

27 April 2010

Company Announcements Office  
Australian Stock Exchange  
20 Bridge Street  
SYDNEY NSW 2000

Dear Sir / Madam,

**Tranzact Financial Services Limited (the “Company”) – Appendix 3Y (x4)**

Please find following the required Appendix 3Y notices (x4).

The attached Appendix 3Y notices incorporate the following corrections:

1. The holding of Mr Anthony Ractliffe of shares in the Company is amended by 96,000 due to the reconciliation of shares held directly and through a custodian.
2. The holding of Gro-Aust Holdings Ltd (of which Messrs Yeo and Ractliffe are Directors) of shares in the Company is amended by 10,000 due to a typographical error.

These corrections were noted when a full reconciliation was performed of custodial records with the ASX Announcements. The Company will ensure that in future these reconciliations occur each time such announcements are required. The Company has a policy requiring timely provision of information regarding Directors’ interests which was in place when the original notices were lodged on time. However, the Directors are conscious of the reporting requirements and have improved the reconciliation processes to ensure compliance.

We apologise for this oversight and do not expect it to reoccur.

Yours faithfully,



Colin Yip  
General Manager

# 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 30/9/2001.

<b>Name of entity</b>	<b>Tranzact Financial Services Limited</b>
<b>ABN</b>	<b>84 089 997 731</b>

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.

<b>Name of Director</b>	Phillip Lloyd Harry
<b>Date of last notice</b>	8 Oct 2010

### 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.

<b>Direct or indirect interest</b>	<b>Indirect</b>
<b>Nature of indirect interest (including registered holder)</b> <small>Note: Provide details of the circumstances giving rise to the relevant interest.</small>	<ul style="list-style-type: none"> <li>• Conclude Pty Ltd as trustee of the Conclude Superannuation Fund – Phillip Harry is a beneficiary</li> <li>• Phillip Harry is a trustee of the TFS Group Employee Bonus and Share Scheme which holds shares and options in Tranzact Financial Services Limited</li> </ul>
<b>Date of change</b>	23 April 2010
<b>No. of securities held prior to change</b>	1,824,000 (held by Conclude Pty Ltd) 2,000,836 (held by the TFS Group Employee Bonus and Share Scheme)
<b>Class</b>	Ordinary
<b>Number acquired</b>	Nil
<b>Number disposed</b>	350,000 by the TFS Group Employee Bonus and Share Scheme (transferred to staff on vesting)
<b>Value/Consideration</b> <small>Note: If consideration is non-cash, provide details and estimated valuation</small>	\$0.25/share (acquired at the time of the Rights Issue in May 2007)

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<b>No. of securities held after change</b>	1,824,000 (held by Conclude Pty Ltd) 1,650,836 (held by the TFS Group Employee Bonus and Share Scheme)
<b>Nature of change</b> Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	Off-market trades

**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.

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

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Introduced 30/9/2001.

<b>Name of entity</b>	<b>Tranzact Financial Services Limited</b>
<b>ABN</b>	<b>84 089 997 731</b>

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.

<b>Name of Director</b>	Richard Lynn Rodgers
<b>Date of last notice</b>	8 October 2009

### 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.

<b>Direct or indirect interest</b>	Direct / Indirect
<b>Nature of indirect interest (including registered holder)</b> <small>Note: Provide details of the circumstances giving rise to the relevant interest.</small>	Richard Rodgers is a trustee of the TFS Group Employee Bonus and Share Scheme which holds shares and options in Tranzact Financial Services Limited
<b>Date of change</b>	23 April 2010
<b>No. of securities held prior to change</b>	100,000 (held by Richard Rodgers) 2,000,836 (held by the TFS Group Employee Bonus and Share Scheme)
<b>Class</b>	Ordinary
<b>Number acquired</b>	Nil
<b>Number disposed</b>	350,000 by the TFS Group Employee Bonus and Share Scheme (transferred to staff on vesting)
<b>Value/Consideration</b> <small>Note: If consideration is non-cash, provide details and estimated valuation</small>	\$0.25/share (acquired at the time of the Rights Issue in May 2007)

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<b>No. of securities held after change</b>	100,000 (held by Richard Rodgers) 1,650,836 (held by the TFS Group Employee Bonus and Share Scheme)
<b>Nature of change</b> Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	Off-market trades

**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.

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

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Introduced 30/9/2001.

<b>Name of entity</b>	<b>Tranzact Financial Services Limited</b>
<b>ABN</b>	<b>84 089 997 731</b>

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.

<b>Name of Director</b>	William Anthony Ractliffe
<b>Date of last notice</b>	8 October 2009

### 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	Indirect
<p><b>Nature of indirect interest (including registered holder)</b>  <small>Note: Provide details of the circumstances giving rise to the relevant interest.</small></p>	<ul style="list-style-type: none"> <li>• Gro-Aust Holdings Limited holds shares and options issued by Tranzact Financial Services Limited. (Anthony Ractliffe is a director of Gro-Aust Holdings Limited.)</li> <li>• Anthony Ractliffe is the sole director and joint shareholder of all the shares in Wadsrac Nominees Limited. Wadsrac Nominees Limited is the nominee company for the WA &amp; DS Ractliffe Trust. Anthony Ractliffe is a beneficiary of this trust.</li> <li>• Wadsrac Nominees Limited holds 2.8% of the shares in Grosvenor Financial Services Group Limited which in turn holds 75% of the shares in Gro-Aust Holdings Limited.</li> <li>• Wadsrac Nominees Ltd holds a negligible amount of shares, through the Grosvenor Employee Share Scheme, in Grosvenor Financial Services Group Ltd which in turn holds 75% of the shares in Gro-Aust Holdings Ltd.</li> <li>• Anthony Ractliffe is a trustee of the Grosvenor Employee Share Scheme which holds shares and options in Tranzact Financial Services Ltd.</li> </ul>

