

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

11 June 2026

The previous notice was given to the company on

21 November 2025

The previous notice was dated

21 November 2025

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	194,902,150	24.06%	204,277,134	25.13%

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					

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	Claredon House, 2 Church Street, Hamilton HM11, 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

15 June 2026

Annexure 'A'

This is Annexure A of 3 pages referred to in Form 604 Notice of change of interests of substantial holder signed by me and dated 15 June 2026.

Print Name Sanita Nomgaude **Capacity** Notifications Administrator

Signature  **Date** 15 June 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
28 November 2025	Ingot Capital Investments Pty Ltd	On Market Purchase	\$1,880	17,485	17,485
10 December 2025	Ingot Capital Investments Pty Ltd	On Market Purchase	\$7,848	73,000	73,000
11 December 2025	Ingot Capital Investments Pty Ltd	On Market Purchase	\$1,613	15,000	15,000
12 December 2025	Ingot Capital Investments Pty Ltd	On Market Purchase	\$19,905	185,162	185,162
15 December 2025	Ingot Capital Investments Pty Ltd	On Market Purchase	\$8,869	82,500	82,500
16 December 2025	Ingot Capital Investments Pty Ltd	On Market Purchase	\$447	4,157	4,157
5 February 2026	Ingot Capital Investments Pty Ltd	On Market Purchase	\$3,187	30,352	30,352
6 February 2026	Ingot Capital Investments Pty Ltd	On Market Purchase	\$44,821	426,868	426,868
11 February 2026	UIL Limited	On Market Purchase	\$36,960	352,000	352,000
18 February 2026	UIL Limited	On Market Purchase	\$26,000	260,000	260,000
18 February 2026	Ingot Capital Investments Pty Ltd	On Market Purchase	\$26,200	262,000	262,000
2 March 2026	UIL Limited	On Market Purchase	\$39,735	378,426	378,426
3 March 2026	UIL Limited	On Market Purchase	\$12,765	121,574	121,574
26 March 2026	UIL Limited	Off Market Sale	- \$115,691	-1,112,000	-1,112,000
26 March 2026	Somers Limited	Off Market Purchase	\$115,691	1,112,000	1,112,000
7 April 2026	Ingot Capital Investments Pty Ltd	On Market Purchase	\$10,788	132,029	132,029
9 April 2026	Ingot Capital Investments Pty Ltd	On Market Purchase	\$7,470	90,000	90,000
10 April 2026	Ingot Capital Investments Pty Ltd	On Market Purchase	\$51,023	614,738	614,738

13 April 2026	Ingot Capital Investments Pty Ltd	On Market Purchase	\$22,691	273,391	273,391
14 April 2026	Ingot Capital Investments Pty Ltd	On Market Purchase	\$11,360	136,871	136,871
15 April 2026	Ingot Capital Investments Pty Ltd	On Market Purchase	\$8,820	105,001	105,001
16 April 2026	Ingot Capital Investments Pty Ltd	On Market Purchase	\$10,375	124,999	124,999
20 April 2026	Ingot Capital Investments Pty Ltd	On Market Purchase	\$4,980	60,000	60,000
6 May 2026	Ingot Capital Investments Pty Ltd	On Market Purchase	\$174,563	2,103,238	2,103,238
7 May 2026	Somers Limited	On Market Purchase	\$6,607	79,603	79,603
8 May 2026	Somers Limited	On Market Purchase	\$12,068	145,397	145,397
8 May 2026	Ingot Capital Investments Pty Ltd	On Market Purchase	\$87,142	1,053,762	1,053,762
13 May 2026	Ingot Capital Investments Pty Ltd	On Market Purchase	\$33,199	400,000	400,000
15 May 2026	Ingot Capital Investments Pty Ltd	On Market Purchase	\$734	8,953	8,953
18 May 2026	Ingot Capital Investments Pty Ltd	On Market Purchase	\$1,208	14,726	14,726
19 May 2026	Ingot Capital Investments Pty Ltd	On Market Purchase	\$1,974	24,071	24,071
21 May 2026	Ingot Capital Investments Pty Ltd	On Market Purchase	\$5,065	61,764	61,764
21 May 2026	Somers Limited	On Market Purchase	\$20,838	251,066	251,066
22 May 2026	Somers Limited	On Market Purchase	\$3,090	37,226	37,226
28 May 2026	Somers Limited	On Market Purchase	\$9,605	115,728	115,728
2 June 2026	Somers Limited	On Market Purchase	\$23,736	285,979	285,979
3 June 2026	Somers Limited	On Market Purchase	\$199	2,430	2,430
4 June 2026	Somers Limited	On Market Purchase	\$3,195	38,964	38,964
5 June 2026	Somers Limited	On Market Purchase	\$759	9,258	9,258
5 June 2026	Ingot Capital Investments Pty Ltd	On Market Purchase	\$3,783	45,581	45,581
9 June 2026	Somers Limited	On Market Purchase	\$1,220	14,704	14,704
9 June 2026	Ingot Capital Investments Pty Ltd	On Market Purchase	\$12,817	154,419	154,419
11 June 2026	Somers Limited	On Market Purchase	\$24,000	300,000	300,000

