

**Form 603
Corporations Act 2001
Section 671B**

Notice of initial substantial holder

To: Credit Clear Ltd
ACN/ARSN: 48 604 797 033 **Source:** Australian Business Register

Name: Perennial Value Management Limited
ACN: 22 090 879 904

The holder became a substantial shareholder on: **28 March 2024**

2. Details of Voting Power

The total number of votes attached to all the voting shares in the company or voting interest in the scheme that the substantial holder or an associate had a relevant interest in on the date the substantial holder are as follows:

Class of securities	Number of securities	Person's votes	Voting Power (%)
Ordinary	21,184,548	21,184,548	5.07

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	Class & number of securities (Ord)
Perennial Value Management Limited	Investment Manager	21,184,548

4. Details of present registered holders

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

Holder of relevant interest	Registered holder of securities	Person entitled to be registered as holder	Class & number of securities (Ord)
Perennial Value Management Limited	HSBC	HSBC	8,663,896
Perennial Value Management Limited	Citicorp Nominees Pty Limited	Citicorp Nominees Pty Limited	12,520,652

5. Consideration

The consideration paid for each relevant interest referred to 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		Class & and number of securities
		Cash	Non-cash	
Citicorp Nominees Pty Limited	29/11/2023	\$ 1,435.14		7,760
Citicorp Nominees Pty Limited	30/11/2023	\$ 6.42		35
Citicorp Nominees Pty Limited	8/12/2023	\$ 18,010.00		100,000
Citicorp Nominees Pty Limited	27/12/2023	\$ 5,442.60		30,230
Citicorp Nominees Pty Limited	23/01/2024	\$ 1,224.26		6,800
HSBC	20/12/2023	\$ 180,396.00		1,000,000
HSBC	21/12/2023	\$ 1,508.82		8,154
HSBC	22/12/2023	\$ 129,819.46		719,636
HSBC	22/12/2023	\$ 5,477.54		30,364
HSBC	28/12/2023	\$ 15,652.91		84,913
HSBC	30/01/2024	\$ 39,380.44		212,797
HSBC	30/01/2024	\$ 37,148.17		200,000
HSBC	30/01/2024	\$ 4,989.44		26,961
HSBC	31/01/2024	\$ 10,919.67		57,453
HSBC	31/01/2024	\$ 86,187.55		453,469
HSBC	1/02/2024	\$ 1,393.58		7,333

HSBC	1/02/2024	\$	176.55	929
HSBC	23/02/2024	\$	52,376.75	234,927
HSBC	26/02/2024	\$	315,794.22	1,190,408
HSBC	27/02/2024	\$	52,634.30	194,586
HSBC	28/02/2024	\$	40,767.78	147,921
HSBC	15/03/2024	\$	4,412.47	17,300
HSBC	18/03/2024	\$	43,245.79	163,526
HSBC	19/03/2024	\$	7,982.77	30,117
HSBC	20/03/2024	\$	81,846.31	309,136
HSBC	21/03/2024	\$	21,246.91	80,001
HSBC	22/03/2024	\$	13,196.19	49,786
HSBC	25/03/2024	\$	19,504.03	74,999
HSBC	26/03/2024	\$	79,217.42	300,000
HSBC	26/03/2024	\$	33,070.03	125,001
HSBC	27/03/2024	\$	11,201.10	44,492
HSBC	28/03/2024	\$	83,750.61	314,901

6. Associates

The reasons the persons above in paragraph 3 above are associates of the substantial holder are as follows:

Name & ACN	Nature of association
Not applicable	

7. Addresses

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

Name	Address
Perennial Value Management Limited	Level 27, 88 Phillip St Sydney NSW 2000
Credit Clear Ltd	6 Riverside Quay Level 4, Southbank, Vic 3006

Signature

Print Name **Bill Anastasopoulos** Capacity **Company Secretary**



Sign Here **Date** **2/04/2024**