

**Form 604
Corporations Act 2001
Section 671B**

Notice of change of interests of substantial holder

To : Mint Payments Limited
ACN: 122 043 029
ASX Code: MNW

1. Details of substantial holder

Name: IOOF Holdings Limited
ACN: 100 103 722

This notice is given by IOOF Holdings Limited on behalf of itself and its subsidiaries.

There was a change in the interest of the substantial holder on: 26/02/2019
The previous notice was given to the company on: 03/10/2017
The previous notice was dated: 29/09/2017

2. Previous and present 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 had a relevant interest in when last required and when now required to give a substantial holding notice to the company or scheme, are as follows:

Class of securities	Previous notice		Present notice	
	Person's votes	Voting Power	Person's votes	Voting Power
Ordinary	81,038,110	12.496%	106,021,160	13.501%

3. Changes in relevant interests

Particulars of each change in, or change in the nature of, a relevant interest of the substantial holder or an associate in voting securities of the company or scheme, since the substantial holder was last required to give a substantial holding notice to the company or scheme are as follows:

Date	Person	Nature	Consideration	Class & number (ord)	Person's votes
2/10/2017	Perennial Value Management Limited (ACN 090 879 904)	Sold on market	-\$ 31,064.71	702,394	702,394
3/10/2017	Perennial Value Management Limited (ACN 090 879 904)	Sold on market	-\$ 24,160.07	550,000	550,000
6/10/2017	Perennial Value Management Limited (ACN 090 879 904)	Sold on market	-\$ 23,140.27	493,160	493,160
11/10/2017	Perennial Value Management Limited (ACN 090 879 904)	Sold on market	-\$ 36,882.07	820,956	820,956
19/10/2017	Perennial Value Management Limited (ACN 090 879 904)	Sold on market	-\$ 2,188.42	48,712	48,712
20/10/2017	Perennial Value Management Limited (ACN 090 879 904)	Sold on market	-\$ 6,805.03	150,138	150,138
23/10/2017	Perennial Value Management Limited (ACN 090 879 904)	Sold on market	-\$ 2,620.24	60,895	60,895
24/10/2017	Perennial Value Management Limited (ACN 090 879 904)	Sold on market	-\$ 8,585.81	200,000	200,000
26/10/2017	Perennial Value Management Limited (ACN 090 879 904)	Sold on market	-\$ 10,441.37	243,224	243,224
10/05/2018	Perennial Value Management Limited (ACN 090 879 904)	Purchased on market	\$ 399,999.99	13,333,333	13,333,333
18/06/2018	Perennial Value Management Limited (ACN 090 879 904)	Sold on market	-\$ 4,642.32	150,000	150,000
22/06/2018	Perennial Value Management Limited (ACN 090 879 904)	Purchased on market	\$ 3,102.71	119,138	119,138
25/06/2018	Perennial Value Management Limited (ACN 090 879 904)	Purchased on market	\$ 34,740.12	1,284,552	1,284,552
26/06/2018	Perennial Value Management Limited (ACN 090 879 904)	Purchased on market	\$ 18,164.90	671,666	671,666
27/06/2018	Perennial Value Management Limited (ACN 090 879 904)	Purchased on market	\$ 14,308.03	506,541	506,541
28/06/2018	Perennial Value Management Limited (ACN 090 879 904)	Purchased on market	\$ 816.33	28,103	28,103
29/06/2018	Perennial Value Management Limited (ACN 090 879 904)	Purchased on market	\$ 32,144.12	1,106,592	1,106,592
9/07/2018	Perennial Value Management Limited (ACN 090 879 904)	Purchased on market	\$ 6,104.25	217,889	217,889
10/07/2018	Perennial Value Management Limited (ACN 090 879 904)	Purchased on market	\$ 459.94	16,458	16,458
12/07/2018	Perennial Value Management Limited (ACN 090 879 904)	Purchased on market	\$ 4,544.61	162,040	162,040
13/07/2018	Perennial Value Management Limited (ACN 090 879 904)	Purchased on market	\$ 19,055.86	634,149	634,149
16/07/2018	Perennial Value Management Limited (ACN 090 879 904)	Purchased on market	\$ 7,229.16	240,575	240,575
17/07/2018	Perennial Value Management Limited (ACN 090 879 904)	Purchased on market	\$ 432.83	14,452	14,452
18/07/2018	Perennial Value Management Limited (ACN 090 879 904)	Purchased on market	\$ 10,020.73	344,973	344,973
19/07/2018	Perennial Value Management Limited (ACN 090 879 904)	Purchased on market	\$ 746.94	25,714	25,714

