

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

Notice of change of interests of substantial holder

To Company Name/Scheme MoneyMe Ltd
ACN/ARSN: 29 636 747 414 Source: Australian Business Register

1. Details of substantial holder (1)

Name: Perennial Value Management Limited (PVM)
ACN/ARSN (if applicable) 22 090 879 904

There was a change in the interest of the substantial holder on 22 May 2023
The previous notice was given to the company on 16 March 2022
The previous notice was dated 15 March 2022

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)
Ordinary	17,218,718	7.24	84,585,083	11.34

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 & number of securities affected	Person's votes affected
05/22/2023	BNP Paribas Securities Services	Sell on the Market	\$ 36,360.11	316,872	316,872
05/22/2023	Citicorp Nominees Pty Limited	Sell on the Market	\$ 3,098.17	27,000	27,000
05/22/2023	National Asset Servicing	Sell on the Market	\$ 67,550.53	588,691	588,691
05/22/2023	National Asset Servicing	Sell on the Market	\$ 219,331.09	1,911,432	1,911,432
05/22/2023	National Asset Servicing	Sell on the Market	\$ 247,395.11	2,156,005	2,156,005
05/22/2023	Citicorp Nominees Pty Limited	Buy on the Market	\$ 1,668,457.80	13,903,815	13,903,815
05/22/2023	National Asset Servicing	Buy on the Market	\$ 607,042.44	5,058,687	5,058,687
05/22/2023	National Asset Servicing	Buy on the Market	\$ 2,324,137.68	19,367,814	19,367,814
05/22/2023	BNP Paribas Securities Services	Buy on the Market	\$ 233,990.16	1,949,918	1,949,918
05/22/2023	Northern Trust	Buy on the Market	\$ 788,217.24	6,568,477	6,568,477
05/22/2023	National Asset Servicing	Buy on the Market	\$ 751,557.60	6,262,980	6,262,980
05/22/2023	National Asset Servicing	Buy on the Market	\$ 1,698,298.32	14,152,486	14,152,486
05/22/2023	National Asset Servicing	Buy on the Market	\$ 456,130.32	3,801,086	3,801,086
05/22/2023	National Asset Servicing	Buy on the Market	\$ 97,168.44	809,737	809,737
05/16/2023	National Asset Servicing	Sell on the Market	\$ 43,700.00	380,000	380,000
05/01/2023	National Asset Servicing	Sell on the Market	\$ 10,363.47	79,719	79,719
05/01/2023	National Asset Servicing	Sell on the Market	\$ 9,100.00	70,000	70,000
04/19/2023	National Asset Servicing	Sell on the Market	\$ 2,347.29	21,339	21,339
04/14/2023	National Asset Servicing	Sell on the Market	\$ 21,202.56	157,056	157,056
04/13/2023	National Asset Servicing	Sell on the Market	\$ 46,879.02	347,252	347,252
04/03/2023	National Asset Servicing	Sell on the Market	\$ 65,387.41	718,543	718,543
04/03/2023	National Asset Servicing	Sell on the Market	\$ 51,473.06	565,638	565,638
04/03/2023	National Asset Servicing	Sell on the Market	\$ 2,389.02	26,253	26,253
03/31/2023	National Asset Servicing	Sell on the Market	\$ 41,959.01	459,573	459,573
03/31/2023	National Asset Servicing	Sell on the Market	\$ 33,030.15	361,776	361,776
03/31/2023	National Asset Servicing	Sell on the Market	\$ 1,533.11	16,792	16,792
03/02/2023	National Asset Servicing	Sell on the Market	\$ 20,218.57	100,440	100,440
03/02/2023	BNP Paribas Securities Services	Sell on the Market	\$ 3,386.67	16,824	16,824
03/02/2023	National Asset Servicing	Sell on the Market	\$ 15,915.99	79,066	79,066
03/02/2023	National Asset Servicing	Sell on the Market	\$ 738.77	3,670	3,670
02/28/2023	National Asset Servicing	Sell on the Market	\$ 32,869.21	151,891	151,891
02/28/2023	BNP Paribas Securities Services	Sell on the Market	\$ 5,530.75	25,558	25,558
02/28/2023	National Asset Servicing	Sell on the Market	\$ 25,874.52	119,568	119,568