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	<ul style="list-style-type: none"> <li>• Anthony Ractliffe is a trustee of the TFS Group Employee Bonus and Share Scheme which holds shares and options in Tranzact Financial Services Limited.</li> <li>• Anthony Ractliffe is the trustee of the Ractliffe Australian Family Trust and is a beneficiary of this trust.</li> </ul>
<b>Date of change</b>	23 April 2010
<b>No. of securities held prior to change</b>	65,294,015 (held by Gro-Aust Holdings Ltd) 1,052,000 (held by the Grosvenor Employee Share Scheme) 2,000,836 (held by the TFS Group Employee Bonus and Share Scheme) 1,442,000 (held by the Ractliffe Australian Family Trust through Asset Custodian Nominees (Aust) Pty Ltd as nominee)
<b>Class</b>	Ordinary
<b>Number acquired</b>	10,000 by Gro-Aust Holdings Ltd (held by Australian Custodian Nominees Ltd as its nominee) – typo in the ASX Announcement on 16/7/09 96,000 by Ractliffe Australian Family Trust (held by Asset Custodian Nominees (Aust) Pty Ltd as nominee) on 25/5/07
<b>Number disposed</b>	350,000 by the TFS Group Employee Bonus and Share Scheme (transferred to staff on vesting) 171,645 by the Grosvenor Employee Share Scheme (transferred to staff on vesting)
<b>Value/Consideration</b> <small>Note: If consideration is non-cash, provide details and estimated valuation</small>	\$0.14/share for the Gro-Aust Holdings Ltd transaction \$0.25/share for the Ractliffe transaction (acquired at the time of the Rights Issue in May 2007) \$0.25/share for the TFS and Grosvenor Employee Share Scheme transactions (acquired at the time of the Rights Issue in May 2007)
<b>No. of securities held after change</b>	65,304,015 (held by Gro-Aust Holdings Ltd) 880,355 (held by the Grosvenor Employee Share Scheme) 1,650,836 (held by the TFS Group Employee Bonus and Share Scheme) 1,538,000 (held by the Ractliffe Australian Family Trust through Asset Custodian Nominees (Aust) Pty Ltd as nominee)
<b>Nature of change</b> <small>Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back</small>	Off-market trades

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**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.

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

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Introduced 30/9/2001.

<b>Name of entity</b>	<b>Tranzact Financial Services Limited</b>
<b>ABN</b>	<b>84 089 997 731</b>

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.

<b>Name of Director</b>	Allan Seng Tong Yeo
<b>Date of last notice</b>	8 October 2009

### 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	Indirect
<p><b>Nature of indirect interest (including registered holder)</b> Note: Provide details of the circumstances giving rise to the relevant interest.</p>	<ul style="list-style-type: none"> <li>• Gro-Aust Holdings Limited holds shares and options in Tranzact Financial Services Limited. (Allan Yeo is a director of Gro-Aust Holdings Limited.)</li> <li>• Allan Yeo is a director and joint shareholder (non-beneficiary trustee) of all the shares in ASTY Holdings Limited.</li> <li>• ASTY Holdings Limited holds 25% of the shares in Gro-Aust Holdings Limited.</li> <li>• ASTY Holdings Limited holds 17.7% of the shares in Grosvenor Financial Services Group Limited which in turn holds 75% of the shares in Gro-Aust Holdings Limited.</li> <li>• ASTY Holdings Limited holds a negligible amount (approx. 0.2%) of shares, through the Grosvenor Employee Share Scheme, in Grosvenor Financial Services Group Limited which in turn holds 75% of the shares in Gro-Aust Holdings Limited.</li> </ul>

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	<ul style="list-style-type: none"> <li>• Allan Yeo is a non-beneficiary trustee of the The Yeo Family Trust.</li> <li>• The Yeo Family Trust holds 2.2% of the shares in Grosvenor Financial Services Group Limited which in turn holds 75% of the shares in Gro-Aust Holdings Limited.</li> <li>• Allan Yeo is a trustee of the Grosvenor Employee Share Scheme which holds shares and options in Tranzact Financial Services Limited.</li> <li>• Allan Yeo is a trustee of the TFS Group Employee Bonus and Share Scheme which holds shares and options in Tranzact Financial Services Limited.</li> </ul>
<b>Date of change</b>	23 April 2010
<b>No. of securities held prior to change</b>	65,294,015 (held by Gro-Aust Holdings Ltd) 1,052,000 (held by the Grosvenor Employee Share Scheme) 2,000,836 (held by the TFS Group Employee Bonus and Share Scheme)
<b>Class</b>	Ordinary
<b>Number acquired</b>	10,000 by Gro-Aust Holdings Ltd (held by Australian Custodian Nominees Ltd as its nominee) – typo in the ASX Announcement on 16/7/09
<b>Number disposed</b>	350,000 by the TFS Group Employee Bonus and Share Scheme (transferred to staff on vesting) 171,645 by the Grosvenor Employee Share Scheme (transferred to staff on vesting)
<b>Value/Consideration</b> Note: If consideration is non-cash, provide details and estimated valuation	\$0.14/share for the Gro-Aust Holdings Ltd transaction \$0.25/share for the TFS and Grosvenor Employee Share Scheme transactions (acquired at the time of the Rights Issue in May 2007)
<b>No. of securities held after change</b>	65,304,015 (held by Gro-Aust Holdings Ltd) 1,052,000 (held by the Grosvenor Employee Share Scheme) 2,000,836 (held by the TFS Group Employee Bonus and Share Scheme)
<b>Nature of change</b> Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	Off-market trades

**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.

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

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