

# 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>	19 September 2013

### 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>	Indirect
<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>• Anthony Ractliffe is the trustee of the Ractliffe Australian Family Trust and is a beneficiary of this trust.</li> <li>• Anthony Ractliffe is the trustee of the TFS Group Employee Bonus and Share Scheme which holds shares in Tranzact Financial Services Limited.</li> <li>• Both of the above shareholdings were held via a custodial holding – Asset Custodian Nominees (Aust) Pty Ltd, and are now transferred and being held in the name of the respective Trustees directly.</li> </ul>
<b>Date of change</b>	22 November 2013
<b>No. of securities held prior to change</b>	835,555 (held by the TFS Group Employee Bonus and Share Scheme through Asset Custodian Nominees (Aust) Pty Ltd as nominee) 1,538,000 (held by the Ractliffe Australian Family Trust through Asset Custodian Nominees (Aust) Pty Ltd as nominee)
<b>Class</b>	Ordinary

+ See chapter 19 for defined terms.

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<b>Number acquired</b>	835,555 (held by the TFS Group Employee Bonus and Share Scheme directly in the name of the Trustees) 1,538,000 (held by the Ractliffe Australian Family Trust directly in the name of the Trustees)
<b>Number disposed</b>	835,555 (held by the TFS Group Employee Bonus and Share Scheme through Asset Custodian Nominees (Aust) Pty Ltd as nominee) 1,538,000 (held by the Ractliffe Australian Family Trust through Asset Custodian Nominees (Aust) Pty Ltd as nominee)
<b>Value/Consideration</b> Note: If consideration is non-cash, provide details and estimated valuation	N/A
<b>No. of securities held after change</b>	835,555 (held by the TFS Group Employee Bonus and Share Scheme directly in the name of the Trustees) 1,538,000 (held by the Ractliffe Australian Family Trust directly in the name of the Trustees)
<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	Transfer from custodial holding to directly held in the name of the respective trustees

**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>	-

+ See chapter 19 for defined terms.

**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>	N/A
<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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