

Form 604
Corporations Act 2001
Section 671B

Notice of change of interests of substantial holder

To Company Name/Scheme BIR – BIR Financial Limited

ACN/ARSN ACN 074 009 091

1. Details of substantial holder (1)

Name Netwealth Group Limited ACN 620 145 404, Netwealth Holdings Limited ACN 133 790 146, Netwealth Group Services Pty Ltd ACN 135 940 840, Netwealth Superannuation Services Pty Limited ACN 636 951 310, Netwealth Investments Limited ACN 090 569 109, Netwealth Fiduciary Services Pty Ltd ACN 114 802 532, WealthTech Limited ACN 637 362 460 (together, the **Netwealth Entities**)

Heine Brothers Pty Ltd ACN 006 819 718 atf The MMH Trust (HBPL), Michael Max Heine, Matthew Alexander Max Heine, and Nicholas St. Clair Max Heine (together, the **Heine Entities**)

ACN/ARSN (if applicable) As noted above

There was a change in the interests of the substantial holder on 11/10/2023 (became aware on 12th Oct)

The previous notice was given to the company on 03/08/2023

The previous notice was dated 03/08/2023

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 (2) had a relevant interest (3) 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 (4)	Previous notice		Present notice	
	Person's votes	Voting power (5)	Person's votes	Voting power (5)
Fully Paid Ordinary Shares (Shares)	17,520,729	6.11%	21,940,645	7.31%

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 of change	Person whose relevant interest changed	Nature of change (6)	Consideration given in relation to change (7)	Class and number of securities affected	Person's votes affected
There was an increase in relevant interests in Shares (see Annexure A).					

4. Present relevant interests

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

Holder of relevant interest	Registered holder of securities	Person entitled to be registered as holder (8)	Nature of relevant interest (6)	Class and number of securities	Person's votes
Netwealth Superannuation Service Pty Ltd ACN 636 951 310 (NSS) as trustee of the Netwealth Superannuation Master Fund (NSMF)	Netwealth Investments Limited ACN 090 569 109 (NIL) as custodian for NSS as the trustee of the NSMF	NSS as trustee of the NSMF	Relevant interest under section 608(1)(b)-(c) of the Corporations Act through its ability to control the exercise of rights to vote attached to the above securities, and the power to dispose of the above securities	21,940,645 Shares	21,940,645

Holder of relevant interest	Registered holder of securities	Person entitled to be registered as holder (8)	Nature of relevant interest (6)	Class and number of securities	Person's votes
Netwealth Group Limited ACN 620 (NGL) 145 404, Netwealth Holdings Limited ACN 133 790 146 (NHL)	NIL as custodian for NSS as the trustee of the NSMF	NSS as trustee of the NSMF	Deemed relevant interest under section 608(3)(b) of the Corporations Act, as holding companies of NSS Neither of these entities are entitled to be registered as the holder of the above securities, nor do they have the ability to vote or dispose of the securities (or control the exercise of the power to do so)	21,940,645 Shares	21,940,645
Netwealth Entities (other than those already noted above)	NIL as custodian for NSS as the trustee of the NSMF	NSS as trustee of the NSMF	Deemed relevant interest in the securities in which NSS has a relevant interest, pursuant to section 608(3)(a) of the Corporations Act, as their voting power in NSS includes the voting power of their associate (NHL, NSS's immediate parent) None of these entities are entitled to be registered as the holder of the above securities, nor do they have the ability to vote or dispose of the securities (or control the exercise of the power to do so)	21,940,645 Shares	21,940,645
Heine Entities	NIL as custodian for NSS as the trustee of the NSMF	NSS as trustee of the NSMF	Deemed relevant interest under sections 608(3)(a)-(b) of the Corporations Act, through HBPL's control of NGL, the parent entity of the Netwealth group of companies, and the other Heine Entities having interests of >20% in HBPL None of these entities are entitled to be registered as the holder of the above securities, nor do they have the ability to vote or dispose of the securities (or control the exercise of the power to do so)	21,940,645 Shares	21,940,645

5. Changes in association

The persons who have become associates (2) of, ceased to be associates of, or have changed the nature of their association (9) with, the substantial holder in relation to voting interests in the company or scheme are as follows::

Name and ACN/ARSN (if applicable)	Nature of association
N/A	N/A

6. Addresses

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


Name	Address
Netwealth Entities	Level 6, 180 Flinders Street, Melbourne Victoria 3000
Heine Entities	c/- SW Accountants & Advisors Pty Ltd Level 10, 530 Collins Street ,Melbourne Victoria 3000

