

Form 603

Corporations Act 2001 Section 671B

Notice of initial substantial holderTo Company Name/Scheme **DirectMoney Ltd**ACN/ARSN **004 661 205****1. Details of substantial holder (1)**Name **Janet Gambold & Bleddyn Gambold <Gambold Retirement Plan>**

ACN/ARSN (if applicable)

The holder became a substantial holder on 06/07/15**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	19,267,900	7.24%	7.24%

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
Janet Gambold & Bleddyn Gambold <Gambold Retirement Plan>	Relevant interest under section 608(1) of the Corporations Act, being the registered holding of the securities.	19,267,900 fully paid ordinary shares

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
Janet Gambold & Bleddyn Gambold	<Gambold Retirement Plan>	Janet Gambold & Bleddyn Gambold	19,267,900 fully paid ordinary shares

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
Janet Gambold & Bleddyn Gambold	6/7/2015		Vendor Consideration
			19,267,900 fully paid ordinary shares

6. Associates

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

Name and AON/ARSN (if applicable)	Nature of association

7. Addresses

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

Name	Address
Janet Gambold	1 St Andrews Close, Belrose NSW 2085
Bleddyn Gambold	1 St Andrews Close, Belrose NSW 2085

Signature

print name JANET GAMBOLD BLEDDYN GAMBOLD

sign here J. Gambold. Bleddyn Gambold. Date 04/09/2015