

Form 603
Corporations Act 2001
Section 671B

Notice of initial substantial holder

To Company Name/Scheme BIR - BIR FINANCIAL LIMITED

ACN/ARSN ACN 008 624 691

1. Details of substantial holder (1)

Name Netwealth Group Limited ACN 620 145 404, Netwealth Holdings Limited ACN 133 790 146, Netwealth Group Services Pty Ltd ACN 135 940 840, Netwealth Superannuation Services Pty Limited ACN 636 951 310, Netwealth Investments Limited ACN 090 569 109, Netwealth Fiduciary Services Pty Ltd ACN 114 802 532, WealthTech Limited ACN 637 362 460 (together, the **Netwealth Entities**)

Heine Brothers Pty Ltd ACN 006 819 718 atf The MMH Trust (HBPL), Michael Max Heine, Matthew Alexander Max Heine, and Nicholas St. Clair Max Heine (together, the **Heine Entities**)

ACN/ARSN (if applicable) As noted above

The holder became a substantial holder on 29/06/2023

2. Details of 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 on the date the substantial holder became a substantial holder are as follows:

Class of securities (4)	Number of securities	Person's votes (5)	Voting power (6)
Fully Paid Ordinary Shares (Shares)	14,364,625	14,364,625	5.01%

3. Details of relevant interests

The nature of the relevant interest the substantial holder or an associate had in the following voting securities on the date the substantial holder became a substantial holder are as follows:

Holder of relevant interest *	Nature of relevant interest (7)	Class and number of securities
Netwealth Superannuation Service Pty Ltd ACN 636 951 310 (NSS) as trustee of the Netwealth Superannuation Master Fund (NSMF)	Relevant interest under section 608(1)(b)-(c) of the Corporations Act through its ability to control the exercise of rights to vote attached to the above securities, and the power to dispose of the above securities	14,364,625 Shares
Netwealth Group Limited ACN 620 (NGL) 145 404, Netwealth Holdings Limited ACN 133 790 146 (NHL)	Deemed relevant interest under section 608(3)(b) of the Corporations Act, as holding companies of NSS Neither of these entities are entitled to be registered as the holder of the above securities, nor do they have the ability to vote or dispose of the securities (or control the exercise of the power to do so)	14,364,625 Shares
Netwealth Entities (other than those already noted above)	Deemed relevant interest in the securities in which NSS has a relevant interest, pursuant to section 608(3)(a) of the Corporations Act, as their voting power in NSS includes the voting power of their associate (NHL, NSS's immediate parent) None of these entities are entitled to be registered as the holder of the above securities, nor do they have the ability to vote or dispose of the securities (or control the exercise of the power to do so)	14,364,625 Shares
Heine Entities	Deemed relevant interest under sections 608(3)(a)-(b) of the Corporations Act, through HBPL's control of NGL, the parent entity of the Netwealth group of companies, and the other Heine Entities having interests of >20% in HBPL None of these entities are entitled to be registered as the holder of the above securities, nor do they have the ability to vote or dispose of the securities (or control the exercise of the power to do so)	14,364,625 Shares

4. Details of present registered holders

The persons registered as holders of the securities referred to in paragraph 3 above are as follows:

Holder of relevant interest	Registered holder of securities	Person entitled to be registered as holder (8)	Class and number of securities
All holders of relevant interests referred to in section 3 above	Netwealth Investments Limited ACN 090 569 109 as custodian for NSS as the trustee of the NSMF	NSS as trustee of the NSMF	14,364,625 Shares

5. Consideration

The consideration paid for each relevant interest referred to in paragraph 3 above, and acquired in the four months prior to the day that the substantial holder became a substantial holder is as follows:

Holder of relevant interest	Date of acquisition	Consideration (9)		Class and number of securities
		Cash	Non-cash	
All holders of relevant interests referred to in section 3 above	Refer Annexure A	Refer Annexure A	-	14,364,625 Shares

6. Associates

The reasons the persons named in paragraph 3 above are associates of the substantial holder are as follows:

Name and ACN/ARSN (if applicable)	Nature of association
Netwealth Entities	These entities are associates of each other by virtue of section 12(2)(a) of the Corporations Act, as they are all under common control

7. Addresses

The addresses of persons named in this form are as follows:

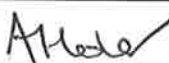
Name	Address
Netwealth Entities	Level 6, 180 Flinders Street, Melbourne Victoria 3000
Heine Entities	c/- ShineWing Australia Pty Ltd, Level 10, 530 Collins Street ,Melbourne Victoria 3000

Signature

print name ANDREW HOLDEN

capacity Company Secretary

sign here



date 04/07/2023


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 7 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 total number of votes attached to all the voting shares in the company or voting interests in the scheme (if any) that the person or an associate has a relevant interest in.
- (6) The person's votes divided by the total votes in the body corporate or scheme multiplied by 100.
- (7) Include details of:
 - (a) any relevant agreement or other circumstances by which the relevant interest was acquired. 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
 - (b) 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.
- (8) If the substantial holder is unable to determine the identity of the person (eg. if the relevant interest arises because of an option) write "unknown."
- (9) Details of the consideration must include any and all benefits, moneys 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.

ANNEXURE A

TO COMPANY NAME/SCHEME	BIR - BIR FINANCIAL LIMITED
ACN/ARSN	ACN 008 624 691

This is the Annexure A of four pages referred to in the Form 603 'Notice of initial substantial holder' signed by me and dated 3 July 2023.

PRINT NAME	ANDREW HOLDEN	CAPACITY	Company Secretary
SIGNATURE		DATE	4 July 2023

CONSIDERATION

Date of change	Holder of relevant interest	Nature of change	Cash Consideration (9)	Class of securities	Number of securities
9/03/2023	Netwealth Entities and Heine Entities	Sell	\$14,648.73	Shares	-325,581
9/03/2023	Netwealth Entities and Heine Entities	Sell	\$10,615.87	Shares	-235,947
9/03/2023	Netwealth Entities and Heine Entities	Sell	\$5,486.13	Shares	-121,934
9/03/2023	Netwealth Entities and Heine Entities	Sell	\$9,998.34	Shares	-222,222
9/03/2023	Netwealth Entities and Heine Entities	Buy	-\$632.96	Shares	13,465
9/03/2023	Netwealth Entities and Heine Entities	Buy	-\$1,673.76	Shares	35,606
9/03/2023	Netwealth Entities and Heine Entities	Buy	-\$12,327.40	Shares	262,242
10/03/2023	Netwealth Entities and Heine Entities	Sell	\$8,181.40	Shares	-174,101
10/03/2023	Netwealth Entities and Heine Entities	Sell	\$18.47	Shares	-393
10/03/2023	Netwealth Entities and Heine Entities	Sell	\$9,661.07	Shares	-210,058
10/03/2023	Netwealth Entities and Heine Entities	Buy	-\$498.08	Shares	10,945
10/03/2023	Netwealth Entities and Heine Entities	Buy	-\$613.49	Shares	13,481
10/03/2023	Netwealth Entities and Heine Entities	Buy	-\$1,909.77	Shares	41,966
10/03/2023	Netwealth Entities and Heine Entities	Buy	-\$1,949.36	Shares	42,836
10/03/2023	Netwealth Entities and Heine Entities	Buy	-\$2,484.94	Shares	54,347
10/03/2023	Netwealth Entities and Heine Entities	Buy	-\$7,363.90	Shares	156,653
17/03/2023	Netwealth Entities and Heine Entities	Sell	\$7,509.85	Shares	-144,444
17/03/2023	Netwealth Entities and Heine Entities	Sell	\$3,007.99	Shares	-56,764
17/03/2023	Netwealth Entities and Heine Entities	Sell	\$1,936.72	Shares	-36,548
17/03/2023	Netwealth Entities and Heine Entities	Sell	\$6,911.74	Shares	-132,940
20/03/2023	Netwealth Entities and Heine Entities	Sell	\$4,982.39	Shares	-94,023
23/03/2023	Netwealth Entities and Heine Entities	Sell	\$8,687.42	Shares	-188,888
11/04/2023	Netwealth Entities and Heine Entities	Sell	\$979.93	Shares	-19,602
14/04/2023	Netwealth Entities and Heine Entities	Buy	-\$642.31	Shares	12,844
14/04/2023	Netwealth Entities and Heine Entities	Buy	-\$1,060.18	Shares	20,000
14/04/2023	Netwealth Entities and Heine Entities	Buy	-\$1,325.65	Shares	24,545
14/04/2023	Netwealth Entities and Heine Entities	Buy	-\$1,568.96	Shares	31,374
14/04/2023	Netwealth Entities and Heine Entities	Buy	-\$1,895.21	Shares	37,898
14/04/2023	Netwealth Entities and Heine Entities	Buy	-\$2,336.09	Shares	46,714
14/04/2023	Netwealth Entities and Heine Entities	Buy	-\$2,602.20	Shares	49,090
14/04/2023	Netwealth Entities and Heine Entities	Buy	-\$2,836.81	Shares	54,545

