

Form 603

Corporations Act 2001

Section 671B

Notice of initial substantial holder

To Company Name/Scheme OPENPAY GROUP LIMITED

ACN/ARSN ACN 637 148 200

1. Details of substantial holder (1)

Name Credit Suisse Holdings (Australia) Limited (on behalf of Credit Suisse Group AG and its affiliates)

ACN/ARSN (if applicable) 008 496 713

The holder became a substantial holder on 01-Sep-2022

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	Persons' votes (5)	Voting power (6)
Common Stock	16,336,458	16,336,458	7.04%

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
Credit Suisse AG	Holder of securities subject to an obligation to return under securities lending agreement	16,161,472 Common Stock
Credit Suisse AG, Singapore Branch	Holder of securities subject to an obligation to return under securities lending agreement	70,819 Common Stock
Credit Suisse AG, Singapore Branch	Voting rights and right to dispose	104,167 Common Stock

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
Credit Suisse AG	HSBC Custody Nominees (Australia) Limited (ACN 003 094 568)	Credit Suisse AG	16,161,472 Common Stock
Credit Suisse AG, Singapore Branch	CS Third Nominees Pty Limited (ACN 007 053 849)	Credit Suisse AG, Singapore Branch	174,986 Common Stock

5. Consideration

The consideration paid for each relevant interest referred to in paragraph 3 above, and acquired in the 4 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	
Credit Suisse AG	20-May-22		Transfer In	150,000 Common Stock
Credit Suisse AG	25-May-22		Transfer In	60,000 Common Stock
Credit Suisse AG	2-Jun-22		Transfer In	1,198,700 Common Stock
Credit Suisse AG	3-Jun-22		Transfer Out	-31,909 Common Stock
Credit Suisse AG	3-Jun-22		Transfer Out	-13,170 Common Stock
Credit Suisse AG	3-Jun-22		Transfer Out	-93,621 Common Stock
Credit Suisse AG	3-Jun-22		Transfer Out	-500,000 Common Stock
Credit Suisse AG	3-Jun-22		Transfer Out	-600,000 Common Stock
Credit Suisse AG	3-Jun-22		Transfer Out	-150,000 Common Stock
Credit Suisse AG	2-Jun-22		Transfer In	500,000 Common Stock
Credit Suisse AG	3-Jun-22		Transfer Out	-60,000 Common Stock
Credit Suisse AG	6-Jun-22		Transfer Out	-500,000 Common Stock
Credit Suisse AG	6-Jun-22		Transfer Out	-90,183 Common Stock
Credit Suisse AG	7-Jun-22		Transfer Out	-222,353 Common Stock
Credit Suisse AG	7-Jun-22		Transfer Out	-277,647 Common Stock
Credit Suisse AG	7-Jun-22		Transfer Out	-72,353 Common Stock
Credit Suisse AG	7-Jun-22		Transfer Out	-96,647 Common Stock
Credit Suisse AG	9-Jun-22		Transfer Out	-400,000 Common Stock
Credit Suisse AG	9-Jun-22		Transfer In	400,000 Common Stock
Credit Suisse AG	8-Jun-22		Transfer Out	-1,777 Common Stock
Credit Suisse AG	7-Jun-22		Transfer In	33,700 Common Stock
Credit Suisse AG	7-Jun-22		Transfer Out	-9,000 Common Stock
Credit Suisse AG	7-Jun-22		Transfer Out	-70,000 Common Stock
Credit Suisse AG	7-Jun-22		Transfer Out	-100,000 Common Stock
Credit Suisse AG	13-Jun-22		Transfer In	350,000 Common Stock
Credit Suisse AG	7-Jun-22		Transfer Out	-53,353 Common Stock
Credit Suisse AG	3-Jun-22		Transfer Out	-200,000 Common Stock
Credit Suisse AG	7-Jun-22		Transfer Out	-207,647 Common Stock
Credit Suisse AG	7-Jun-22		Transfer Out	-60,000 Common Stock

