

**Form 605**Corporations Act 2001  
Section 671B**Notice of ceasing to be a substantial holder**To Company/registered scheme/notified foreign passport fund nameBeforepay Group LimitedACN/ARSN/APFRN 633 925 505

NFPFRN (if applicable) \_\_\_\_\_

**1. Details of substantial holder (1)**Guo Fang MaoName Joepan Pty Ltd as trustee for the Joepan TrustACN/ARSN/APFRN (if applicable) 633 901 907

NFPFRN (if applicable) \_\_\_\_\_

The holder ceased to be a  
substantial holder on26/08/2025The previous notice was given to the company, or the responsible entity for a registered scheme, or the operator of a notified foreign passport fund on / /

The previous notice was dated

10/ 07/2025**2. Changes in relevant interests**

Particulars of each change in, or change in the nature of, a relevant interest (2) of the substantial holder or an associate (3) in voting securities of the company, scheme or fund, since the substantial holder was last required to give a substantial holding notice to the company, scheme or fund are as follows:

Date of change	Person whose relevant interest changed	Nature of change(4)	Consideration given in relation to change (5)	Class (6) and number of securities affected	Person's votes affected
31/07/2025 - 26/08/2025	Joepan Pty Ltd as Trustee for the Joepan Trust	Market Sale	\$724056.02	357,444	357,444

**3. Changes in association**

The persons who have become associates (3) of, ceased to be associates of, or have changed the nature of their association (7) with, the substantial holder in relation to voting securities in the company, scheme or fund are as follows:

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


**4. Addresses**

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

Name	Address
Joepan Pty Ltd	30A Wingrve Avenue, Epping NSW 2121
Guo Fang Mao	30A Wingrve Avenue, Epping NSW 2121

**Signature**print name Guo Fang Mao capacity Director of Joepan Pty Ltd as Trustee for Joepan Trust

sign here

date 27/08/2025

## 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 4 of the form.
- (2) See the definition of "relevant interest" in sections 608 and 671B(7) of the Corporations Act 2001.
- (3) See the definition of "associate" in section 9 of the Corporations Act 2001.
- (4) 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.
- (5) Details of the consideration must include any and all benefits, money or otherwise, 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.
- (6) The voting shares of accompany constitute one class unless divided into separate classes.
- (7) Give details, if appropriate, of the present association and any change in that association since the last substantial holding notice.