

Form 604

Corporations Act 2001
Section 671B

Notice of change of interests of substantial holder

To Company Name/Scheme Pepper Money Limited (**PPM**)

ACN/ARSN 094 317 665

1. Details of substantial holder (1)

Name

Pepper Group ANZ Holdco Limited (**ANZ Holdco**), Pepper Global Midco Limited, Pepper Global Topco Limited and each of the entities listed in Annexure "B" (each a **Pepper Affiliate** and together the **Pepper Affiliates**)

Red Hot Singapore I Pte. Ltd., PCOP II Investors B Designated Activity Company and PCOP II Investors B (EURO) 2018 Designated Activity Company (each a **KKR Investor** and together the **KKR Investors**)

Each of the entities listed in Annexure "A" (each a **KKR Affiliate** and together the **KKR Affiliates**)

Floralpina Pty Limited (ACN 631 535 594), Rose Capital Pty Limited (ACN 154 753 054) and Seumas Dawes

ACN/ARSN (if applicable)

There was a change in the interests of the substantial holder on

01 / 06 / 2022

The previous notice was given to the company on

28 / 02 / 2022

The previous notice was dated

23 / 02 / 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)
Fully Paid Ordinary Shares	266,309,851	60.59%	266,309,851	60.59%

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
1 June 2022	KKR & Co. Inc., KKR Group Co. Inc., KKR SP Limited and KKR Management LLP	KKR & Co. Inc., its wholly owned subsidiary, KKR Group Co. Inc., KKR SP Limited and KKR Management LLP, each a KKR Affiliate, are deemed to have a relevant interest under section 608(3) of the <i>Corporations Act 2001</i> (Cth) due to the reorganisation of KKR.	Internal reorganization of KKR	NIL	NIL

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
ANZ Holdco	ANZ Holdco	ANZ Holdco	Relevant interest under section 608 (1) of the Corporations Act as the registered holder of the securities.	266,309,851 ordinary shares	266,309,851
KKR & Co. Inc., KKR Group Co. Inc., KKR SP Limited and KKR Management LLP	ANZ Holdco	ANZ Holdco	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which ANZ Holdco has a relevant interest.	266,309,851 ordinary shares	266,309,851
Pepper Global Midco Limited, Pepper Global Topco Limited, each Pepper Affiliate, Floralpina Pty Limited, Rose Capital Pty Limited and Seumas Dawes	ANZ Holdco	ANZ Holdco	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which ANZ Holdco has a relevant interest.	266,309,851 ordinary shares	266,309,851

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
NA	NA

6. Addresses

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

Name	Address
ANZ Holdco	4 th Floor, Reading Bridge House, George Street, Reading, Berkshire, United Kingdom, RG1 8LS
Pepper Global Midco Limited and Pepper Global Topco Limited	22 Grenville Street, St Helier, Jersey, JE4 8PX
The Pepper Affiliates	See Annexure B
Red Hot Singapore I Pte. Ltd.	10 Changi Business Park Central 2, #05-01 Hansapoint@CBP, Singapore (486030)
PCOP II Investors B Designated Activity Company and PCOP II Investors B (EURO) 2018 Designated Activity Company	PO Box 309, Ugland House, Grand Cayman, KY1-1104, Cayman Islands
The KKR Affiliates	See Annexure A
Floralpina Pty Limited, Rose Capital Pty Limited and Seumas Dawes	Suite 01, Level 32, 1 Farrer Place, Sydney NSW 2000

Signature

print name

Michael Culhane (Director)

capacity

Director

sign here



date

3 June 2022

Annexure A

This is Annexure "A" of 2 pages referred to in Form 604, "Notice of change of interests of substantial holder".

Company name: Pepper Money Limited
ACN: (094 317 665)

Signature:

Name:

Michael Culhane (Director)

Capacity: Authorised Signatory

Date: 3 June 2022

Name and ACN/ARSN (if applicable)	Nature of relevant interest	Address
Spruce Investors II (Singapore) Pte.Ltd.	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	10 Changi Business Park Central 2, #01-02, Hansapoint, 486030, Singapore
Spruce Investors II Limited Partnership	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	PO Box 309, Ugland House, Grand Cayman, KY1-1104, Cayman Islands
Spruce Holdings II Limited Partnership	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	PO Box 309, Ugland House, Grand Cayman, KY1-1104, Cayman Islands
KKR Special Situations Fund II Limited	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	PO Box 309, Ugland House, Grand Cayman, KY1-1104, Cayman Islands
KKR Special Situations (EEA) Fund II L.P.	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	18 Hanover Square, London, England, W1S 1JY
KKR Associates Special Situations (EEA) II Limited	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	PO Box 309, Ugland House, Grand Cayman, KY1-1104, Cayman Islands
KKR Associates Special Situations (Offshore) II L.P.	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	PO Box 309, Ugland House, Grand Cayman, KY1-1104, Cayman Islands
KKR Special Situations (Domestic) Fund II L.P.	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	PO Box 309, Ugland House, Grand Cayman, KY1-1104, Cayman Islands
KKR Associates Special Situations (Domestic) II L.P.	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	PO Box 309, Ugland House, Grand Cayman, KY1-1104, Cayman Islands
KKR Special Situations (Domestic) II Limited	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	PO Box 309, Ugland House, Grand Cayman, KY1-1104, Cayman Islands
KKR Special Situations (Offshore) II Limited	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	PO Box 309, Ugland House, Grand Cayman, KY1-1104, Cayman Islands
KKR Financial Holdings LLC	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	Suite 302, 4001 Kennett Pike, Wilmington, New Castle County, DE, 19807
PCOP II Intermediate B S.à.r.l.	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	2, rue Edward Steichen, L-2540, Luxembourg