23/07/2018	Perennial Value Management Limited (ACN 090 879 904)	Purchased on market	\$ 6,556.36	225,709	225,709
30/07/2018	Perennial Value Management Limited (ACN 090 879 904)	Purchased on market	\$ 789.20	27,549	27,549
1/08/2018	Perennial Value Management Limited (ACN 090 879 904)	Purchased on market	\$ 6,081.67	216,073	216,073
2/08/2018	Perennial Value Management Limited (ACN 090 879 904)	Purchased on market	\$ 15,828.25	661,179	661,179
19/10/2018	Perennial Value Management Limited (ACN 090 879 904)	Purchased on market	\$ 30,136.15	970,000	970,000
23/10/2018	Perennial Value Management Limited (ACN 090 879 904)	Purchased on market	\$ 6,836.37	227,379	227,379
24/10/2018	Perennial Value Management Limited (ACN 090 879 904)	Purchased on market	\$ 3,269.61	108,748	108,748
31/10/2018	Perennial Value Management Limited (ACN 090 879 904)	Purchased on market	\$ 30,715.82	1,179,334	1,179,334
16/11/2018	Perennial Value Management Limited (ACN 090 879 904)	Purchased on market	\$ 7,037.77	234,206	234,206
19/11/2018	Perennial Value Management Limited (ACN 090 879 904)	Purchased on market	\$ 3,004.95	100,000	100,000
20/11/2018	Perennial Value Management Limited (ACN 090 879 904)	Purchased on market	\$ 12,019.80	400,000	400,000
21/11/2018	Perennial Value Management Limited (ACN 090 879 904)	Purchased on market	\$ 20,032.98	666,666	666,666
22/11/2018	Perennial Value Management Limited (ACN 090 879 904)	Purchased on market	\$ 1,742.87	60,000	60,000
29/11/2018	Perennial Value Management Limited (ACN 090 879 904)	Purchased on market	\$ 1,290.12	46,000	46,000
30/11/2018	Perennial Value Management Limited (ACN 090 879 904)	Purchased on market	\$ 588.97	21,000	21,000
3/12/2018	Perennial Value Management Limited (ACN 090 879 904)	Purchased on market	\$ 22,649.76	763,934	763,934
4/12/2018	Perennial Value Management Limited (ACN 090 879 904)	Purchased on market	\$ 546.90	21,000	21,000
5/12/2018	Perennial Value Management Limited (ACN 090 879 904)	Purchased on market	\$ 1,252.15	50,003	50,003
20/12/2018	Perennial Value Management Limited (ACN 090 879 904)	Purchased on market	\$ 1,103.52	42,350	42,350
21/12/2018	Perennial Value Management Limited (ACN 090 879 904)	Purchased on market	\$ 4,630.16	165,000	165,000
27/12/2018	Perennial Value Management Limited (ACN 090 879 904)	Purchased on market	\$ 1,029.97	35,497	35,497
31/12/2018	Perennial Value Management Limited (ACN 090 879 904)	Purchased on market	\$ 61,595.34	2,048,671	2,048,671
9/01/2019	Perennial Value Management Limited (ACN 090 879 904)	Purchased on market	\$ 959.53	35,000	35,000
10/01/2019	Perennial Value Management Limited (ACN 090 879 904)	Purchased on market	\$ 15,418.29	551,025	551,025
17/01/2019	Perennial Value Management Limited (ACN 090 879 904)	Purchased on market	\$ 43.96	1,625	1,625
18/01/2019	Perennial Value Management Limited (ACN 090 879 904)	Purchased on market	\$ 1,251.05	46,259	46,259

22/01/2019	Perennial Value Management Limited (ACN 090 879 904)	Purchased on market	\$ 2,399.39	88,720	88,720
25/01/2019	Perennial Value Management Limited (ACN 090 879 904)	Purchased on market	\$ 58.51	2,086	2,086
29/01/2019	Perennial Value Management Limited (ACN 090 879 904)	Purchased on market	\$ 1,365.76	50,500	50,500
25/02/2019	Perennial Value Management Limited (ACN 090 879 904)	Purchased on market	\$ 6,876.99	276,841	276,841
26/02/2019	Perennial Value Management Limited (ACN 090 879 904)	Purchased on market	\$ 9,367.14	374,000	374,000

4. Present Relevant Interests

Particulars of each relevant interest of the substantial holder in voting securities after the change are as follows:

Holder	Registered holder of securities	Person Entitled to be holder	Nature of relevant interest	Class & Number (Ord)	Person's votes
Perennial Value Management Limited (ACN 090 879 904)	NAB Asset Servicing		Investment Manager	40,869,644	40,869,644
Perennial Value Management Limited (ACN 090 879 904)	BNP		Investment Manager	65,151,516	65,151,516

5. Changes in association

The persons who have become associates of, ceased to be associates of, or have changed the nature of their association with, the substantial holder in relation to voting interests in the company or scheme are as follows:

Name & ACN	Nature of association
Not applicable	

6. Addresses

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

Name	Address
IOOF Holdings Limited	Level 6, 161 Collins Street Melbourne Victoria 3000
Perennial Value Management Limited	Level 27, 88 Phillip St Sydney NSW 2000
Mint Payments Limited	Level 4, 450 Victoria Road, Gladesville, NSW 2111