Date of change	Holder of relevant interest	Nature of change	Cash Consideration (9)	Class of securities	Number of securities
14/04/2023	Netwealth Entities and Heine Entities	Buy	-\$2,773.86	Shares	55,468
14/04/2023	Netwealth Entities and Heine Entities	Buy	-\$3,325.08	Shares	62,727
14/04/2023	Netwealth Entities and Heine Entities	Buy	-\$3,758.80	Shares	70,909
14/04/2023	Netwealth Entities and Heine Entities	Buy	-\$4,019.98	Shares	74,545
14/04/2023	Netwealth Entities and Heine Entities	Buy	-\$3,862.89	Shares	77,245
14/04/2023	Netwealth Entities and Heine Entities	Buy	-\$4,018.80	Shares	77,272
14/04/2023	Netwealth Entities and Heine Entities	Buy	-\$4,397.07	Shares	84,545
14/04/2023	Netwealth Entities and Heine Entities	Buy	-\$4,586.17	Shares	88,181
14/04/2023	Netwealth Entities and Heine Entities	Buy	-\$5,011.72	Shares	94,545
14/04/2023	Netwealth Entities and Heine Entities	Buy	-\$5,578.85	Shares	108,793
14/04/2023	Netwealth Entities and Heine Entities	Buy	-\$5,927.33	Shares	111,818
14/04/2023	Netwealth Entities and Heine Entities	Buy	-\$6,289.23	Shares	125,764
14/04/2023	Netwealth Entities and Heine Entities	Buy	-\$11,914.65	Shares	229,090
14/04/2023	Netwealth Entities and Heine Entities	Buy	-\$16,319.85	Shares	310,000
19/04/2023	Netwealth Entities and Heine Entities	Buy	-\$585.36	Shares	10,641
19/04/2023	Netwealth Entities and Heine Entities	Buy	-\$989.61	Shares	17,990
19/04/2023	Netwealth Entities and Heine Entities	Buy	-\$1,156.95	Shares	21,032
19/04/2023	Netwealth Entities and Heine Entities	Buy	-\$1,405.37	Shares	25,548
19/04/2023	Netwealth Entities and Heine Entities	Buy	-\$1,699.62	Shares	30,897
19/04/2023	Netwealth Entities and Heine Entities	Buy	-\$2,667.88	Shares	50,329
19/04/2023	Netwealth Entities and Heine Entities	Buy	-\$4,818.30	Shares	87,591
19/04/2023	Netwealth Entities and Heine Entities	Buy	-\$8,359.36	Shares	154,617
1/05/2023	Netwealth Entities and Heine Entities	Buy	-\$6,767.34	Shares	126,500
2/05/2023	Netwealth Entities and Heine Entities	Buy	-\$1,953.07	Shares	39,055
2/05/2023	Netwealth Entities and Heine Entities	Buy	-\$6,206.02	Shares	124,100
3/05/2023	Netwealth Entities and Heine Entities	Buy	-\$47.26	Shares	945
4/05/2023	Netwealth Entities and Heine Entities	Buy	-\$1,924.81	Shares	37,735
8/05/2023	Netwealth Entities and Heine Entities	Buy	-\$846.75	Shares	15,678
8/05/2023	Netwealth Entities and Heine Entities	Buy	-\$1,027.17	Shares	19,750
8/05/2023	Netwealth Entities and Heine Entities	Buy	-\$1,387.27	Shares	25,686
8/05/2023	Netwealth Entities and Heine Entities	Buy	-\$1,860.91	Shares	33,829
8/05/2023	Netwealth Entities and Heine Entities	Buy	-\$2,369.69	Shares	43,888
8/05/2023	Netwealth Entities and Heine Entities	Buy	-\$2,527.73	Shares	47,685
8/05/2023	Netwealth Entities and Heine Entities	Buy	-\$2,864.63	Shares	55,080
8/05/2023	Netwealth Entities and Heine Entities	Buy	-\$3,061.02	Shares	58,856
8/05/2023	Netwealth Entities and Heine Entities	Buy	-\$3,268.04	Shares	61,651
8/05/2023	Netwealth Entities and Heine Entities	Buy	-\$3,513.66	Shares	65,057
8/05/2023	Netwealth Entities and Heine Entities	Buy	-\$3,855.16	Shares	71,380
8/05/2023	Netwealth Entities and Heine Entities	Buy	-\$4,076.37	Shares	76,900
8/05/2023	Netwealth Entities and Heine Entities	Buy	-\$9,879.43	Shares	181,141
8/05/2023	Netwealth Entities and Heine Entities	Buy	-\$9,528.54	Shares	183,211
8/05/2023	Netwealth Entities and Heine Entities	Buy	-\$9,826.94	Shares	185,548
8/05/2023	Netwealth Entities and Heine Entities	Buy	-\$9,809.08	Shares	188,605
8/05/2023	Netwealth Entities and Heine Entities	Buy	-\$10,680.01	Shares	196,885
8/05/2023	Netwealth Entities and Heine Entities	Buy	-\$10,920.96	Shares	209,424
10/05/2023	Netwealth Entities and Heine Entities	Buy	-\$3,369.84	Shares	62,394
10/05/2023	Netwealth Entities and Heine Entities	Buy	-\$3,924.80	Shares	72,699
11/05/2023	Netwealth Entities and Heine Entities	Buy	-\$1,194.03	Shares	21,706
12/05/2023	Netwealth Entities and Heine Entities	Buy	-\$2,065.92	Shares	37,556
18/05/2023	Netwealth Entities and Heine Entities	Sell	\$6,200.18	Shares	-108,793

