

Form 604
Corporations Act 2001
Section 671B

Notice of change of interests of substantial holder

To Company Name/Scheme BIR – BIR Financial Limited

ACN/ARSN ACN 074 009 091

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

There was a change in the interests of the substantial holder on 20/11/2023

The previous notice was given to the company on 16/10/2023

The previous notice was dated 16/10/2023

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)
Fully Paid Ordinary Shares (Shares)	21,940,645	7.31%	25,339,656	8.36%

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 or scheme 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
There was an increase in relevant interests in Shares (see Annexure A).					

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
Netwealth Superannuation Service Pty Ltd ACN 636 951 310 (NSS) as trustee of the Netwealth Superannuation Master Fund (NSMF)	Netwealth Investments Limited ACN 090 569 109 (NIL) as custodian for NSS as the trustee of the NSMF	NSS as trustee of the 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	25,339,656 Shares	25,339,656

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
Netwealth Group Limited ACN 620 (NGL) 145 404, Netwealth Holdings Limited ACN 133 790 146 (NHL)	NIL as custodian for NSS as the trustee of the NSMF	NSS as trustee of the NSMF	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)	25,339,656 Shares	25,339,656
Netwealth Entities (other than those already noted above)	NIL as custodian for NSS as the trustee of the NSMF	NSS as trustee of the NSMF	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)	25,339,656 Shares	25,339,656
Heine Entities	NIL as custodian for NSS as the trustee of the NSMF	NSS as trustee of the NSMF	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)	25,339,656 Shares	25,339,656

5. Changes in association

The persons who have become associates (2) of, ceased to be associates of, or have changed the nature of their association (9) with, the substantial holder in relation to voting interests in the company or scheme are as follows::

Name and ACN/ARSN (if applicable)	Nature of association
N/A	N/A

6. Addresses

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

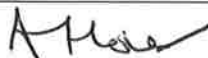
Name	Address
Netwealth Entities	Level 6, 180 Flinders Street, Melbourne Victoria 3000
Heine Entities	c/- SW Accountants & Advisors Pty Ltd Level 10, 530 Collins Street, Melbourne Victoria 3000

Signature

print name ANDREW HOLDEN

capacity Company Secretary

sign here



date 21 November 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 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:
 - (a) 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
 - (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.
- (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 identity 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.

ANNEXURE A

<u>TO COMPANY NAME/SCHEME</u>	BIR – BIR Financial Limited
<u>ACN/ARSN</u>	ACN 074 009 091

This is the Annexure A of three pages referred to in the Form 604 'Notice of change of interests of substantial holder' signed by me and dated 21 November 2023.

<u>PRINT NAME</u>	ANDREW HOLDEN	<u>CAPACITY</u>	Company Secretary
<u>SIGNATURE</u>		<u>DATE</u>	21 st November 2023

CHANGES IN RELEVANT INTERESTS

Date of change	Person whose relevant interest changed	Nature of change (6)	Consideration given in relation to change (7)	Class of securities affected	Number of securities affected	Person's votes affected
13/10/2023	Netwealth Entities and Heine Entities	Sell	\$2,702.29	Shares	-64,351	-64,351
13/10/2023	Netwealth Entities and Heine Entities	Buy	\$2,699.99	Shares	64,275	64,275
13/10/2023	Netwealth Entities and Heine Entities	Buy	\$3.74	Shares	89	89
13/10/2023	Netwealth Entities and Heine Entities	Buy	\$7,064.18	Shares	160,523	160,523
16/10/2023	Netwealth Entities and Heine Entities	Buy	\$5,000.80	Shares	113,636	113,636
16/10/2023	Netwealth Entities and Heine Entities	Buy	\$2,545.38	Shares	57,840	57,840
16/10/2023	Netwealth Entities and Heine Entities	Buy	\$409.82	Shares	9,756	9,756
17/10/2023	Netwealth Entities and Heine Entities	Buy	\$11.80	Shares	281	281
17/10/2023	Netwealth Entities and Heine Entities	Buy	\$2,062.96	Shares	45,836	45,836
17/10/2023	Netwealth Entities and Heine Entities	Buy	\$5,674.59	Shares	126,081	126,081
17/10/2023	Netwealth Entities and Heine Entities	Sell	\$7,747.63	Shares	-172,198	-172,198
18/10/2023	Netwealth Entities and Heine Entities	Sell	\$6,736.74	Shares	-149,730	-149,730
18/10/2023	Netwealth Entities and Heine Entities	Buy	\$10,001.64	Shares	222,222	222,222
18/10/2023	Netwealth Entities and Heine Entities	Buy	\$15,002.46	Shares	333,333	333,333
18/10/2023	Netwealth Entities and Heine Entities	Buy	\$6,200.99	Shares	137,777	137,777
18/10/2023	Netwealth Entities and Heine Entities	Buy	\$9,701.58	Shares	215,555	215,555
18/10/2023	Netwealth Entities and Heine Entities	Buy	\$5,800.92	Shares	128,888	128,888
18/10/2023	Netwealth Entities and Heine Entities	Buy	\$9,419.51	Shares	209,288	209,288
18/10/2023	Netwealth Entities and Heine Entities	Buy	\$12,919.11	Shares	287,044	287,044

