



ASX Release

28th February 2019

Changes in Director's Interests

Zip Co Limited (ASX: Z1P) ("Zip") has been advised by Chairman and Non-Executive Director, Philip Crutchfield, that he has sold 1.0 million shares. Mr Crutchfield has held shares in Zip since inception as a listed company. He has confirmed that he does not presently intend to sell any further shares over the next 12 months.

The transaction was undertaken by way of an off-market placement to institutional investors.

– ENDS –

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About Zip

ASX-listed Zip Co Limited (ASX: Z1P) or (“Zip”) is a leading player in the digital retail finance and payments industry. The Company offers point-of-sale credit and digital payment services to the retail, education, health and travel industries. It operates under the Zip Pay, Zip Money and Pocketbook brands. The Company is focused on offering transparent, responsible and fairly priced consumer products. Zip’s platform is entirely digital and leverages big data in its proprietary fraud and credit decisioning technology to deliver real-time consumer responses. Zip is managed by a team with over 50 years’ experience in retail finance and payments and is a licensed and regulated credit provider.

For more information, visit: www.zip.co

Appendix 3Y

Change of Director's Interest Notice

Information or documents not available now must be given to ASX as soon as available. Information and documents given to ASX become ASX's property and may be made public.

Introduced 30/09/01 Amended 01/01/11

Name of entity	Zip Co Limited
ABN	50 139 546 428

We (the entity) give ASX the following information under listing rule 3.19A.2 and as agent for the director for the purposes of section 205G of the Corporations Act.

Name of Director	Philip Crutchfield
Date of last notice	10 December 2018

Part 1 - Change of director's relevant interests in securities

In the case of a trust, this includes interests in the trust made available by the responsible entity of the trust

Note: In the case of a company, interests which come within paragraph (i) of the definition of "notifiable interest of a director" should be disclosed in this part.

Direct or indirect interest	Direct Interest
Nature of indirect interest (including registered holder) <small>Note: Provide details of the circumstances giving rise to the relevant interest.</small>	N/A
Date of change	26 February 2019
No. of securities held prior to change	<p><u>Direct Interest:</u> Mr Philip David Crutchfield</p> <ol style="list-style-type: none"> 1. 3,000,000 Ordinary shares 2. 150,000 Unlisted Options, exercise price \$0.70, expiry date 5 December 2019 3. 150,000 Unlisted Options, exercise price \$0.50, expiry date 5 December 2019 <p><u>Indirect Interest:</u> P D Crutchfield Pty Ltd <Crutchfield Super Fund A/C></p> <ol style="list-style-type: none"> 1. 2,500,000 Ordinary shares
Class	Fully Paid Ordinary Shares
Number acquired	N/A

+ See chapter 19 for defined terms.

Appendix 3Y Change of Director's Interest Notice

Number disposed	1,000,000 Fully paid Ordinary Shares
Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation	\$1.5012 per Ordinary Share Total Consideration: \$1,501,200
No. of securities held after change	<p><u>Direct Interest:</u> Mr Philip David Crutchfield</p> <ol style="list-style-type: none"> 1. 2,000,000 Ordinary shares 2. 150,000 Unlisted Options, exercise price \$0.70, expiry date 5 December 2019 3. 150,000 Unlisted Options, exercise price \$0.50, expiry date 5 December 2019 <p><u>Indirect Interest:</u> P D Crutchfield Pty Ltd <Crutchfield Super Fund A/C></p> <ol style="list-style-type: none"> 2. 2,500,000 Ordinary shares
Nature of change Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	On-market trade.

Part 2 – Change of director's interests in contracts

Note: In the case of a company, interests which come within paragraph (ii) of the definition of "notifiable interest of a director" should be disclosed in this part.

Detail of contract	N/A
Nature of interest	N/A
Name of registered holder (if issued securities)	N/A
Date of change	N/A
No. and class of securities to which interest related prior to change Note: Details are only required for a contract in relation to which the interest has changed	N/A
Interest acquired	N/A
Interest disposed	N/A
Value/Consideration Note: If consideration is non-cash, provide details and an estimated valuation	N/A
Interest after change	N/A

+ See chapter 19 for defined terms.

Part 3 – +Closed period

Were the interests in the securities or contracts detailed above traded during a +closed period where prior written clearance was required?	No
If so, was prior written clearance provided to allow the trade to proceed during this period?	N/A
If prior written clearance was provided, on what date was this provided?	N/A

+ See chapter 19 for defined terms.