02/28/2023	National Asset Servicing	Sell on the Market	\$ 1,201.02	5,550	5,550
02/27/2023	National Asset Servicing	Sell on the Market	\$ 1,612.16	7,328	7,328
02/27/2023	National Asset Servicing	Sell on the Market	\$ 9,004.73	40,021	40,021
02/24/2023	National Asset Servicing	Sell on the Market	\$ 55,419.53	246,309	246,309
01/31/2023	National Asset Servicing	Sell on the Market	\$ 49,330.00	100,000	100,000
01/31/2023	National Asset Servicing	Sell on the Market	\$ 6,584.52	19,941	19,941
01/30/2023	National Asset Servicing	Sell on the Market	\$ 9,000.00	30,000	30,000
01/30/2023	National Asset Servicing	Sell on the Market	\$ 2,038.50	6,795	6,795
01/30/2023	National Asset Servicing	Sell on the Market	\$ 5,952.90	19,843	19,843
01/27/2023	National Asset Servicing	Sell on the Market	\$ 49,056.43	171,646	171,646
01/23/2023	Citicorp Nominees Pty Limited	Buy on the Market	\$ 7,800.00	30,000	30,000
01/17/2023	BNP Paribas Securities Services	Sell on the Market	\$ 2,805.03	10,389	10,389
01/16/2023	National Asset Servicing	Sell on the Market	\$ 26,000.00	100,000	100,000
01/16/2023	BNP Paribas Securities Services	Sell on the Market	\$ 55,698.57	206,291	206,291
01/13/2023	BNP Paribas Securities Services	Sell on the Market	\$ 1,965.06	7,278	7,278
01/12/2023	BNP Paribas Securities Services	Sell on the Market	\$ 96.66	358	358
01/11/2023	National Asset Servicing	Sell on the Market	\$ 10,076.16	36,855	36,855
01/09/2023	National Asset Servicing	Sell on the Market	\$ 12,574.16	45,691	45,691
12/23/2022	Citicorp Nominees Pty Limited	Buy on the Market	\$ 26,940.00	100,000	100,000
12/23/2022	National Asset Servicing	Sell on the Market	\$ 26,940.00	100,000	100,000
12/23/2022	National Asset Servicing	Sell on the Market	\$ 13,510.00	50,000	50,000
11/11/2022	Citicorp Nominees Pty Limited	Buy on the Market	\$ 8,952.50	25,000	25,000
11/11/2022	Citicorp Nominees Pty Limited	Buy on the Market	\$ 22,760.23	63,772	63,772
11/11/2022	National Asset Servicing	Sell on the Market	\$ 8,952.50	25,000	25,000
11/03/2022	Citicorp Nominees Pty Limited	Buy on the Market	\$ 23,526.08	63,584	63,584
11/01/2022	Citicorp Nominees Pty Limited	Buy on the Market	\$ 102.12	276	276
10/31/2022	Citicorp Nominees Pty Limited	Buy on the Market	\$ 13,073.58	35,334	35,334
10/19/2022	National Asset Servicing	Buy on the Market	\$ 228,630.57	531,699	531,699
10/19/2022	National Asset Servicing	Buy on the Market	\$ 420,132.79	977,053	977,053
10/19/2022	BNP Paribas Securities Services	Buy on the Market	\$ 302,551.44	703,608	703,608
10/19/2022	Northern Trust	Buy on the Market	\$ 466,594.29	1,085,103	1,085,103
10/19/2022	National Asset Servicing	Buy on the Market	\$ 338,195.43	786,501	786,501
10/19/2022	National Asset Servicing	Buy on the Market	\$ 102,749.79	238,953	238,953
10/19/2022	National Asset Servicing	Sell on the Market	\$ 18,741.23	43,564	43,564
10/13/2022	National Asset Servicing	Sell on the Market	\$ 9,123.75	20,275	20,275
10/13/2022	National Asset Servicing	Sell on the Market	\$ 2,250.00	5,000	5,000
09/29/2022	National Asset Servicing	Sell on the Market	\$ 15,701.76	43,616	43,616
09/29/2022	National Asset Servicing	Sell on the Market	\$ 3,580.56	9,946	9,946
09/06/2022	Citicorp Nominees Pty Limited	Buy on the Market	\$ 616,000.00	1,400,000	1,400,000
09/06/2022	National Asset Servicing	Buy on the Market	\$ 434,775.88	988,127	988,127
09/06/2022	BNP Paribas Securities Services	Buy on the Market	\$ 21,696.84	49,311	49,311
09/06/2022	Northern Trust	Buy on the Market	\$ 325,443.80	739,645	739,645
08/19/2022	National Asset Servicing	Sell on the Market	\$ 3,000.00	4,000	4,000
08/18/2022	National Asset Servicing	Sell on the Market	\$ 12,879.65	17,150	17,150
08/11/2022	Citicorp Nominees Pty Limited	Sell on the Market	\$ 248,272.50	354,675	354,675
08/11/2022	National Asset Servicing	Sell on the Market	\$ 451,727.50	645,325	645,325
08/01/2022	National Asset Servicing	Sell on the Market	\$ 16,790.00	20,000	20,000
07/29/2022	National Asset Servicing	Sell on the Market	\$ 3,807.77	4,679	4,679
07/28/2022	National Asset Servicing	Sell on the Market	\$ 519.21	641	641
07/27/2022	National Asset Servicing	Sell on the Market	\$ 708,302.53	976,969	976,969
07/27/2022	National Asset Servicing	Sell on the Market	\$ 566,631.73	781,561	781,561
07/27/2022	National Asset Servicing	Sell on the Market	\$ 175,065.75	241,470	241,470
07/26/2022	National Asset Servicing	Sell on the Market	\$ 141,865.50	189,154	189,154
07/26/2022	National Asset Servicing	Sell on the Market	\$ 528,193.50	704,258	704,258
07/26/2022	National Asset Servicing	Sell on the Market	\$ 27,701.79	36,862	36,862
07/26/2022	BNP Paribas Securities Services	Sell on the Market	\$ 79,941.00	106,588	106,588
07/18/2022	National Asset Servicing	Sell on the Market	\$ 8,209.08	13,562	13,562
07/08/2022	BNP Paribas Securities Services	Sell on the Market	\$ 7,316.25	10,910	10,910
06/29/2022	National Asset Servicing	Buy on the Market	\$ 190,743.91	327,795	327,795
06/29/2022	BNP Paribas Securities Services	Sell on the Market	\$ 190,743.91	327,795	327,795
06/24/2022	National Asset Servicing	Sell on the Market	\$ 884.91	1,351	1,351
06/15/2022	Citicorp Nominees Pty Limited	Buy on the Market	\$ 9,085.41	11,421	11,421