Signature

print name ANDREW HOLDEN

capacity Company Secretary

sign here



date 16/10/2023


DIRECTIONS

- (1) If there are a number of substantial holders with similar or related relevant interests (eg. a corporation and its related corporations, or the manager and trustee of an equity trust), the names could be included in an annexure to the form. If the relevant interests of a group of persons are essentially similar, they may be referred to throughout the form as a specifically named group if the membership of each group, with the names and addresses of members is clearly set out in paragraph 6 of the form.
- (2) See the definition of "associate" in section 9 of the Corporations Act 2001.
- (3) See the definition of "relevant interest" in sections 608 and 671B(7) of the Corporations Act 2001.
- (4) The voting shares of a company constitute one class unless divided into separate classes.
- (5) The person's votes divided by the total votes in the body corporate or scheme multiplied by 100.
- (6) Include details of:
 - (a) any relevant agreement or other circumstances because of which the change in relevant interest occurred. If subsection 671B(4) applies, a copy of any document setting out the terms of any relevant agreement, and a statement by the person giving full and accurate details of any contract, scheme or arrangement, must accompany this form, together with a written statement certifying this contract, scheme or arrangement; and
 - (b) any qualification of the power of a person to exercise, control the exercise of, or influence the exercise of, the voting powers or disposal of the securities to which the relevant interest relates (indicating clearly the particular securities to which the qualification applies).See the definition of "relevant agreement" in section 9 of the Corporations Act 2001.
- (7) Details of the consideration must include any and all benefits, money and other, that any person from whom a relevant interest was acquired has, or may, become entitled to receive in relation to that acquisition. Details must be included even if the benefit is conditional on the happening or not of a contingency. Details must be included of any benefit paid on behalf of the substantial holder or its associate in relation to the acquisitions, even if they are not paid directly to the person from whom the relevant interest was acquired.
- (8) If the substantial holder is unable to determine the identity of the person (eg. if the relevant interest arises because of an option) write "unknown".
- (9) Give details, if appropriate, of the present association and any change in that association since the last substantial holding notice.

ANNEXURE A

TO COMPANY NAME/SCHEME	BIR – BIR Financial Limited
ACN/ARSN	ACN 074 009 091

This is the Annexure A of three pages referred to in the Form 604 'Notice of change of interests of substantial holder' signed by me and dated 16 October 2023.

PRINT NAME	ANDREW HOLDEN	CAPACITY	Company Secretary
SIGNATURE		DATE	16 th October 2023

CHANGES IN RELEVANT INTERESTS

Date of change	Person whose relevant interest changed	Nature of change (6)	Consideration given in relation to change (7)	Class of securities affected	Number of securities affected	Person's votes affected
4/08/2023	Netwealth Entities and Heine Entities	Buy	\$ 5,455.51	Shares	73,711	73,711
7/08/2023	Netwealth Entities and Heine Entities	Sell	\$ 24.92	Shares	- 356	- 356
8/08/2023	Netwealth Entities and Heine Entities	Sell	\$ 2,762.66	Shares	- 39,473	- 39,473
8/08/2023	Netwealth Entities and Heine Entities	Sell	\$ 704.36	Shares	- 10,064	- 10,064
15/08/2023	Netwealth Entities and Heine Entities	Buy	\$ 2,199.19	Shares	34,902	34,902
17/08/2023	Netwealth Entities and Heine Entities	Sell	\$ 253.81	Shares	- 5,401	- 5,401
18/08/2023	Netwealth Entities and Heine Entities	Buy	\$ 12,765.44	Shares	277,464	277,464
18/08/2023	Netwealth Entities and Heine Entities	Sell	\$ 6,254.05	Shares	- 135,980	- 135,980
21/08/2023	Netwealth Entities and Heine Entities	Buy	\$ 5,000.77	Shares	106,382	106,382
21/08/2023	Netwealth Entities and Heine Entities	Buy	\$ 2,000.32	Shares	42,553	42,553
21/08/2023	Netwealth Entities and Heine Entities	Buy	\$ 1,706.44	Shares	36,301	36,301
21/08/2023	Netwealth Entities and Heine Entities	Buy	\$ 3,624.43	Shares	77,103	77,103
22/08/2023	Netwealth Entities and Heine Entities	Buy	\$ 6,000.96	Shares	127,659	127,659
22/08/2023	Netwealth Entities and Heine Entities	Buy	\$ 1,376.34	Shares	29,279	29,279
22/08/2023	Netwealth Entities and Heine Entities	Buy	\$ 8,409.74	Shares	178,901	178,901
22/08/2023	Netwealth Entities and Heine Entities	Sell	\$ 3,333.56	Shares	- 68,043	- 68,043
22/08/2023	Netwealth Entities and Heine Entities	Sell	\$ 1,705.86	Shares	- 36,301	- 36,301
24/08/2023	Netwealth Entities and Heine Entities	Buy	\$ 4,096.76	Shares	93,093	93,093

