



Return your Form to the Company's Share Registry (Registry):



By Mail:

Computershare Investor Services Pty Limited
GPO Box 52
Melbourne Victoria 3001
Australia
- Or -
Computershare Investor Services Limited
Private Bag 92119
Auckland 1142
New Zealand

For all enquiries:

Phone:



(within Australia) 1800 764 308
(outside Australia) +61 3 9415 4142

CDI Retention Form



If you wish to RETAIN your CHESS Depositary Interests (CDIs), this form must be received by the Registry (at either of the above addresses) by 4.30 pm AEST on 28 June 2017

This is an important document that requires your immediate attention. It can only be used in relation to the CDI holding represented by the details printed overleaf. If you are in doubt about how to deal with this form, please contact your financial or other professional adviser.

This is the "CDI Retention Form" referred to in the Small Holding Sale Facility Terms and Conditions for CDI Holders which accompanied the letter from Jim Pettigrew, Chairman of CYBG PLC (Company), dated 16 May 2017. You should read those documents carefully before taking any action in relation to this form. Terms defined in those documents have the same meaning in this form (unless the context otherwise requires).

CDIs

A CHESS Depositary Interest (CDI) is a depositary interest in the Company which provides the holder with beneficial ownership of an underlying ordinary share in the Company. CDIs have been created to facilitate electronic settlement and transfer of title in Australia for companies with shares that cannot be held directly under the CHESS system or traded on the Australian Securities Exchange directly (like the Company).

Step 1: CDI holding details

Use this form if you wish to retain your CDIs in the Company and not have them sold, free of costs of sale, by the Company in accordance with the Small Holding Sale Facility. The form is to be returned by post to the Registry's address above to be received by 4.30 pm AEST on 28 June 2017. If you have recently bought or sold CDIs your CDI holding may differ from that shown on the reverse of this form. If you have already sold all your CDIs in the Company, do not complete or return this form. If you have more than one CDI holding on the Company's register and you do not wish to sell your CDIs under the Small Holding Sale Facility, you should consider consolidating them or submit a CDI Retention Form for each CDI holding. For further advice on how to do this, contact Computershare Investor Services Pty Limited (CIS) on either of the numbers above.

Please check the details provided and update your address via www.investorcentre.com or call the Registry's helpline on either of the numbers above.

If you have a CHESS sponsored CDI holding and you have changed your address as set out on this form, please contact your broker to notify them.

Step 2: Signing instructions

Individual: Where the CDI holding is in one name, the CDI holder must sign.

Joint CDI holding: Where the CDI holding is in more than one name, all of the CDI holders must sign.

Power of Attorney: Where signing as attorney under a Power of Attorney (POA), you must attach a certified photocopy of the POA to this form when you return it.

Companies: Where the CDI holding is in the name of a company, this form must be signed by:

- a sole director and sole company secretary **OR** a sole director (if no company secretary exists), **OR**
- two directors, **OR**
- a director and a company secretary.

Please sign in the appropriate place to indicate the office held. Delete titles as applicable.

Deceased estate: Where the CDI holding is in the name of a deceased estate, all executors must sign; and a certified photocopy or original of the required documentation must accompany this form. Details of the documentation required can be found by searching "deceased estates" on our website www.computershare.com.au or by calling CIS on 1800 764 308 or +61 3 9415 4142. If the CDI holding is in more than one name the surviving CDI holder may sign the form and return it together with a certified photocopy of the death certificate of the other joint CDI holder if this has not already been provided to the Registry.

Step 3: Contact details


Entering contact details is not compulsory, but will assist us if we need to contact you.

Turn over to complete the form ➔

CDI Retention Form

STEP 1

CDI holding details

 For your security keep your SRN/
HIN confidential.



Change of address. If incorrect, mark this box and make the correction in the space to the left. CDI holders sponsored by a broker (reference number commences with 'X') should advise their broker of any changes.

CDIs held as at 7.00pm AEST on 9 May 2017:

STEP 2

Signature of CDI holder(s)

This section must be completed.

By signing and returning this form, I/we confirm that I/we understand that my/our **CDIs WILL NOT BE SOLD** under the Small Holding Sale Facility.

Individual or CDI holder 1

sole director and sole company secretary/
sole director (cross out titles as applicable)

CDI holder 2

director

CDI holder 3

director/company secretary
(cross out titles as applicable)

STEP 3

Contact details

Contact
name

Contact
daytime
telephone

Date / /

Privacy notice

The personal information you provide on this form is collected by CIS, as registrar for the securities issuers (the issuer), for the purpose of maintaining registers of securityholders, facilitating distribution payments and other corporate actions and communications. In addition, the issuer may authorise us on their behalf to send you marketing material or include such material in a corporate communication. You may elect not to receive marketing material by contacting CIS using the details provided above or emailing privacy@computershare.com.au. We may be required to collect your personal information under the Corporations Act 2001 (Cth) and ASX Settlement Operating Rules. We may disclose your personal information to our related bodies corporate and to other individuals or companies who assist us in supplying our services or who perform functions on our behalf, to the issuer for whom we maintain securities registers or to third parties upon direction by the issuer where related to the issuer's administration of your securityholding, or as otherwise required or authorised by law. Some of these recipients may be located outside Australia, including in the following countries: Canada, India, New Zealand, the Philippines, the United Kingdom and the United States of America. For further details, including how to access and correct your personal information, and information on our privacy complaints handling procedure, please contact our Privacy Officer at privacy@computershare.com.au or see our Privacy Policy at <http://www.computershare.com/au>.