Name and ACN/ARSN (if applicable)	Nature of relevant interest	Address
PCOP II Topco Intermediate B LP	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	PO Box 309, Ugland House, Grand Cayman, KY1-1104, Cayman Islands
KKR Private Credit Opportunities Partners II L.P.	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	Suite 302, 4001 Kennett Pike, Wilmington, NewCastle County, DE, 19807
PCOP II Holdings B Limited Partnership	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	PO Box 309, Ugland House, Grand Cayman, KY1-1104, Cayman Islands
PCOP II Limited	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	PO Box 309, Ugland House, Grand Cayman, KY1-1104, Cayman Islands
KKR Private Credit Opportunities Partners II (EEA) L.P.	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	18 Hanover Square, London, England, W1S 1JY
KKR PCOP II (EEA) Limited	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	PO Box 309, Ugland House, Grand Cayman, KY1-1104, Cayman Islands
KKR PCOP II (EEA) LLC	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	Suite 302, 4001 Kennett Pike, Wilmington, NewCastle County, DE, 19807
KKR Associates PCOP II (Offshore) L.P.	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	PO Box 309, Ugland House, Grand Cayman, KY1-1104, Cayman Islands
KKR PCOP II (Offshore) Limited	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	PO Box 309, Ugland House, Grand Cayman, KY1-1104, Cayman Islands
KKR Group Partnership L.P.	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	PO Box 309, Ugland House, Grand Cayman, KY1-1104, Cayman Islands
KKR Group Holdings Corp.	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	Suite 302, 4001 Kennett Pike, Wilmington, NewCastle County, DE, 19807
KKR Group Co. Inc.	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	Suite 302, 4001 Kennett Pike, Wilmington, NewCastle County, DE, 19807
KKR & Co. Inc.	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	Suite 302, 4001 Kennett Pike, Wilmington, NewCastle County, DE, 19807
KKR SP Limited	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	PO Box 309, Ugland House, Grand Cayman, KY1-1104, Cayman Islands
KKR Management LLP	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	Suite 302, 4001 Kennett Pike, Wilmington, NewCastle County, DE, 19807

Annexure B

This is Annexure "B" of 3 pages referred to in Form 604, "Notice of change of interests of substantial holder".

Company name: Pepper Money Limited
ACN: (094 317 665)



Signature: _____

Name: **Michael Culhane (Director)**

Capacity: Authorised Signatory

Date: **3 June 2022**

Name and ACN/ARSN (if applicable)	Address	Place of incorporation
Pepper Group UK Lending Holdco Limited	22 Grenville Street, St Helier, Jersey, JE4 8PX	Jersey
Pepper Global EU Lending Holdco Limited	22 Grenville Street, St Helier, Jersey, JE4 8PX	Jersey
Pepper Global Treasury SLP	22 Grenville Street, St Helier, Jersey, JE4 8PX	Jersey
now dissolved		
Pepper Global Asian Holdco Ltd	4th Floor Reading Bridge House, George Street, Reading, Berkshire, United Kingdom, RG1 8LS	United Kingdom
Pepper Global EU Holdco Limited	4th Floor Reading Bridge House, George Street, Reading, Berkshire, United Kingdom, RG1 8LS	United Kingdom
Pepper European Servicing Limited	4th Floor Reading Bridge House, George Street, Reading, Berkshire, United Kingdom, RG1 8LS	United Kingdom
Pepper Europe Investments UK Ltd	4th Floor Reading Bridge House, George Street, Reading, Berkshire, United Kingdom, RG1 8LS	United Kingdom
Pepper Europe (UK) Limited	4th Floor Reading Bridge House, George Street, Reading, Berkshire, United Kingdom, RG1 8LS	United Kingdom
Pepper Italian Investments Limited	4th Floor Reading Bridge House, George Street, Reading, Berkshire, United Kingdom, RG1 8LS	United Kingdom
now dissolved		
Pepper Spanish Holdings Limited	4th Floor Reading Bridge House, George Street, Reading, Berkshire, United Kingdom, RG1 8LS	United Kingdom
now dissolved		
Pepper Money Group Limited	Carrington House, Regent Street, London W1B 5SE, United Kingdom	United Kingdom
Pepper Money Limited (11279253)	Harman House, 1 George Street, Uxbridge, Middlesex UB8 1QQ, United Kingdom	United Kingdom
Pepper (UK) Limited	Harman House, 1 George Street, Uxbridge, Middlesex UB8 1QQ, United Kingdom	United Kingdom
Pepper Cyprus Holdings Limited	Harman House, 1 George Street, Uxbridge, Middlesex UB8 1QQ, United Kingdom	United Kingdom
Pepper Money (PMB) Limited	Carrington House, Regent Street, London W1B 5SE, United Kingdom	United Kingdom
UK Mortgage Lending Limited (formerly Optimum Credit Limited)	4 Capital Quarter, Tyndall Street, Cardiff CF10 4BZ, Wales	United Kingdom
(no longer exists)		
Pepper Global Servicing Investment 1 Limited	Harman House, 1 George Street, Uxbridge, Middlesex UB8 1QQ, United Kingdom	United Kingdom
Pepper Global Servicing Management Limited	Harman House, 1 George Street, Uxbridge, Middlesex UB8	United Kingdom