Date of change	Person whose relevant interest changed	Nature of change (6)	Consideration given in relation to change (7)	Class of securities affected	Number of securities affected	Person's votes affected
24/08/2023	Netwealth Entities and Heine Entities	Buy	\$ 498.82	Shares	11,335	11,335
25/08/2023	Netwealth Entities and Heine Entities	Buy	\$ 3,770.15	Shares	81,946	81,946
30/08/2023	Netwealth Entities and Heine Entities	Buy	\$ 1,682.27	Shares	36,565	36,565
31/08/2023	Netwealth Entities and Heine Entities	Buy	\$ 4,083.12	Shares	88,749	88,749
31/08/2023	Netwealth Entities and Heine Entities	Buy	\$ 2,126.72	Shares	45,242	45,242
31/08/2023	Netwealth Entities and Heine Entities	Buy	\$ 12,254.38	Shares	257,684	257,684
1/09/2023	Netwealth Entities and Heine Entities	Buy	\$ 5,404.60	Shares	117,472	117,472
1/09/2023	Netwealth Entities and Heine Entities	Buy	\$ 1,037.83	Shares	23,583	23,583
6/09/2023	Netwealth Entities and Heine Entities	Buy	\$ 3,185.91	Shares	72,395	72,395
28/09/2023	Netwealth Entities and Heine Entities	Buy	\$ 4,711.50	Shares	112,160	112,160
28/09/2023	Netwealth Entities and Heine Entities	Buy	\$ 3,393.22	Shares	78,899	78,899
28/09/2023	Netwealth Entities and Heine Entities	Buy	\$ 10.21	Shares	243	243
29/09/2023	Netwealth Entities and Heine Entities	Buy	\$ 3,958.65	Shares	94,238	94,238
5/10/2023	Netwealth Entities and Heine Entities	Buy	\$ 3,719.85	Shares	88,553	88,553
6/10/2023	Netwealth Entities and Heine Entities	Buy	\$ 1,020.99	Shares	24,898	24,898
6/10/2023	Netwealth Entities and Heine Entities	Buy	\$ 4,500.74	Shares	109,756	109,756
6/10/2023	Netwealth Entities and Heine Entities	Buy	\$ 2,250.37	Shares	50,000	50,000
9/10/2023	Netwealth Entities and Heine Entities	Buy	\$ 2,646.44	Shares	58,800	58,800
9/10/2023	Netwealth Entities and Heine Entities	Buy	\$ 6,268.99	Shares	139,288	139,288
9/10/2023	Netwealth Entities and Heine Entities	Buy	\$ 2,000.31	Shares	44,444	44,444
9/10/2023	Netwealth Entities and Heine Entities	Buy	\$ 4,564.17	Shares	100,680	100,680
9/10/2023	Netwealth Entities and Heine Entities	Buy	\$ 2,611.87	Shares	58,032	58,032
9/10/2023	Netwealth Entities and Heine Entities	Buy	\$ 4,029.85	Shares	87,673	87,673
9/10/2023	Netwealth Entities and Heine Entities	Buy	\$ 4,608.75	Shares	104,727	104,727
9/10/2023	Netwealth Entities and Heine Entities	Buy	\$ 96.77	Shares	2,199	2,199
10/10/2023	Netwealth Entities and Heine Entities	Buy	\$ 5,392.56	Shares	122,538	122,538
10/10/2023	Netwealth Entities and Heine Entities	Buy	\$ 2,451.39	Shares	55,704	55,704
10/10/2023	Netwealth Entities and Heine Entities	Buy	\$ 2,079.56	Shares	47,255	47,255
10/10/2023	Netwealth Entities and Heine Entities	Buy	\$ 2,728.59	Shares	60,000	60,000
10/10/2023	Netwealth Entities and Heine Entities	Buy	\$ 7,981.11	Shares	174,140	174,140
10/10/2023	Netwealth Entities and Heine Entities	Buy	\$ 1,986.16	Shares	43,787	43,787

Date of change	Person whose relevant interest changed	Nature of change (6)	Consideration given in relation to change (7)	Class of securities affected	Number of securities affected	Person's votes affected
10/10/2023	Netwealth Entities and Heine Entities	Buy	\$ 4,383.79	Shares	97,701	97,701
10/10/2023	Netwealth Entities and Heine Entities	Buy	\$ 1,733.85	Shares	38,842	38,842
10/10/2023	Netwealth Entities and Heine Entities	Buy	\$ 2,622.04	Shares	58,628	58,628
11/10/2023	Netwealth Entities and Heine Entities	Buy	\$ 9,645.36	Shares	218,516	218,516
11/10/2023	Netwealth Entities and Heine Entities	Buy	\$ 10,880.41	Shares	242,718	242,718
11/10/2023	Netwealth Entities and Heine Entities	Buy	\$ 8,906.19	Shares	202,380	202,380
11/10/2023	Netwealth Entities and Heine Entities	Buy	\$ 3,353.26	Shares	76,198	76,198
11/10/2023	Netwealth Entities and Heine Entities	Buy	\$ 16,239.60	Shares	369,021	369,021
11/10/2023	Netwealth Entities and Heine Entities	Buy	\$ 2,036.97	Shares	46,287	46,287
11/10/2023	Netwealth Entities and Heine Entities	Buy	\$ 2,778.62	Shares	63,140	63,140
11/10/2023	Netwealth Entities and Heine Entities	Sell	\$ 7,569.10	Shares	-	-
					168,230	168,230