Date of change	Holder of relevant interest	Nature of change	Cash Consideration (9)	Class of securities	Number of securities
22/05/2023	Netwealth Entities and Heine Entities	Buy	-\$5,919.98	Shares	100,000
22/05/2023	Netwealth Entities and Heine Entities	Buy	-\$12,785.40	Shares	216,666
23/05/2023	Netwealth Entities and Heine Entities	Buy	-\$1,150.15	Shares	19,166
23/05/2023	Netwealth Entities and Heine Entities	Buy	-\$2,954.48	Shares	50,000
23/05/2023	Netwealth Entities and Heine Entities	Buy	-\$4,909.06	Shares	83,576
23/05/2023	Netwealth Entities and Heine Entities	Buy	-\$23,610.41	Shares	393,442
2/06/2023	Netwealth Entities and Heine Entities	Sell	\$8,513.42	Shares	-154,815
2/06/2023	Netwealth Entities and Heine Entities	Buy	-\$386.70	Shares	6,666
2/06/2023	Netwealth Entities and Heine Entities	Buy	-\$5,019.75	Shares	91,253
2/06/2023	Netwealth Entities and Heine Entities	Buy	-\$6,079.96	Shares	101,316
2/06/2023	Netwealth Entities and Heine Entities	Buy	-\$6,381.89	Shares	109,514
2/06/2023	Netwealth Entities and Heine Entities	Buy	-\$6,603.40	Shares	110,066
5/06/2023	Netwealth Entities and Heine Entities	Buy	-\$1,020.76	Shares	17,905
5/06/2023	Netwealth Entities and Heine Entities	Buy	-\$2,092.18	Shares	36,699
5/06/2023	Netwealth Entities and Heine Entities	Buy	-\$2,319.68	Shares	38,655
5/06/2023	Netwealth Entities and Heine Entities	Buy	-\$2,938.67	Shares	50,321
5/06/2023	Netwealth Entities and Heine Entities	Buy	-\$2,993.09	Shares	50,722
5/06/2023	Netwealth Entities and Heine Entities	Buy	-\$3,050.27	Shares	52,582
5/06/2023	Netwealth Entities and Heine Entities	Buy	-\$3,396.89	Shares	56,790
5/06/2023	Netwealth Entities and Heine Entities	Buy	-\$3,273.37	Shares	57,418
5/06/2023	Netwealth Entities and Heine Entities	Buy	-\$3,996.82	Shares	70,108
5/06/2023	Netwealth Entities and Heine Entities	Buy	-\$5,432.93	Shares	92,746
5/06/2023	Netwealth Entities and Heine Entities	Buy	-\$6,117.46	Shares	104,637
5/06/2023	Netwealth Entities and Heine Entities	Buy	-\$6,842.37	Shares	122,165
5/06/2023	Netwealth Entities and Heine Entities	Buy	-\$10,566.06	Shares	176,072
6/06/2023	Netwealth Entities and Heine Entities	Sell	\$44,053.52	Shares	-722,308
13/06/2023	Netwealth Entities and Heine Entities	Buy	-\$1,500.03	Shares	24,590
13/06/2023	Netwealth Entities and Heine Entities	Buy	-\$1,500.25	Shares	25,000
13/06/2023	Netwealth Entities and Heine Entities	Buy	-\$2,459.39	Shares	40,983
13/06/2023	Netwealth Entities and Heine Entities	Buy	-\$3,000.50	Shares	50,000
13/06/2023	Netwealth Entities and Heine Entities	Buy	-\$3,935.03	Shares	65,573
13/06/2023	Netwealth Entities and Heine Entities	Buy	-\$4,428.11	Shares	72,580
13/06/2023	Netwealth Entities and Heine Entities	Buy	-\$5,000.80	Shares	83,333
13/06/2023	Netwealth Entities and Heine Entities	Buy	-\$7,378.22	Shares	122,950
13/06/2023	Netwealth Entities and Heine Entities	Buy	-\$10,001.61	Shares	166,666
21/06/2023	Netwealth Entities and Heine Entities	Buy	-\$600.07	Shares	8,571
21/06/2023	Netwealth Entities and Heine Entities	Buy	-\$2,971.38	Shares	42,857
21/06/2023	Netwealth Entities and Heine Entities	Buy	-\$5,980.52	Shares	86,956
22/06/2023	Netwealth Entities and Heine Entities	Buy	-\$1,972.50	Shares	27,777
22/06/2023	Netwealth Entities and Heine Entities	Buy	-\$2,500.39	Shares	35,211
22/06/2023	Netwealth Entities and Heine Entities	Buy	-\$2,428.95	Shares	35,714
22/06/2023	Netwealth Entities and Heine Entities	Buy	-\$3,451.22	Shares	49,295
22/06/2023	Netwealth Entities and Heine Entities	Buy	-\$4,000.66	Shares	56,338
22/06/2023	Netwealth Entities and Heine Entities	Buy	-\$6,000.97	Shares	85,714
22/06/2023	Netwealth Entities and Heine Entities	Buy	-\$6,501.06	Shares	92,857
22/06/2023	Netwealth Entities and Heine Entities	Buy	-\$6,964.92	Shares	98,591
22/06/2023	Netwealth Entities and Heine Entities	Buy	-\$7,891.71	Shares	109,589
22/06/2023	Netwealth Entities and Heine Entities	Buy	-\$7,890.18	Shares	111,111
22/06/2023	Netwealth Entities and Heine Entities	Buy	-\$7,877.93	Shares	112,857
22/06/2023	Netwealth Entities and Heine Entities	Buy	-\$1,945.51	Shares	27,397

