

Plenti establishes small share parcel sale facility

Plenti Group Limited (ASX:PLT) (**Plenti** or the **Company**) is pleased to advise that it has established a Small Share Parcel Sale Facility (**Facility**) for holders with parcels of fully paid ordinary shares in the Company (**Shares**) valued at less than \$500 (each a **Small Share Parcel**), otherwise known as an unmarketable parcel.

A number of Small Share Parcels were created at the date of the Company's IPO. As at 7.00pm (Sydney time) on 5 March 2021 (**Record Date**) there were 243 shareholders with a Small Share Parcel (**SSP Shareholders**), representing 60,502 shares (0.036% total shares outstanding).

The Facility will enable SSP Shareholders to sell their shares without incurring any brokerage or handling costs. Any tax consequence arising from the participation in the Facility will be the responsibility of SSP Shareholders.

The Facility will be available to SSP Shareholders, recorded on the Company's register of members who were holders of a Small Share Parcel at the Record Date.

The Facility will be subject to the terms set out in the letter attached that will be sent to each SSP Shareholder and which provides details of the Facility as well as instructions for those SSP Shareholders wishing to retain their Shares.

A summary of the key dates in relation to the Facility is as follows:

Event	Date
Record Date	5 March 2021
Announcement to ASX	8 March 2021
Letters sent to SSP Shareholders	8 March 2021
Closing Date for receipt of Share Sale Election Form	16 April 2021

PLT reserves the right to vary the Facility, to change any of the above dates, or not to proceed with the Facility by notice to the ASX.

Release approved by the Chief Executive Officer on behalf of the Plenti board of directors.

For more information, please contact:

Investors

Daniel Foggo
Chief Executive Officer
shareholders@plenti.com.au

Miles Drury
Chief Financial Officer

About Plenti

Plenti is a fintech lender, providing consumers with finance options across large lending verticals of automotive, renewable energy and personal lending with efficient, simple and competitive loans delivered

through a proprietary technology platform. Plenti is Australia's fastest-growing fintech consumer lender since its establishment in 2014.

For more information visit plenti.com.au/shareholders

8 March 2021

Dear Shareholder

NOTICE OF SHARE SALE FACILITY FOR HOLDERS OF SMALL SHARE PARCELS

The Board of Directors of Plenti Group Limited (ASX:PLT) (**Plenti** or the **Company**) are pleased to advise that the Company has established a Small Share Parcel Sale Facility (**Facility**) for holders with parcels of fully paid ordinary shares in Plenti (**Shares**) valued at less than A\$500 (each a **Small Share Parcel**). The Facility will enable Small Share Parcel Shareholders (**SSP Shareholders**) to sell their shares without incurring any brokerage costs.

The Facility will be available to SSP Shareholders, recorded on Plenti's register of members (**Register**) who at 7.00pm (Sydney time) on 5 March 2021 (**Record Date**) were holders of a Small Share Parcel in the Company.

Based on a price of \$1.020 per share, being the closing price of Plenti shares on the ASX on the Record Date, a holding of less than 491 Shares represented a Small Share Parcel. Our records show that you are recorded on the Register as an SSP Shareholder as at the Record Date and accordingly are eligible to participate in the Facility.

As at the Record Date, the Company has approximately 2,811 shareholders of which approximately 243 hold Small Share Parcels, that in aggregate represent approximately 0.036% of all issued Shares.

Pursuant to clause 15.2 of Plenti's Constitution and the ASX Listing Rule 15.13, the Company may notify eligible shareholders that it intends to sell their holdings unless they complete and return the enclosed Share Sale Election Form by 5.00pm (Sydney time) on 16 April 2021 (**Closing Date**).

Your options

As an SSP Shareholder of Plenti Shares, Plenti is authorised under clause 15.4 of its Constitution to sell your Shares immediately following the expiry of a 6 week period from the date this letter was sent to you, the Closing Date, unless the Company receives a completed Share Sale Election Form from you.

Your options are set out in further detail below:

1. Sell your Small Share Parcel

If you wish to sell your Shares through the Facility without incurring any brokerage or handling costs, you DO NOT need to take any action.

Your Shares will be pooled with other shares that are eligible to be sold under this Facility and sold as soon as practicable after the Closing Date. All costs associated with the sale of your shares will be borne by the Company. You do not need to appoint a broker nor pay the brokerage and handling costs associated with the sale of shares under the Facility. Any tax consequences arising from the sale of your shares will be your responsibility.

