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Form 603

Corporations Act 2001 Section 671B

Notice of initial substantial holder

To Company Name/Scheme	MA Credit Income Trust (ASX:MA1)
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ACN/ARSN ARSN 681 002 531

1. Details of substantial holder (1)

Name MA Financial Group Limited (MAF) and the entities listed in Annexure A

ACN/ARSN (if applicable) ACN 142 008 428

The holder became a substantial holder on 03/03/2025

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)
Ordinary fully paid units (Units)	20,916,544	20,916,544	12.63%

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
MA Asset Management Ltd ACN 142 008 535 (MAAM)	Relevant interest arising under section 608(1) of the <i>Corporations Act 2001</i> (Cth) (Corporations Act) as MAAM is the trustee of the MA Diversified Credit Trust and has the power to exercise, or control the exercise of, a right to vote attached to the securities and the power to dispose of, or control the exercise of, a power to dispose of the securities.	20,916,544
MA Investment Management Pty Ltd ACN 621 552 896 (MAIM)	Relevant interest arising under section 608(1) of the Corporations Act as MAIM is the investment manager of the MA Diversified Credit Trust and has the power to exercise, or control the exercise of, a right to vote attached to the securities and the power to dispose of, or control the exercise of, a power to dispose of the securities.	
MAF and each entity listed in Annexure A	Relevant interest in accordance with section 608(3) of the Corporations Act as MAAM and MAIM are subsidiaries of MAF (and each other entity listed in Annexure A is a subsidiary of MAF and accordingly an associate of MAF).	20,916,544

4. Details of present registered holders

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

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Holder of relevant interest	Registered holder of securities	Person entitled to be registered as holder (8)	Class and number of securities
MAAM	Certane CT Pty Ltd ACN 106 424 088		20,916,544 Units
MAIM	Certane CT Pty Ltd ACN 106 424 088		20,916,544 Units
MAF and each entity listed in Annexure A	Certane CT Pty Ltd ACN 106 424 088	MAAM	20,916,544 Units

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	
MAAM, MAIM, MAF and each entity listed in Annexure A	28 February 2025	\$2.00 per Unit		20,916,544 Units

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
MAAM	MAAM is a subsidiary of MAF and therefore controlled by MAF for the purposes of the Corporations Act.
MAIM	MAIM is a subsidiary of MAF and therefore controlled by MAF for the purposes of the Corporations Act.
Each entity set out in Annexure A	Each entity set out in Annexure A is a subsidiary of MAF and therefore controlled by MAF for the purposes of the Corporations Act.

7. Addresses

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

Name	Address
Refer to Annexure A	Refer to Annexure A

Signature

print name	Josh Terlich	capacity	Head of Compliance
sign here	Mula	date	05/03/2025

Annexure A MAF subsidiaries

This is annexure A of 1 page referred to in Form 603 'Notice of initial substantial holder'.

Josh Terlich, Head of Compliance Dated: 05/03/2025

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66. Western Funds Management Pty Ltd ACN 169 019 765 Level 27, Brookfield Place, 10 Carrington Street,	
67. WFM Financial Holdings Pty Ltd ACN 651 052 372 Level 27, Brookfield Place, 10 Carrington Street,	
68. Wikibroker Pty. Ltd ACN 602 949 093 Level 27, Brookfield Place, 10 Carrington Street,	