06/15/2022	National Asset Servicing	Buy on the Market	\$ 9,421.11	11,843	11,843
06/15/2022	Northern Trust	Buy on the Market	\$ 16,370.59	20,579	20,579
06/14/2022	Citicorp Nominees Pty Limited	Buy on the Market	\$ 6,897.52	8,579	8,579
06/14/2022	National Asset Servicing	Buy on the Market	\$ 7,152.38	8,896	8,896
06/14/2022	Northern Trust	Buy on the Market	\$ 12,427.43	15,457	15,457
06/10/2022	National Asset Servicing	Buy on the Market	\$ 3,654.63	4,225	4,225
06/10/2022	Northern Trust	Buy on the Market	\$ 6,349.97	7,341	7,341
05/25/2022	Citicorp Nominees Pty Limited	Buy on the Market	\$ 1,242,910.59	1,023,730	1,023,730
05/25/2022	BNP Paribas Securities Services	Sell on the Market	\$ 1,242,910.59	1,023,730	1,023,730
04/27/2022	Citicorp Nominees Pty Limited	Sell on the Market	\$ 387,914.40	269,385	269,385
04/27/2022	National Asset Servicing	Sell on the Market	\$ 188,470.08	130,882	130,882
04/27/2022	BNP Paribas Securities Services	Sell on the Market	\$ 24,526.08	17,032	17,032
04/27/2022	BNP Paribas Securities Services	Sell on the Market	\$ 28,723.68	19,947	19,947
04/27/2022	Northern Trust	Sell on the Market	\$ 5,088.96	3,534	3,534
04/27/2022	National Asset Servicing	Sell on the Market	\$ 38,597.76	26,804	26,804
04/27/2022	National Asset Servicing	Sell on the Market	\$ 46,679.04	32,416	32,416
04/26/2022	National Asset Servicing	Buy on the Market	\$ 26,991.64	19,317	19,317
04/21/2022	National Asset Servicing	Buy on the Market	\$ 60,490.17	44,781	44,781
04/04/2022	Citicorp Nominees Pty Limited	Buy on the Market	\$ 232,461.46	151,283	151,283
04/04/2022	National Asset Servicing	Buy on the Market	\$ 24,130.77	15,704	15,704
04/04/2022	BNP Paribas Securities Services	Buy on the Market	\$ 4,738.87	3,084	3,084
04/04/2022	Northern Trust	Buy on the Market	\$ 20,820.93	13,550	13,550
04/04/2022	National Asset Servicing	Buy on the Market	\$ 8,368.32	5,446	5,446
04/01/2022	Citicorp Nominees Pty Limited	Buy on the Market	\$ 32,102.84	20,846	20,846
04/01/2022	National Asset Servicing	Buy on the Market	\$ 20,020.00	13,000	13,000
03/31/2022	Citicorp Nominees Pty Limited	Buy on the Market	\$ 3,531.22	2,293	2,293
03/31/2022	National Asset Servicing	Buy on the Market	\$ 324.94	211	211
03/31/2022	BNP Paribas Securities Services	Buy on the Market	\$ 63.14	41	41
03/31/2022	Northern Trust	Buy on the Market	\$ 280.28	182	182
03/31/2022	National Asset Servicing	Buy on the Market	\$ 112.42	73	73
03/30/2022	Citicorp Nominees Pty Limited	Buy on the Market	\$ 102,319.14	66,441	66,441
03/30/2022	National Asset Servicing	Buy on the Market	\$ 9,409.40	6,110	6,110
03/30/2022	BNP Paribas Securities Services	Buy on the Market	\$ 1,846.46	1,199	1,199
03/30/2022	Northern Trust	Buy on the Market	\$ 8,117.34	5,271	5,271
03/30/2022	National Asset Servicing	Buy on the Market	\$ 3,261.72	2,118	2,118
03/29/2022	Citicorp Nominees Pty Limited	Buy on the Market	\$ 26,857.62	17,554	17,554
03/29/2022	National Asset Servicing	Buy on the Market	\$ 2,469.42	1,614	1,614
