

Appendix 3Y

Change of Director's Interest Notice

Information or documents not available now must be given to ASX as soon as available. Information and documents given to ASX become ASX's property and may be made public.

Introduced 30/09/01 Amended 01/01/11

Name of entity	IAG FINANCE (NEW ZEALAND) LIMITED
ABN	97 111 268 243

We (the entity) give ASX the following information under listing rule 3.19A.2 and as agent for the director for the purposes of section 205G of the Corporations Act.

Name of Director	ELIZABETH BRYAN
Date of last notice	24 August 2018

Part 1 - Change of director's relevant interests in securities

In the case of a trust, this includes interests in the trust made available by the responsible entity of the trust

Note: In the case of a company, interests which come within paragraph (i) of the definition of "notifiable interest of a director" should be disclosed in this part.

Direct or indirect interest	Indirect
Nature of indirect interest (including registered holder) Note: Provide details of the circumstances giving rise to the relevant interest.	Beneficial owner of IAG shares held by The Bryan/Gee Family Trust Beneficial owner of IAG shares held by IAG Share Plan Nominees Pty Ltd
Date of change	5 November 2018
No. of securities held prior to change	IAG ordinary shares (pre-consolidation) <ul style="list-style-type: none"> ▪ 34,234 (Bryan/Gee Family Trust) ▪ 33,488 (IAG Share Plan Nominees)
Class	Ordinary shares
Number acquired	Nil
Number disposed	Nil (See "Nature of change" below)
Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation	N/A

+ See chapter 19 for defined terms.

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No. of securities held after change	IAG ordinary shares (post-consolidation) <ul style="list-style-type: none"> ▪ 33,413 (Bryan/Gee Family Trust) ▪ 32,686 (IAG Share Plan Nominees)
Nature of change Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	The number of shares held by the director has been consolidated on a 1-for-0.9760 basis (with fractions of a share rounded up to the nearest whole number of shares) in accordance with the share consolidation approved by shareholders at the Insurance Australia Group Limited 2018 AGM on 26 October 2018. The share consolidation became effective on 5 November 2018.

Part 2 – Change of director's interests in contracts

Note: In the case of a company, interests which come within paragraph (ii) of the definition of "notifiable interest of a director" should be disclosed in this part.

Detail of contract	N/A
Nature of interest	
Name of registered holder (if issued securities)	
Date of change	
No. and class of securities to which interest related prior to change Note: Details are only required for a contract in relation to which the interest has changed	
Interest acquired	
Interest disposed	
Value/Consideration Note: If consideration is non-cash, provide details and an estimated valuation	
Interest after change	

Part 3 – +Closed period

Were the interests in the securities or contracts detailed above traded during a +closed period where prior written clearance was required?	No
If so, was prior written clearance provided to allow the trade to proceed during this period?	N/A
If prior written clearance was provided, on what date was this provided?	N/A

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We (the entity) give ASX the following information under listing rule 3.19A.2 and as agent for the director for the purposes of section 205G of the Corporations Act.

Name of Director	HUGH FLETCHER
Date of last notice	28 September 2018

Part 1 - Change of director's relevant interests in securities

In the case of a trust, this includes interests in the trust made available by the responsible entity of the trust

Note: In the case of a company, interests which come within paragraph (i) of the definition of "notifiable interest of a director" should be disclosed in this part.

Direct or indirect interest	Direct and Indirect
Nature of indirect interest (including registered holder) Note: Provide details of the circumstances giving rise to the relevant interest.	Trustee and 20% beneficial shareholder of Fletcher Brothers Limited
Date of change	5 November 2018
No. of securities held prior to change	IAG ordinary shares (pre-consolidation) <ul style="list-style-type: none"> ▪ 49,071 direct interest ▪ 37,137 indirect interest (Fletcher Brothers Limited)
Class	Ordinary shares
Number acquired	Nil
Number disposed	Nil (See "Nature of change" below)
Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation	N/A
No. of securities held after change	IAG ordinary shares (post-consolidation) <ul style="list-style-type: none"> ▪ 47,894 direct interest ▪ 36,246 indirect interest (Fletcher Brothers Limited)

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<p>Nature of change Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back</p>	<p>The number of shares held by the director has been consolidated on a 1-for-0.9760 basis (with fractions of a share rounded up to the nearest whole number of shares) in accordance with the share consolidation approved by shareholders at the Insurance Australia Group Limited 2018 AGM on 26 October 2018. The share consolidation became effective on 5 November 2018.</p>
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Part 2 – Change of director's interests in contracts

Note: In the case of a company, interests which come within paragraph (ii) of the definition of "notifiable interest of a director" should be disclosed in this part.

Detail of contract	N/A
Nature of interest	
Name of registered holder (if issued securities)	
Date of change	
<p>No. and class of securities to which interest related prior to change Note: Details are only required for a contract in relation to which the interest has changed</p>	
Interest acquired	
Interest disposed	
<p>Value/Consideration Note: If consideration is non-cash, provide details and an estimated valuation</p>	
Interest after change	

Part 3 – ⁺Closed period

<p>Were the interests in the securities or contracts detailed above traded during a ⁺closed period where prior written clearance was required?</p>	NO
<p>If so, was prior written clearance provided to allow the trade to proceed during this period?</p>	
<p>If prior written clearance was provided, on what date was this provided?</p>	

⁺ See chapter 19 for defined terms.

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We (the entity) give ASX the following information under listing rule 3.19A.2 and as agent for the director for the purposes of section 205G of the Corporations Act.

Name of Director	PETER HARMER
Date of last notice	19 October 2018

Part 1 - Change of director's relevant interests in securities

In the case of a trust, this includes interests in the trust made available by the responsible entity of the trust

Note: In the case of a company, interests which come within paragraph (i) of the definition of "notifiable interest of a director" should be disclosed in this part.

