## **Form 604**

### Corporations Act 2001 Section 671B

# Notice of change of interests of substantial holder

To Company Name/Scheme COG Financial Services Limited (COG)

ACN/ARSN 100 854 788

1. Details of substantial holder(1)

Name GEGM Investments Pty Limited ("GEGM"), C-Flag Pty Ltd, Kai Lani Mackerel Pty Ltd

ACN/ARSN (if applicable) 074 482 581

There was a change in the interests of the substantial 01/12/2021

holder on

The previous notice was given to the company on 22/10/2021

The previous notice was dated 22/10/2021

#### 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:

	Previous notice		Present notice	
Class of securities (4)				
	Person's votes	Voting power (5)	Person's votes	Voting power (5)
Ordinary Shares	34.524.165	18.81% **	36.705.112	19.68% ****

<sup>\*\*</sup> based on COG shares on issue of 183,546,097 as per Appendix 2A dated 22 October 2021

### 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 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
29/11/2021	GEGM	Off market transfer (sale)	(\$1,020,685.53)	(758,874) fully paid ordinary shares	(758,874) votes
01/12/2021	GEGM	Placement as approved by shareholders at AGM 29/11/2021	\$3,538,098.90	2,620,814 fully paid ordinary shares	2,620,814 votes
01/12/2021	C-Flag Pty Ltd	Placement as approved by shareholders at AGM 29/11/2021	\$256,610.70	190,082 fully paid ordinary shares	190,082 votes
01/12/2021	Kai Lani Mackerel Pty Ltd <the mccullagh<br="">Super Fund A/C&gt;</the>	Placement as approved by shareholders at AGM 29/11/2021	\$174,048.75	128,925 fully paid ordinary shares	128,925 votes
01/12/2021	Kai Lani Mackerel Pty Ltd <the mccullagh<br="">Super Fund A/C&gt;</the>	Off market transfer (sale)	(\$174,048.75)	(128,925) fully paid ordinary shares	(128,925) votes
01/12/2021	GEGM	Off market transfer (acquisition)	\$174,048.75	128,925 fully paid ordinary shares	128,925 votes

#### 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
GEGM	GEGM	GEGM	Direct	32,768,739 fully paid ordinary shares	32,768,739 votes

<sup>\*\*\*\*</sup> based on COG shares on issue of 186,485,900 as per Appendix 2A dated 1 December 2021

C-Flag Pty Ltd	C-Flag Pty Ltd	C-Flag Pty Ltd	Direct	2,422,330 fully paid ordinary shares	2,422,330 votes
Kai Lani Mackerel Pty Ltd <the mccullagh<br="">Super Fund A/C&gt;</the>	Kai Lani Mackerel Pty Ltd <the mccullagh<br="">Super Fund A/C&gt;</the>	Kai Lani Mackerel Pty Ltd <the mccullagh<br="">Super Fund A/C&gt;</the>	Direct	1,514,043 fully paid ordinary shares	1,514,043 votes

#### 5. Changes in association

GEGM Investments Pty Limited	11 Harrington Avenue, Warrawee NSW 2074
C-Flag Pty Ltd	11 Harrington Avenue, Warrawee NSW 2074
Kai Lani Mackerel Pty Ltd <the a="" c="" fund="" mccullagh="" super=""></the>	11 Harrington Avenue, Warrawee NSW 2074

Company Secretary

30th November 2021 Georgiana

<sup>(7)</sup> Details of the consideration must include any and all benefits, money and other, that any person from whom a relevant interest was acquired has, or may, become entitled to receive in relation to that acquisition. Details must be included even if the benefit is conditional on the happening or not of a contingency. Details must be included of any benefit paid on behalf of the substantial holder or its associate in relation to the acquisitions, even if they are not paid directly to the person from whom the relevant interest was acquired.

If the substantial holder is unable to determine the identify of the person (eg. if the relevant interest arises because of an option) write

<sup>(8)</sup> "unknown".

<sup>(9)</sup> Give details, if appropriate, of the present association and any change in that association since the last substantial holding notice.

#### **DIRECTIONS**

- (1) If there are a number of substantial holders with similar or related relevant interests (eg. a corporation and its related corporations, or the manager and trustee of an equity trust), the names could be included in an annexure to the form. If the relevant interests of a group of persons are essentially similar, they may be referred to throughout the form as a specifically named group if the membership of each group, with the names and addresses of members is clearly set out in paragraph 6 of the form.
- (2) See the definition of "associate" in section 9 of the Corporations Act 2001.
- (3) See the definition of "relevant interest" in sections 608 and 671B(7) of the Corporations Act 2001.
- (4) The voting shares of a company constitute one class unless divided into separate classes.
- (5) The person's votes divided by the total votes in the body corporate or scheme multiplied by 100.
- (6) Include details of:

any relevant agreement or other circumstances because of which the change in relevant interest occurred. If subsection 671B(4) applies, a copy of any document setting out the terms of any relevant agreement, and a statement by the person giving full and accurate details of any contract, scheme or arrangement, must accompany this form, together with a written statement certifying this contract, scheme or arrangement; and

any qualification of the power of a person to exercise, control the exercise of, or influence the exercise of, the voting powers or disposal of the securities to which the relevant interest relates (indicating clearly the particular securities to which the qualification applies).

See the definition of "relevant agreement" in section 9 of the Corporations Act 2001.

- (7) Details of the consideration must include any and all benefits, money and other, that any person from whom a relevant interest was acquired has, or may, become entitled to receive in relation to that acquisition. Details must be included even if the benefit is conditional on the happening or not of a contingency. Details must be included of any benefit paid on behalf of the substantial holder or its associate in relation to the acquisitions, even if they are not paid directly to the person from whom the relevant interest was acquired.
- (8) If the substantial holder is unable to determine the identify of the person (eg. if the relevant interest arises because of an option) write "unknown".
- (9) Give details, if appropriate, of the present association and any change in that association since the last substantial holding notice.