03/29/2022	BNP Paribas Securities Services	Buy on the Market	\$ 485.01	317	317
03/29/2022	Northern Trust	Buy on the Market	\$ 2,129.76	1,392	1,392
03/29/2022	National Asset Servicing	Buy on the Market	\$ 856.80	560	560
03/28/2022	Citicorp Nominees Pty Limited	Buy on the Market	\$ 49,354.57	32,260	32,260
03/28/2022	National Asset Servicing	Buy on the Market	\$ 4,539.21	2,967	2,967
03/28/2022	BNP Paribas Securities Services	Buy on the Market	\$ 890.40	582	582
03/28/2022	BNP Paribas Securities Services	Buy on the Market	\$ 2,764.53	1,807	1,807
03/28/2022	Northern Trust	Buy on the Market	\$ 3,915.01	2,559	2,559
03/28/2022	National Asset Servicing	Buy on the Market	\$ 1,574.27	1,029	1,029
03/21/2022	Citicorp Nominees Pty Limited	Buy on the Market	\$ 9,456.00	6,304	6,304
03/21/2022	National Asset Servicing	Buy on the Market	\$ 80,182.50	53,455	53,455
03/21/2022	BNP Paribas Securities Services	Buy on the Market	\$ 15,739.50	10,493	10,493
03/21/2022	BNP Paribas Securities Services	Buy on the Market	\$ 48,843.00	32,562	32,562
03/21/2022	Northern Trust	Buy on the Market	\$ 69,175.50	46,117	46,117
03/21/2022	National Asset Servicing	Buy on the Market	\$ 27,805.50	18,537	18,537
03/17/2022	Citicorp Nominees Pty Limited	Buy on the Market	\$ 83,999.64	57,534	57,534
03/17/2022	National Asset Servicing	Buy on the Market	\$ 308,681.96	211,426	211,426
03/17/2022	BNP Paribas Securities Services	Buy on the Market	\$ 139,830.04	95,774	95,774
03/17/2022	BNP Paribas Securities Services	Buy on the Market	\$ 101,182.38	69,303	69,303
03/17/2022	Northern Trust	Buy on the Market	\$ 268,988.94	184,239	184,239
03/16/2022	Citicorp Nominees Pty Limited	Buy on the Market	\$ 828,221.52	563,416	563,416

03/16/2022	Citicorp Nominees Pty Limited	Buy on the Market	\$ 696,174.00	464,116	464,116
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Holder of relevant interest	Registered holder of securities	Person entitled to be registered as holder (8)	Nature of relevant interest (6)	Class & number of securities (Ord)	Person's votes
Perennial Value Management Limited	National Asset Servicing	National Asset Servicing	48,183,273	48,183,273	48,183,273
Perennial Value Management Limited	Northern Trust	Northern Trust	10,813,415	10,813,415	10,813,415
Perennial Value Management Limited	BNP Paribas Securities Services	BNP Paribas Securities Services	3,216,837	3,216,837	3,216,837
Perennial Value Management Limited	Citicorp Nominees Pty Limited	Citicorp Nominees Pty Limited	22,371,558	22,371,558	22,371,558

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 & ACN	Nature of association
Not applicable	

6. Addresses

The addresses of persons named in this form as follows:

Name	Address
Perennial Value Management Ltd	Level 27, 88 Phillip St Sydney NSW 2000
MoneyMe Ltd	MoneyMe, Ltd131MacquarieStreet Level3, Sydney, Nsw 2000

Signature

Print Name Bill Anastopoulos Capacity Company Secretary

Sign Here  Date 23/05/2023

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.