The price at which shares will be sold under the Facility will be at the best price reasonably available for the shares, as determined by the Directors at their sole discretion. The price ultimately received will be determined by market conditions and may be different from the market

price prevailing at the time. Accordingly, you will receive a proportionate share of the sale proceeds from all shares sold under the Facility.

Once the proceeds of sale have been received, we will confirm your proportionate share from the sale and seek instructions from you as to how the proceeds are to be dealt with. Proceeds will be distributed following receipt of this instruction. **Alternatively, you can provide an instruction for dealing with sale proceeds now by completing the box labelled “B” of the attached Share Sale Election Form or by updating your payment instructions at <https://investor.automic.com.au/#/home>.**

2. Retain your existing holding

If you wish to retain your Plenti Shares, YOU MUST either:

- i. Complete and return the attached Share Sale Election Form and return it to Automic Group by post to GPO Box 5193 Sydney 2001 or by email to sharesale@automicgroup.com.au so that it is received by 5.00pm (Sydney time) on 16 April 2021, being the Closing Date of this Facility; or
- ii. Lodge your election online at <https://investor.automic.com.au/#/home> so that it is received by 5.00pm (Sydney time) on 16 April 2021, being the Closing Date of this Facility; or
- iii. Make your own arrangements outside of this Facility to increase your holdings by purchasing additional PLT Shares so that your registered holding is at least \$500 worth of shares on the Closing Date. The increase must be under the same name and address and with the same holder number (SRN or HIN) as set out on the attached Share Sale Election Form; or
- iv. If you hold PLT Shares in multiple holdings, arrange to have those holdings merged into one holding of at least \$500 so that this is reflected on PLT's Register on the Closing Date.

If you successfully take one of these steps, PLT will not be entitled to sell your shares under the Facility.

Important Information

PLT is not bound to sell all or any of the shares that may be available for it to sell under the Facility, and there is no guarantee that PLT will be able to sell your shares. In addition, the sale proceeds may differ from the market value of your shares on the Record Date depending on movements in the market price of the shares and on the Company appointed brokers' ability to procure purchasers.

Neither PLT nor any other person involved in the Facility shall be liable for failure to sell the shares or at a particular price. The price of PLT shares is subject to change and an up-to-date price can be obtained from ASX website (www.asx.com.au) under the code “PLT”.

The Company will determine whether a shareholder has a Small Share Parcel as at the Record Date. The Company will not have any reference to any increase in the price of shares after the Record Date in determining whose shares may be sold pursuant to this Facility.

The Company does not make any recommendation or provide any advice to you regarding whether to sell your holding under the Facility or retain your existing holding.

If you have a Small Share Parcel as at the Record Date, then, unless you take one of the steps outlined in section 2 of this letter, PLT will be entitled to sell your shares under the Facility.

Please read the instructions on your personalised Share Sale Election Form carefully before completing it. If you need help deciding what to do, or if you require information regarding the financial, legal or tax consequences of participating in the Facility you should consult your financial, legal or taxation adviser.

The attached terms and conditions set out further details of the Facility which you should read before making any decision.

Yours faithfully

A handwritten signature in black ink, appearing to read 'B. Milsom', with a long horizontal flourish extending to the right.

Benjamin Milsom

Company Secretary

Terms and Conditions of the Small Share Parcel Sale Facility (Facility)

1. What is a Small Share Parcel?

A Small Share Parcel of shares is a holding of PLT shares valued at less than \$500 as at 7:00pm (Sydney time) on 5 March 2021 (**Record Date**). Based on the PLT share price of \$1.020 as at close of trade on the Record Date, this is a holding of 490 shares or less.

As the determination of a Small Share Parcel is undertaken at the Record Date, any increase in the PLT share price after that date will not impact what constitutes a Small Share Parcel.

2. Why have I been sent this letter?

You have been sent this letter because your shareholding on the Record Date was a Small Share Parcel.

3. Why did PLT establish the Facility?

PLT recognises that shareholders of Small Share Parcels may find it difficult or expensive to dispose of their shares in the usual way. The Company is offering the Facility to assist holders of Small Share Parcels to sell their shares without incurring brokerage or handling costs.

