Rule 3.19A.2

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	EML PAYMENTS LIMITED	
ABN	93 104 757 904	

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	Thomas Cregan
Date of last notice	4 January 2022

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.	 Diana Barton Cregan (spouse) TACDBM Pty Ltd atf the Cregan Family Trust Tom Cregan and Associates Pty Ltd Cregan Holdings Pty Ltd <t&d a="" c="" cregan="" super=""></t&d> 	
Date of change	6 January 2022	

⁺ See chapter 19 for defined terms.

No. of securities held prior to change	Total fully paid ordinary shares 15,522,660
	Direct shares: • 3,675,501 fully paid Ordinary Shares
	Indirect shares: 1. 1,866,666 fully paid Ordinary Shares
	2. 2,600,698 fully paid Ordinary Shares
	3. 7,267,490 fully paid Ordinary Shares
	 4. 112,305 fully paid Ordinary Shares <u>Direct Options & Rights</u> 481,717 unlisted Options 254,569 unlisted Performance Rights
Class	Unlisted Options
Number acquired	92,202 Unlisted Options
Number disposed	Nil
Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation	Nil consideration

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⁺ See chapter 19 for defined terms.

No. of securities held after change	Total fully paid ordinary shares 15,522,660	
	Direct shares:	
Nature of change Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	Issue of 92,202 unlisted Options in accordance with Resolution 4, as approved by shareholders at the 2021 Annual General Meeting (AGM) held on 17 November 2021. Refer to Notice of Meeting dated 14 October 2021 for further details.	

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	
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Interest disposed	

⁺ See chapter 19 for defined terms.

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

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⁺ See chapter 19 for defined terms.