Date of change	Person whose relevant interest changed	Nature of change (6)	Consideration given in relation to change (7)	Class of securities affected	Number of securities affected	Person's votes affected
18/10/2023	Netwealth Entities and Heine Entities	Buy	\$8,484.40	Shares	188,511	188,511
18/10/2023	Netwealth Entities and Heine Entities	Sell	\$52,310.98	Shares	-1,162,658	-1,162,658
18/10/2023	Netwealth Entities and Heine Entities	Buy	\$6,487.06	Shares	144,133	144,133
18/10/2023	Netwealth Entities and Heine Entities	Buy	\$8,301.34	Shares	184,444	184,444
18/10/2023	Netwealth Entities and Heine Entities	Buy	\$1,724.65	Shares	38,319	38,319
18/10/2023	Netwealth Entities and Heine Entities	Buy	\$2,352.81	Shares	52,276	52,276
18/10/2023	Netwealth Entities and Heine Entities	Buy	\$3,227.12	Shares	71,702	71,702
18/10/2023	Netwealth Entities and Heine Entities	Buy	\$3,755.69	Shares	83,446	83,446
18/10/2023	Netwealth Entities and Heine Entities	Sell	\$22,977.62	Shares	-510,698	-510,698
18/10/2023	Netwealth Entities and Heine Entities	Buy	\$1,880.51	Shares	40,104	40,104
18/10/2023	Netwealth Entities and Heine Entities	Buy	\$3,758.58	Shares	76,160	76,160
18/10/2023	Netwealth Entities and Heine Entities	Buy	\$1,192.20	Shares	23,840	23,840
19/10/2023	Netwealth Entities and Heine Entities	Buy	\$2,615.41	Shares	47,545	47,545
19/10/2023	Netwealth Entities and Heine Entities	Buy	\$3,791.90	Shares	69,727	69,727
20/10/2023	Netwealth Entities and Heine Entities	Buy	\$2,687.96	Shares	48,864	48,864
23/10/2023	Netwealth Entities and Heine Entities	Buy	\$1,980.33	Shares	36,000	36,000
24/10/2023	Netwealth Entities and Heine Entities	Buy	\$1,450.70	Shares	26,372	26,372
25/10/2023	Netwealth Entities and Heine Entities	Buy	\$3,110.50	Shares	56,545	56,545
25/10/2023	Netwealth Entities and Heine Entities	Buy	\$5,053.03	Shares	91,858	91,858
25/10/2023	Netwealth Entities and Heine Entities	Sell	\$1,428.18	Shares	-25,971	-25,971
27/10/2023	Netwealth Entities and Heine Entities	Sell	\$3.08	Shares	-56	-56
31/10/2023	Netwealth Entities and Heine Entities	Sell	\$505.03	Shares	-9,184	-9,184
31/10/2023	Netwealth Entities and Heine Entities	Buy	\$3,244.06	Shares	58,973	58,973
31/10/2023	Netwealth Entities and Heine Entities	Sell	\$0.06	Shares	-1	-1
31/10/2023	Netwealth Entities and Heine Entities	Buy	\$1,962.56	Shares	35,677	35,677
1/11/2023	Netwealth Entities and Heine Entities	Buy	\$5,093.09	Shares	97,034	97,034
1/11/2023	Netwealth Entities and Heine Entities	Buy	\$2,314.44	Shares	42,853	42,853
1/11/2023	Netwealth Entities and Heine Entities	Buy	\$11,149.98	Shares	199,074	199,074
2/11/2023	Netwealth Entities and Heine Entities	Buy	\$102.11	Shares	1,823	1,823
2/11/2023	Netwealth Entities and Heine Entities	Sell	\$102.07	Shares	-1,823	-1,823
3/11/2023	Netwealth Entities and Heine Entities	Buy	\$5,385.50	Shares	97,902	97,902