Credit Suisse AG	14-Jun-22		Transfer Out	-86,039 Common Stock
Credit Suisse AG	14-Jun-22		Transfer Out	-123,921 Common Stock
Credit Suisse AG	14-Jun-22		Transfer Out	-108,040 Common Stock
Credit Suisse AG	16-Jun-22		Transfer In	100,000 Common Stock
Credit Suisse AG	17-Jun-22		Transfer Out	-30,000 Common Stock
Credit Suisse AG	20-Jun-22		Transfer Out	-23,274 Common Stock
Credit Suisse AG	21-Jun-22		Transfer In	400,000 Common Stock
Credit Suisse AG	20-Jun-22		Transfer In	2,000,000 Common Stock
Credit Suisse AG	22-Jun-22		Transfer Out	-46,726 Common Stock
Credit Suisse AG	22-Jun-22		Transfer Out	-26,117 Common Stock
Credit Suisse AG	23-Jun-22		Transfer Out	-91,922 Common Stock
Credit Suisse AG	23-Jun-22		Transfer Out	-308,078 Common Stock
Credit Suisse AG	24-Jun-22		Transfer Out	-17,157 Common Stock
Credit Suisse AG	24-Jun-22		Transfer Out	-48,360 Common Stock
Credit Suisse AG	28-Jun-22		Transfer In	400,000 Common Stock
Credit Suisse AG	20-Jul-22		Transfer Out	-5,300 Common Stock
Credit Suisse AG	20-Jul-22		Transfer Out	-26,405 Common Stock
Credit Suisse AG	25-Jul-22		Transfer Out	-261,220 Common Stock
Credit Suisse AG	26-Jul-22		Transfer In	250,000 Common Stock
Credit Suisse AG	27-Jul-22		Transfer Out	-60,217 Common Stock
Credit Suisse AG	27-Jul-22		Transfer Out	-79,823 Common Stock
Credit Suisse AG	27-Jul-22		Transfer Out	-47,786 Common Stock
Credit Suisse AG	27-Jul-22		Transfer Out	-25,477 Common Stock
Credit Suisse AG	2-Aug-22		Transfer Out	-955 Common Stock
Credit Suisse AG	4-Aug-22		Transfer Out	-747 Common Stock
Credit Suisse AG	5-Aug-22		Transfer Out	-3,147 Common Stock
Credit Suisse AG	8-Aug-22		Transfer Out	-855 Common Stock
Credit Suisse AG	9-Aug-22		Transfer Out	-927 Common Stock
Credit Suisse AG	10-Aug-22		Transfer Out	-1,070 Common Stock
Credit Suisse AG	11-Aug-22		Transfer Out	-711 Common Stock
Credit Suisse AG	19-Aug-22		Transfer Out	-90,994 Common Stock
Credit Suisse AG	19-Aug-22		Transfer Out	-17,037 Common Stock
Credit Suisse AG	19-Aug-22		Transfer In	500,000 Common Stock

Credit Suisse AG	22-Aug-22		Transfer In	3,000,000 Common Stock
Credit Suisse AG	25-Aug-22		Transfer Out	-1,863 Common Stock
Credit Suisse AG	26-Aug-22		Transfer Out	-248,754 Common Stock
Credit Suisse AG	26-Aug-22		Transfer Out	-500,000 Common Stock
Credit Suisse AG	26-Aug-22		Transfer Out	-178,893 Common Stock
Credit Suisse AG	26-Aug-22		Transfer Out	-550,000 Common Stock
Credit Suisse AG	26-Aug-22		Transfer Out	-51,871 Common Stock
Credit Suisse AG	29-Aug-22		Transfer Out	-50,922 Common Stock
Credit Suisse AG	30-Aug-22		Transfer In	3,080,000 Common Stock
Credit Suisse AG	30-Aug-22		Transfer Out	-18,619 Common Stock
Credit Suisse AG	31-Aug-22		Transfer Out	-600,000 Common Stock
Credit Suisse AG	31-Aug-22		Transfer Out	-51,871 Common Stock
Credit Suisse AG	31-Aug-22		Transfer In	5,995,000 Common Stock
Credit Suisse AG	2-Jun-22		Transfer In	1,300 Common Stock
Credit Suisse AG	1-Sep-22		Transfer In	5,000 Common Stock
Credit Suisse AG, Singapore Branch	16-Aug-22	Refer to Annexure A of Notice	Stock borrowed under OSLA	30,819 Common Stock
Credit Suisse AG, Singapore Branch	17-Aug-22	25,000.08 AUD		104,167 Common Stock

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
Credit Suisse AG	Related Body Corporate
Credit Suisse AG, Singapore Branch	Related Body Corporate

7. Addresses

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

Name	Address
Credit Suisse AG	Paradeplatz 8 Zurich, 8001 Switzerland
Credit Suisse AG, Singapore Branch	1 Raffles Link #03/04-01, Singapore 039393

Signature

print name Winston Loke

capacity Authorised Signatory


sign here

date 06-September-2022



Annexure "A"

This is Annexure "A" referred to in the Form 603 "Notice of initial substantial holder"

Signature		Credit Suisse Holdings (Australia) Limited (ACN 008 496 713)	
print name	Winston Loke	capacity	Authorised Signatory
sign here		date	06-September-2022
			

Prescribed information**Schedule**

Type of agreement	Overseas Securities Lending Agreement
Parties to agreement	Credit Suisse AG, Singapore Branch and UBS Switzerland AG
Transfer date	16-August-2022
Holder of voting rights	Borrower
Are there any restrictions on voting rights?	No
If yes, detail	N/A
Scheduled return date (if any)	N/A
Does the borrower have the right to return early?	Yes
If yes, detail	With 4 business days prior notice, unless Borrower and Lender agree to the contrary.
Does the lender have the right to recall early?	Yes
If yes, detail	With 4 business days prior notice or earlier upon agreement
Will the securities be returned on settlement?	Yes
If yes, detail any exceptions	If an event of default occurs in respect of either the lender or the borrower, the obligation of the borrower to deliver the securities to the lender will be netted off against the obligation of the lender to return securities or cash held by the lender as collateral.