4. What if I want to retain my shares?

If you want to retain your PLT shares, you must either:

- i. Complete and return the attached Share Sale Election Form and return it to Automic Group by post to GPO Box 5193 Sydney 2001 or by email to sharesale@automicgroup.com.au so that it is received by 5.00pm (Sydney time) on 16 April 2021, being the Closing Date of this Facility; or
- ii. Lodge your election online at <https://investor.automic.com.au/#!/home> so that it is received by 5.00pm (Sydney time) on 16 April 2021, being the Closing Date of this Facility; or
- iii. Make your own arrangements outside of this Facility to increase your holdings by purchasing additional PLT Shares so that your registered holding is at least \$500 worth of shares on the Closing Date. The increase must be under the same name and address and with the same holder number (SRN or HIN) as set out on the attached Share Sale Election Form; or
- iv. If you hold PLT Shares in multiple holdings, arrange to have those holdings merged into one holding of at least \$500 so that this is reflected on PLT's Register on the Closing Date.

If you currently have more than one holding on the PLT share register, you may wish to consider amalgamating your holdings so that they are registered as one holding by the Closing Date. This may result in your amalgamated holding no longer being a Small Share Parcel. Under these circumstances your shares will not be sold as part of this Facility.

5. What price will I receive for shares sold through the Facility?

The price at which shares will be sold under the Facility (being the minimum price which may be accepted) will be determined by market conditions and may be different from the market price prevailing at the time.

You will receive the same sale price per share and will receive a proportionate share of the sale proceeds from all shares sold under the Facility.

PLT does not give any assurance as to the likely sale price of the shares that may be achieved.

6. When will the proceeds from the sale of shares be sent to me?

You will be notified by way of a transaction confirmation statement of the number of your shares sold, the sale price and your sale proceeds. The transaction statement will be sent by post to your address as shown in the share register at the Record Date and will seek instructions from you as to how you would like us to deal with the proceeds, which may include payment by direct credit or cheque.

7. What if my shares are held in a CHESS holding?

If your shares remain in a CHESS holding at 5:00pm (Sydney time) on the Closing Date, the Company may move those shares to an issuer sponsored holding and the shares will be sold through the Facility.

8. Where can I get further information concerning the Facility?

If you have any questions concerning the Facility, please contact PLT's Company Secretary on (02) 8072 1400 during normal office hours.

Important notes

The Facility has been established in accordance with the Company's Constitution and ASX Listing Rules.

This letter does not constitute advice nor a recommendation to buy, sell or hold shares nor that the Facility is the best way to sell PLT shares. If you are in any doubt about what to do, you should consult your legal, financial or taxation adviser.

PLT reserves the right to vary the Facility, to change any of the dates referred to in this letter by notice to the ASX or not to proceed with the sales under the Facility.

[EntityRegistrationDetailsLine1Envelope]
[EntityRegistrationDetailsLine2Envelope]
[EntityRegistrationDetailsLine3Envelope]
[EntityRegistrationDetailsLine4Envelope]
[EntityRegistrationDetailsLine5Envelope]
[EntityRegistrationDetailsLine6Envelope]

Record Date: 7pm (AEDT) 5 March 2021

No. of Securities Held: [Securities]

Security Code: PLT

Holder Reference (SRN/HIN): [HolderNumber]

SMALL SHARE PARCEL SALE FACILITY: SHARE SALE ELECTION FORM

IMPORTANT: YOUR ELECTION MUST BE RECEIVED BY NO LATER THAN 5.00PM (AEST) ON 16 APRIL 2021.

This is an important document and requires your immediate attention. This document should be read in conjunction with the enclosed shareholder letter. If you are in any doubt as to how to deal with this form, you should consult your professional advisor.

Option A: Elect Online (Recommended)

Visit <https://investor.automic.com.au/#/home>

To elect online, simply scan the barcode to the right with your tablet or mobile device or enter the above link into your browser. Instructions for lodging your election online and accessing this portal are provided in the section overleaf.

- ✓ **It's fast and simple:** Electing online is very easy to do, it eliminates any postal delays and removes any potential risk of it being lost in transit.
- ✓ **It's secure and confirmed:** Electing online provides you with greater privacy over your instructions and provides you with confirmation that your Election has been successfully processed.



