number of securities	Person's votes
See Annexure B					

For personal use only

5. Changes in association

The persons who have become associates (2) of, ceased to be associates of, or have changed the nature of their association (9) with, the substantial holder in relation to voting interests in the company or scheme are as follows:

Name and ACN/ARSN (if applicable)	Nature of association
n/a	n/a

6. Addresses

The addresses of persons named in this form are as follows:

Name	Address
UIL Limited and Somers Limited	Richmond House, 12 Par-la-Ville Road, Hamilton HM 08, Bermuda
Ingot Capital Investments Pty Ltd and Capel Court Pty Ltd	Level 9, 1 York Street, Sydney, NSW, Australia 2000
ICM Investment Management	The Cottage, Ridge Court, The Ridge, Epsom, Surrey, KT18 7EP
ICM Limited (and other associates as listed in Annexure B)	34 Bermudiana Road, Hamilton HM11, Bermuda

Signature

Print Name Sanita Nomgaude **Capacity** Notifications Administrator

Signature **Date** 5 November 2026

For personal use only

Annexure 'A'

This is Annexure A of 2 pages referred to in Form 604 Notice of change of interests of substantial holder signed by me and dated 5 November 2026.

Print Name	Sanita Nomgaude	**Capacity**	Notifications Administrator
Signature		**Date**	5 November 2026

Change in relevant interests

Date of change	Person whose relevant interest changed	Nature of change (6)	Consideration given in relation to change (7)	Class and number of securities affected	Person's votes affected
3 August 2026	Ingot Capital Investments Pty Ltd	On Market Purchase	$ 64,025	813,233	813,233
4 August 2026	Somers Limited	On Market Purchase	$78,000	1,000,000	1,000,000
4 August 2026	Ingot Capital Investments Pty Ltd	On Market Purchase	$70,199	899,982	899,982
5 August 2026	Somers Limited	On Market Purchase	$78,000	1,000,000	1,000,000
5 August 2026	Ingot Capital Investments Pty Ltd	On Market Purchase	$67,111	860,402	860,402
7 August 2026	Somers Limited	On Market Purchase	$23,399	299,989	299,989
11 August 2026	Somers Limited	On Market Purchase	$39,000	500,000	500,000
12 August 2026	Somers Limited	On Market Purchase	$23,400	300,000	300,000
19 August 2026	Somers Limited	On Market Purchase	$39,000	500,000	500,000
23 September 2026	Ingot Capital Investments Pty Ltd	Off Market Sale	-$2,014,340	-30,989,842	-30,989,842
23 September 2026	Somers Limited	Off Market Purchase	$2,014,340	30,989,842	30,989,842
2 October 2026	Somers Limited	On Market Purchase	$39,599	600,000	600,000
5 October 2026	Somers Limited	On Market Purchase	$9,182	138,779	138,779
6 October 2026	Somers Limited	On Market Purchase	$1,472	23,000	23,000
7 October 2026	Somers Limited	On Market Purchase	$82,658	1,293,925	1,293,925
8 October 2026	Somers Limited	On Market Purchase	$13,240	200,000	200,000
15 October 2026	Somers Limited	On Market Purchase	$15,448	245,200	245,200
20 October 2026	Somers Limited	On Market Purchase	$19,499	300,000	300,000

For personal use only

21 October 2026	Somers Limited	On Market Purchase	$18,150	279,226	279,226
22 October 2026	Somers Limited	On Market Purchase	$ 7,850	120,774	120,774
3 November 2026	Somers Limited	On Market Purchase	$27,008	450,132	450,132
3 August 2026- 3 November 2026	Capel Court Pty Ltd ICM Limited ICM Investment Management Limited General Provincial Life Pension Fund Limited Somers Isles Private Trust Company Limited Duncan Saville	Change in relevant interest due to on-market purchases by Ingot Capital Investments Pty Ltd.	-	2,573,617	2,573,617
		Change in relevant interest due to on-market purchases by Somers Limited	-	7,251,025	7,251,025
		Change in relevant interest due to off market sales by Ingot Capital Investments Pty Ltd.	-	-30,989,842	-30,989,842
		Change in relevant interest due to off market purchases by Somers Limited	-	30,989,842	30,989,842

For personal use only

Annexure 'B'

This is Annexure B of 2 pages referred to in Form 604 Notice of change of interests of substantial holder signed by me and dated 5 November 2026.

