

**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 holder on 21/10/2022

The previous notice was given to the company on 28/04/2022

The previous notice was dated 28/04/2022

**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	37,592,800	20.01% **	38,762,063	20.47% ****

\*\* based on COG shares on issue of 187,911,278 as per Appendix 2A dated 28 April 2022

\*\*\*\* based on COG shares on issue of 189,354,191 as per Appendix 2A dated 21 October 2022

**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
21/10/2022	GEGM	Allotment from DRP (Final dividend)	N/A – DRP pricing \$1.54324	1,043,868 fully paid ordinary shares	1,043,868 Votes
21/10/2022	C-Flag Pty Ltd	Allotment from DRP (Final dividend)	N/A – DRP pricing \$1.54324	77,164 fully paid ordinary shares	77,164 votes
21/10/2022	Kai Lani Mackerel Pty Ltd <The McCullagh Super Fund A/C>	Allotment from DRP (Final dividend)	N/A – DRP pricing \$1.54324	48,231 fully paid ordinary shares	48,231 votes

**4. Present relevant interests**

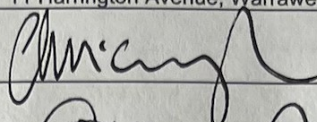
Particulars of each relevant interest of the substantial holder in voting securities after the change are as follows:

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	34,605,096 fully paid ordinary shares	34,605,096 votes
C-Flag Pty Ltd	C-Flag Pty Ltd	C-Flag Pty Ltd	Direct	2,558,077 fully paid ordinary shares	2,558,077 votes
Kai Lani Mackerel Pty Ltd <The McCullagh Super Fund A/C>	Kai Lani Mackerel Pty Ltd <The McCullagh Super Fund A/C>	Kai Lani Mackerel Pty Ltd <The McCullagh Super Fund A/C>	Direct	1,598,890 fully paid ordinary shares	1,598,890 votes

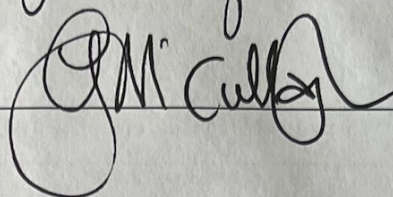


5. Changes in association


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 McCullagh Super Fund A/C>	11 Harrington Avenue, Warrawee NSW 2074



21/10/22



21/10/22

- (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.