Date of change	Holder of relevant interest	Nature of change	Cash Consideration (9)	Class of securities	Number of securities
23/06/2023	Netwealth Entities and Heine Entities	Buy	-\$2,500.37	Shares	34,246
23/06/2023	Netwealth Entities and Heine Entities	Buy	-\$4,000.62	Shares	54,794
27/06/2023	Netwealth Entities and Heine Entities	Buy	-\$1,495.92	Shares	20,270
27/06/2023	Netwealth Entities and Heine Entities	Buy	-\$2,124.29	Shares	29,095
27/06/2023	Netwealth Entities and Heine Entities	Buy	-\$3,000.43	Shares	41,095
27/06/2023	Netwealth Entities and Heine Entities	Buy	-\$3,893.55	Shares	59,583
27/06/2023	Netwealth Entities and Heine Entities	Buy	-\$4,993.77	Shares	69,444
27/06/2023	Netwealth Entities and Heine Entities	Buy	-\$11,885.86	Shares	164,383
28/06/2023	Netwealth Entities and Heine Entities	Buy	-\$2,008.25	Shares	29,969
28/06/2023	Netwealth Entities and Heine Entities	Buy	-\$2,072.42	Shares	30,031
28/06/2023	Netwealth Entities and Heine Entities	Buy	-\$5,950.95	Shares	81,081
29/06/2023	Netwealth Entities and Heine Entities	Buy	-\$1,500.22	Shares	20,833
29/06/2023	Netwealth Entities and Heine Entities	Buy	-\$2,980.18	Shares	42,567