Print Name Sanita Nomgaude **Capacity** Notifications Administrator

Signature **Date** 5 November 2026

For personal use only

Present relevant interests

Holder of relevant interest	Registered holder of securities	Person entitled to be registered as holder (8)	Nature of relevant interest (6)	Class and number of securities	Person's votes
UIL Limited	JP Morgan Nominees Australia Limited	UIL Limited	Beneficial Owner	176,811,965 ordinary shares	176,811,965
	JP Morgan Nominees Australia Limited	Somers Limited	Relevant interest under section 608(3)(a) of the Corporations Act which has voting power of above 20% in Somers Limited.	47,858,222 ordinary shares	47,858,222
Somers Limited	JP Morgan Nominees Australia Limited	Somers Limited	Beneficial Owner	47,858,222 ordinary shares	47,858,222
	JP Morgan Nominees Australia Limited	UIL Limited	Relevant interest under section 608(3)(a) of the Corporations Act which has voting power of above 20% in UIL Limited.	176,811,965 ordinary shares	176,811,965
Ingot Capital Investments Pty Ltd	JP Morgan Nominees Australia Limited	UIL	Relevant interest under section 608(3)(a) of the Corporations Act which has voting power of above 20% in UIL Limited.	176,811,965 ordinary shares	176,811,965
	JP Morgan Nominees Australia Limited	Somers Limited	Relevant interest under section 608(3)(a) of the Corporations Act which has voting power of above 20% in Somers Limited.	47,858,222 ordinary shares	47,858,222
Capel Court Pty Ltd	JP Morgan Nominees Australia Limited	UIL	Relevant interest under section 608(3)(a) of the Corporations Act which has voting power of above 20% in UIL Limited.	176,811,965 ordinary shares	176,811,965
	JP Morgan Nominees Australia Limited	Somers Limited	Relevant interest under section 608(3)(a) of the Corporations Act which has voting power of above 20% in Somers Limited.	47,858,222 ordinary shares	47,858,222
ICM Limited	JP Morgan Nominees Australia Limited	UIL Limited	Relevant interest under sections 608(1)(b) and (c) and section 608(3)(a) of the Corporations Act as Co-Investment Manager of UIL Limited.	176,811,965 ordinary shares	176,811,965
	JP Morgan Nominees Australia Limited	Somers Limited	Relevant interest under sections 608(1)(b) and (c) and section 608(3)(a) of the Corporations Act as Investment Manager of Somers Limited	47,858,222 ordinary shares	47,858,222
ICM Investment Management Limited	JP Morgan Nominees Australia Limited	UIL Limited	Relevant interest under sections 608(1)(b) and (c) and section 608(3)(a) of the Corporations Act as Co-Investment Manager of UIL Limited.	176,811,965 ordinary shares	176,811,965
	JP Morgan Nominees Australia Limited	Somers Limited	Relevant interest under sections 608(1)(b) and (c) and section 608(3)(a) of the Corporations Act as Investment Manager of Somers Limited	47,858,222 ordinary shares	47,858,222

General Provincial Life Pension Fund Limited	JP Morgan Nominees Australia Limited	UIL Limited	Relevant interest under section 608(3)(b) of the Corporations Act by having control over UIL Limited.	176,811,965 ordinary shares	176,811,965
	JP Morgan Nominees Australia Limited	Somers Limited	Relevant interest under section 608(3)(a) of the Corporations Act which has voting power of above 20% in Somers Limited.	47,858,222 ordinary shares	47,858,222
Somers Isles Private Trust Company Limited	JP Morgan Nominees Australia Limited	UIL Limited	Relevant interest under section 608(3)(b) of the Corporations Act by having control over ICM Limited, ICM Investment Management Limited, and General Provincial Life Pension Fund Limited. .	176,811,965 ordinary shares	176,811,965
	JP Morgan Nominees Australia Limited	Somers Limited		47,858,222 ordinary shares	47,858,222
Duncan Saville	JP Morgan Nominees Australia Limited	UIL Limited	Relevant interest under section 608(3)(b) of the Corporations Act by having control over ICM Limited, ICM Investment Management Limited and having control over Somers Isles Private Trust Limited and Capel Court Pty Ltd.	176,811,965 ordinary shares	176,811,965
	JP Morgan Nominees Australia Limited	Somers Limited		47,858,222 ordinary shares	47,858,222

For personal use only