

# 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>    | William Anthony Ractliffe |
| <b>Date of last notice</b> | 12 April 2011             |

### 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><br/>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 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> |

+ See chapter 19 for defined terms.

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|  |   |
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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>  | 17 October 2011   |
| <b>No. of securities held prior to change</b>  | 66,717,154 (held by Gro-Aust Holdings Ltd)<br>880,355 (held by the Grosvenor Employee Share Scheme)<br>1,798,334 (held by the TFS Group Employee Bonus and Share Scheme)<br>1,538,000 (held by the Ractliffe Australian Family Trust through Asset Custodian Nominees (Aust) Pty Ltd as nominee)                                    |
| <b>Class</b>   | Ordinary  |
| <b>Number acquired</b>   | Nil   |
| <b>Number disposed</b>   | 128,889 by the TFS Group Employee Bonus and Share Scheme  |
| <b>Value/Consideration</b><br><small>Note: If consideration is non-cash, provide details and estimated valuation</small>   | N.A. (shares vesting to staff)  |
| <b>No. of securities held after change</b>   | 66,717,154 (held by Gro-Aust Holdings Ltd)<br>880,355 (held by the Grosvenor Employee Share Scheme)<br>1,669,445 (held by the TFS Group Employee Bonus and Share Scheme)<br>1,538,000 (held by the Ractliffe Australian Family Trust through Asset Custodian Nominees (Aust) Pty Ltd as nominee)                                    |
| <b>Nature of change</b><br><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 transfer (shares vesting to staff)   |

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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><br>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><br>Note: If consideration is non-cash, provide details and an estimated valuation   | — |
| <b>Interest after change</b>   | — |

**Part 3 – Closed period**

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

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