12 June 2026	Somers Limited	On Market Purchase	\$38,605	482,562	482,562
28 November 2025- 12 June 2026	Capel Court Pty Ltd	Change in relevant interest due to on-market purchases by Ingot Capital Investments Pty Ltd.	-	6,500,067	6,500,067
	ICM Limited	Change in relevant interest due to on-market purchases by UIL Limited.	-	1,112,000	1,112,000
	ICM Investment Management Limited				
	General Provincial Life Pension Fund Limited	Change in relevant interest due to off market sales by UIL Limited	-	-1,112,000	-1,112,000
	Somers Isles Private Trust Company Limited	Change in relevant interest due to off market purchase by Somers Limited	-	1,112,000	1,112,000
	Duncan Saville	Change in relevant interest due to on-market purchases by Somers Limited.	-	1,762,917	1,762,917

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 15 June 2026.

Print Name Sanita Nomgaude **Capacity** Notifications Administrator

Signature  **Date** 15 June 2026

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
	Ingot Capital Investments Pty Ltd	Ingot Capital Investments Pty Ltd	Relevant interest under section 608(3)(a) of the Corporations Act which has voting power of above 20% in Ingot Capital Investments Pty Ltd	24,590,252 ordinary shares	24,590,252
	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.	2,874,917 ordinary shares	2,874,917
Ingot Capital Investments Pty Ltd	Ingot Capital Investments Pty Ltd	Ingot Capital Investments Pty Ltd	Registered holder	24,590,252 ordinary shares	24,590,252
	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
	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.	2,874,917 ordinary shares	2,874,917
Somers Limited	JP Morgan Nominees Australia Limited	Somers Limited	Beneficial Owner	2,874,917 ordinary shares	2,874,917
	Ingot Capital Investments Pty Ltd	Ingot Capital Investments Pty Ltd	Relevant interest under section 608(3)(a) of the Corporations Act which has voting power of above 20% in Ingot Capital Investments Pty Ltd.	24,590,252 ordinary shares	24,590,252
	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
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
	Ingot Capital Investments Pty Ltd	Ingot Capital Investments Pty Ltd	Relevant interest under section 608(3)(b) of the Corporations Act by having control over Ingot Capital Investment Pty Ltd.	24,590,252 ordinary shares	24,590,252

	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.	2,874,917 ordinary shares	2,874,917
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
	Ingot Capital Investments Pty Ltd	Ingot Capital Investments Pty Ltd	Relevant interest under section 608(3)(a) of the Corporations Act which has voting power of above 20% in Ingot Capital Investments Pty Ltd.	24,590,252 ordinary shares	24,590,252
	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	2,874,917 ordinary shares	2,874,917
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
	Ingot Capital Investments Pty Ltd	Ingot Capital Investments Pty Ltd	Relevant interest under section 608(3)(a) of the Corporations Act which has voting power of above 20% in Ingot Capital Investments Pty Ltd.	24,590,252 ordinary shares	24,590,252
	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	2,874,917 ordinary shares	2,874,917
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
	Ingot Capital Investments Pty Ltd	Ingot Capital Investments Pty Ltd	Relevant interest under section 608(3)(a) of the Corporations Act which has voting power of above 20% in Ingot Capital Investments Pty Ltd.	24,590,252 ordinary shares	24,590,252
	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.	2,874,917 ordinary shares	2,874,917
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		2,874,917 ordinary shares	2,874,917
	Ingot Capital Investments Pty Ltd	Ingot Capital Investments Pty Ltd	Relevant interest under section 608(3)(a) of the Corporations Act which has voting power of above 20% in Ingot Capital Investments Pty Ltd	24,590,252 ordinary shares	24,590,252
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
	Ingot Capital Investments Pty Ltd	Ingot Capital Investments Pty Ltd		24,590,252 ordinary shares	24,590,252
	JP Morgan Nominees Australia Limited	Somers Limited		2,874,917 ordinary shares	2,874,917