Direct or indirect interest	Direct
Nature of indirect interest (including registered holder) <small>Note: Provide details of the circumstances giving rise to the relevant interest.</small>	N/A
Date of change	5 November 2018
No. of securities held prior to change	1,282,502 IAG ordinary shares (pre-consolidation)
Class	Ordinary shares
Number acquired	Nil
Number disposed	Nil (See "Nature of change" below)
Value/Consideration <small>Note: If consideration is non-cash, provide details and estimated valuation</small>	N/A
No. of securities held after change	1,251,722 IAG ordinary shares (post-consolidation)

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<p>Nature of change Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back</p>	<p>The number of shares held by the director has been consolidated on a 1-for-0.9760 basis (with fractions of a share rounded up to the nearest whole number of shares) in accordance with the share consolidation approved by shareholders at the Insurance Australia Group Limited 2018 AGM on 26 October 2018. The share consolidation became effective on 5 November 2018.</p>
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Part 2 – Change of director's interests in contracts

Note: In the case of a company, interests which come within paragraph (ii) of the definition of "notifiable interest of a director" should be disclosed in this part.

Detail of contract	The IAG Share and Performance Award Rights Plan Trust Deed (Plan Trust Deed)
Nature of interest	Deferred Award Rights (DARs) and Executive Performance Rights (EPRs) granted by IAG Share Plan Nominee Pty Limited, the trustee of the DAR and EPR Plan Trust in accordance with the Plan Trust Deed
Name of registered holder (if issued securities)	N/A
Date of change	5 November 2018
No. and class of securities to which interest related prior to change Note: Details are only required for a contract in relation to which the interest has changed	Pre-consolidation: <ul style="list-style-type: none"> ▪ 44,050 Deferred Award Rights ▪ 1,047,200 Executive Performance Rights
Interest acquired	Post-consolidation: <ul style="list-style-type: none"> ▪ 75,700 Deferred Award Rights ▪ 377,000 Executive Performance Rights
Interest disposed	Nil (See "Nature of change" in Part 1 above)
Value/Consideration Note: If consideration is non-cash, provide details and an estimated valuation	N/A
Interest after change	Post-consolidation: <ul style="list-style-type: none"> ▪ 118,693 Deferred Award Rights ▪ 1,399,071 Executive Performance Rights

Part 3 – +Closed period

Were the interests in the securities or contracts detailed above traded during a +closed period where prior written clearance was required?	No
If so, was prior written clearance provided to allow the trade to proceed during this period?	N/A
If prior written clearance was provided, on what date was this provided?	N/A

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ABN	97 111 268 243

We (the entity) give ASX the following information under listing rule 3.19A.2 and as agent for the director for the purposes of section 205G of the Corporations Act.

Name of Director	NICHOLAS HAWKINS
Date of last notice	19 October 2018

Part 1 - Change of director's relevant interests in securities

In the case of a trust, this includes interests in the trust made available by the responsible entity of the trust

Note: In the case of a company, interests which come within paragraph (i) of the definition of "notifiable interest of a director" should be disclosed in this part.

Direct or indirect interest	Direct
Nature of indirect interest (including registered holder) <small>Note: Provide details of the circumstances giving rise to the relevant interest.</small>	N/A
Date of change	5 November 2018
No. of securities held prior to change	414,028 IAG ordinary shares (pre-consolidation)
Class	Ordinary shares
Number acquired	Nil
Number disposed	Nil (See "Nature of change" below)
Value/Consideration <small>Note: If consideration is non-cash, provide details and estimated valuation</small>	N/A
No. of securities held after change	404,092 IAG ordinary shares (post-consolidation)

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<p>Nature of change Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back</p>	<p>The number of shares held by the director has been consolidated on a 1-for-0.9760 basis (with fractions of a share rounded up to the nearest whole number of shares) in accordance with the share consolidation approved by shareholders at the Insurance Australia Group Limited 2018 AGM on 26 October 2018. The share consolidation became effective on 5 November 2018.</p>
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Part 2 – Change of director's interests in contracts

Note: In the case of a company, interests which come within paragraph (ii) of the definition of "notifiable interest of a director" should be disclosed in this part.

Detail of contract	The Insurance Australia Group (IAG) Share and Performance Award Rights Plan Trust Deed (Plan Trust Deed).
Nature of interest	Deferred Award Rights (DARs) and Executive Performance Rights (EPRs) granted by IAG Share Plan Nominee Pty Limited, the trustee of the DAR and EPR Plan Trust in accordance with the Plan Trust Deed.
Name of registered holder (if issued securities)	N/A
Date of change	5 November 2018
No. and class of securities to which interest related prior to change Note: Details are only required for a contract in relation to which the interest has changed	Pre-consolidation: <ul style="list-style-type: none"> ▪ 24,900 Deferred Award Rights ▪ 620,900 Executive Performance Rights
Interest acquired	Post-consolidation: <ul style="list-style-type: none"> ▪ 46,200 Deferred Award Rights ▪ 202,100 Executive Performance Rights
Interest disposed	Nil (See "Nature of change" in Part 1 above)
Value/Consideration Note: If consideration is non-cash, provide details and an estimated valuation	N/A
Interest after change	Post-consolidation: <ul style="list-style-type: none"> ▪ 70,503 Deferred Award Rights ▪ 808,102 Executive Performance Rights

Part 3 – +Closed period

Were the interests in the securities or contracts detailed above traded during a +closed period where prior written clearance was required?	No
If so, was prior written clearance provided to allow the trade to proceed during this period?	N/A
If prior written clearance was provided, on what date was this provided?	N/A

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