Option B: Paper Election

Step 1: Make your election below:

A PLEASE TICK THE BOX TO INDICATE YOU WISH TO RETAIN YOUR SHARES

☐

B SELL YOUR SHARES - INSTRUCTION FOR DEALING WITH PROCEEDS

Note: Do not complete section B if you wish to retain your shares. By completing your details online OR below you are agreeing to the sale of your shares even if you tick the above box in section A.

DIRECT CREDITING OF PAYMENT - PLEASE PROVIDE YOUR EFT DETAILS BELOW

BSB Number/Sort Code

 -

Account Number



DO NOT USE YOUR CARD NUMBER

If you are unsure of your account or BSB number, please check with your bank, building society or credit union.

Name in which account is held (e.g.: John Smith)

☐

I am a former Retail Money Market Limited (RMML) Shareholder and instruct the Company to distribute my proceeds to RMML for distribution to the bank details provided in this form.

CHEQUE

We will issue this to the address listed on the Register as at the Record Date.

Step 2: Sign and return the form in accordance with the instructions provided:

I/We authorise you to act in accordance with my/our instructions set out above. I/We acknowledge that these instructions supersede and have priority over all previous instructions relating to payments to which I/we am/are entitled to be paid in cash.

Individual or Securityholder 1

Securityholder 2

Securityholder 3

Sole Director or Sole Director &
Sole Company Secretary

Director

Director/Company Secretary



Step 3: Provide your contact details:

Telephone Number	Contact Name (PLEASE PRINT)
Email Address	
SUPPORT YOUR COMPANY: By providing your email address, you elect to receive all communications despatched by the Company electronically (where legally permissible).	

INSTRUCTIONS FOR COMPLETION OF THIS FORM

ELECTION OPTIONS

A: RETENTION OF SHARES

If you wish to retain your shares, please place a tick in the box provided. Should you validly sign the form but fail to place a tick in the box, it will be at the Company's discretion as to whether or not it is your intention to retain your shares.

B: SELLING YOUR SHARES - REQUEST FOR DIRECT CREDITING OF PAYMENTS

If you wish to sell your shares, please provide your bank details in this section. Do not complete this section if you wish to retain your shares. If you provide your direct credit instruction details, you are agreeing to the sale of your shares even if you have placed a tick in Box A.

SIGNING REQUIREMENTS

- Individual:** Where the holding is in one name, the Shareholder must sign.
- Joint holding:** Where the holding is in more than one name, all of the Shareholders must sign.
- Power of Attorney:** If any signatory signs under Power of Attorney, please attach an originally certified photocopy of the Power of Attorney to this Form when you return it.
- Companies:** To be signed in accordance with your Constitution. Please sign in the box which indicates the office held by you.
- Estates:** If any signatory signs in the capacity of Executor/s, please attach to this Form when you return it, a certified photocopy of the Probate or Death Certificate together with the Will.

LODGING YOUR SHARE SALE FACILITY FORM



IMPORTANT! Election Forms cannot be returned by fax.
Your Acceptance Form must be returned via one of the return methods provided below.

Due to recent changes to delivery times by Australia Post, standard delivery may now take up to six Business Days, or longer from regional areas. Shareholders should bear this in mind when returning Election Forms using Australia Post.

ONLINE

Visit <https://investor.automic.com.au>
Login with your existing Username and Password
Once you are logged in, select "Offers" from the left-hand vertical menu and follow the prompts.

If you have not yet established an online account, visit <https://investor.automic.com.au/#/signup>

1. Select "Plenti Group Limited" from the dropdown list in the Issuer Name Field
2. Enter your Holder Reference (SRN/HIN) as shown on the top of this letter
3. Enter your postcode OR country of residence (only if outside Australia)
4. Tick the box "I'm not a robot" and then select "Next"
5. Complete the prompts to set up your username and password details

Once you are logged in, select "Offers" from the left-hand vertical menu and follow the prompts.

BY EMAIL

sharesale@automicgroup.com.au

BY MAIL

Plenti Group Limited – Small Share Parcel Sale Facility
C/- Automic Group
GPO Box 5193
Sydney NSW 2001

BY HAND DELIVERY (Between Sydney office hours 9.00am – 5.00pm AEDT)

Automic Group
Level 5
126 Phillip Street
Sydney NSW 2000

YOUR SHARE SALE FACILITY FORM MUST BE RECEIVED BY NO LATER THAN 5.00PM (AEST) ON 16 APRIL 2021