Date of change	Person whose relevant interest changed	Nature of change (6)	Consideration given in relation to change (7)	Class of securities affected	Number of securities affected	Person's votes affected
3/11/2023	Netwealth Entities and Heine Entities	Sell	\$4,748.91	Shares	-86,358	-86,358
7/11/2023	Netwealth Entities and Heine Entities	Sell	\$582.90	Shares	-11,000	-11,000
8/11/2023	Netwealth Entities and Heine Entities	Sell	\$2,556.67	Shares	-48,247	-48,247
8/11/2023	Netwealth Entities and Heine Entities	Buy	\$4,627.10	Shares	87,200	87,200
13/11/2023	Netwealth Entities and Heine Entities	Buy	\$4,208.18	Shares	85,146	85,146
13/11/2023	Netwealth Entities and Heine Entities	Buy	\$3,709.02	Shares	74,168	74,168
13/11/2023	Netwealth Entities and Heine Entities	Buy	\$5,244.37	Shares	104,870	104,870
14/11/2023	Netwealth Entities and Heine Entities	Buy	\$9,446.00	Shares	185,185	185,185
14/11/2023	Netwealth Entities and Heine Entities	Buy	\$8,303.77	Shares	166,048	166,048
14/11/2023	Netwealth Entities and Heine Entities	Buy	\$6,000.99	Shares	120,000	120,000
15/11/2023	Netwealth Entities and Heine Entities	Buy	\$1,537.15	Shares	30,738	30,738
15/11/2023	Netwealth Entities and Heine Entities	Buy	\$5,883.21	Shares	115,458	115,458
15/11/2023	Netwealth Entities and Heine Entities	Sell	\$5,486.90	Shares	-109,756	-109,756
15/11/2023	Netwealth Entities and Heine Entities	Buy	\$1,117.85	Shares	21,088	21,088
15/11/2023	Netwealth Entities and Heine Entities	Buy	\$3,538.92	Shares	68,045	68,045
15/11/2023	Netwealth Entities and Heine Entities	Buy	\$3,051.56	Shares	57,567	57,567
15/11/2023	Netwealth Entities and Heine Entities	Buy	\$6,929.53	Shares	130,754	130,754
15/11/2023	Netwealth Entities and Heine Entities	Buy	\$4,666.47	Shares	88,032	88,032
17/11/2023	Netwealth Entities and Heine Entities	Buy	\$604.67	Shares	11,407	11,407
17/11/2023	Netwealth Entities and Heine Entities	Buy	\$2,770.98	Shares	52,274	52,274
17/11/2023	Netwealth Entities and Heine Entities	Buy	\$6,827.63	Shares	128,802	128,802
20/11/2023	Netwealth Entities and Heine Entities	Buy	\$2,000.29	Shares	37,735	37,735
20/11/2023	Netwealth Entities and Heine Entities	Buy	\$8,362.02	Shares	157,748	157,748
20/11/2023	Netwealth Entities and Heine Entities	Buy	\$3,500.53	Shares	66,037	66,037
20/11/2023	Netwealth Entities and Heine Entities	Buy	\$1,968.43	Shares	37,134	37,134