

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 30/09/01 Amended 01/01/11

Name of entity	EML PAYMENTS LIMITED
ABN	93 104 757 904

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.

Name of Director	Thomas Cregan
Date of last notice	11 December 2019

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	Direct and Indirect
Nature of indirect interest (including registered holder) Note: Provide details of the circumstances giving rise to the relevant interest.	1. Diana Barton Cregan (spouse) 2. TACDBM Pty Ltd atf the Cregan Family Trust 3. Tom Cregan and Associates Pty Ltd 4. Cregan Holdings Pty Ltd <T & D Cregan Super A/C>
Date of change	20 January 2020

+ See chapter 19 for defined terms.

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No. of securities held prior to change	Total fully paid Ordinary Shares 17,935,946 <u>Direct shares:</u> 6,088,787 fully paid Ordinary Shares <u>Indirect shares:</u> 1,866,666 fully paid Ordinary Shares 2,600,698 fully paid Ordinary Shares 7,267,490 fully paid Ordinary Shares 112,305 fully paid Ordinary Shares <u>Direct Options & Rights:</u> 376,712 Unlisted Options 391,566 Unlisted Rights
Class	Unlisted Options
Number acquired	412,475 Unlisted Options, issued under the EML Equity Incentive Plan and pursuant to resolutions 4 and 5 approved by shareholders at the AGM held on 13 November 2019.
Number disposed	N/A
Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation	Nil

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No. of securities held after change	Total fully paid Ordinary Shares 17,935,946 <u>Direct shares:</u> 6,088,787 fully paid Ordinary Shares <u>Indirect shares:</u> 1,866,666 fully paid Ordinary Shares 2,600,698 fully paid Ordinary Shares 7,267,490 fully paid Ordinary Shares 112,305 fully paid Ordinary Shares <u>Direct Options & Rights:</u> 376,712 Unlisted Options (Nil Exercise price, expire on 30/09/2020) 391,566 Unlisted Rights (Nil Consideration, expire on 30/11/2021) 185,994 Unlisted Options (Nil Exercise price, expire on 30/08/2020) 226,481 Unlisted Options (Nil Exercise price, expire 30/10/2022)
Nature of change Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	Issued under the EML Equity Incentive Plan and pursuant to resolutions 4 and 5 approved by shareholders at the AGM held on 13 November 2019. Refer to Notice of Meeting dated 11 October 2019 for further details.

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.

Detail of contract	N/A
Nature of interest	N/A
Name of registered holder (if issued securities)	N/A
Date of change	N/A
No. and class of securities to which interest related prior to change Note: Details are only required for a contract in relation to which the interest has changed	N/A

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Interest acquired	N/A
Interest disposed	N/A
Value/Consideration Note: If consideration is non-cash, provide details and an estimated valuation	N/A
Interest after change	N/A

Part 3 – ⁺Closed period

Were the interests in the securities or contracts detailed above traded during a ⁺closed period where prior written clearance was required?	No.
If so, was prior written clearance provided to allow the trade to proceed during this period?	
If prior written clearance was provided, on what date was this provided?	

⁺ See chapter 19 for defined terms.