Name and ACN/ARSN (if applicable)	Address	Place of incorporation
	1QQ, United Kingdom	
Pepper Group India Holdings Limited	Carrington House, Regent Street, London W1B 5SE, United Kingdom	United Kingdom
Pepper India Holdings Limited	Carrington House, Regent Street, London W1B 5SE, United Kingdom	United Kingdom
Pepper India Financial Holdings No1Limited	Carrington House, Regent Street, London W1B 5SE, United Kingdom	United Kingdom
Pepper India Financial Holdings Limited	Carrington House, Regent Street, London W1B 5SE, United Kingdom	United Kingdom
Red Hot Australia Holdco Pty Limited (ACN 620 321 351)	Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Red Hot Australia Bidco Pty Limited (ACN 620 321 600)	Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper Australia Investments Pty Ltd (ACN 149 167 359)	Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper Asset Management Pty Ltd (ACN 150 051 031)	Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper Group Assets (Australia) Pty Limited (ACN 630 648 547)	Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper Group Services (Australia) Pty Limited (ACN 630 647 031)	Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper Property (WA) Pty Limited (ACN 003 905 002)	Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper Finance (H62) Limited	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Ireland
Pepper Ireland Finance Holdings Limited	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Ireland
Pepper Finance Corporation (Ireland) DAC	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Ireland
Pepper Finance (H73) Limited	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Ireland
Pepper Group (Hong Kong) Limited	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Hong Kong
now struck off		
Pepper Global Assets (Singapore) Pte. Ltd.	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Singapore
Pepper Global (Singapore) Pte Limited	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Singapore
Pepper Group (Hong Kong) Limited Singapore branch	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Singapore
Pepper China Asset Management Co. Ltd	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	China
Pepper Asset Services SL	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Spain
Pepper Finance Corporation SL	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Spain
Pepper International Business Development SL	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Spain
Pepper Spanish Servicing SLU	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Spain
Pepper Colombia SAS	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Columbia
now sold		
Pepper India Resolution Private Ltd	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	India
Pepper India Advisors Private Ltd	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	India
Pepper Advantage Holdings K.K. (formerlyMillennium Holdings K.K.)	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Japan
Pepper Advantage Japan Corporation K.K.(formerly Millennium Corporation K.K.)	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Japan
Pepper Advantage Asset Consulting K.K. (formerly Millennium Asset Consulting K.K.)	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Japan
Pepper Advantage Capital Management K.K. (formerly Millennium Capital Management K.K.)	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Japan

Name and ACN/ARSN (if applicable)	Address	Place of incorporation
K.K. Tokyo Kigyo Saisei	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Japan
Pepper Japan GK	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Japan
G.K. Parrot Capital	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Japan
G.K. MC Asset 7	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Japan
G.K. MC Capital 7	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Japan
G.K. MC Capital 8	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Japan
G.K. Swan Capital	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Japan
G.K. Egret Capital	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Japan
G.K. Kingfisher Capital	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Japan
now liquidated		
G.K. MC Asset 10	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Japan
Pepper Savings Bank Co. Ltd	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	South Korea
Pepper Korea Holdings Co. Ltd	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	South Korea
W Solution Co. Ltd	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	South Korea
Pepper Cyprus Limited	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Cyprus
Pepper Greece SA	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Greece
Pepper Hellas SA	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Greece
Pepper Chipotle Investments Pty Limited (ACN 606 177 020)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper Chipotle Investments No. 2 Pty Limited (ACN 610 974 331)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper Chipotle Investments No. 3 Pty Ltd (ACN 630 052 238)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper Chipotle Investments No. 4 Pty Limited (ACN 638 492 412)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper Jalapeno Investments Pty Limited (ACN 606 177 799)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper Jalapeno Investments No. 2 Pty Limited (ACN 610 974 573)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper Asset Finance Pty Ltd (ACN 165 183 317)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Habanero Asset Finance Pty Limited (ACN 166 287 967)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
PEPL Holdings Pty Ltd (ACN 160 430 179)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper ES Holdings Pty Limited (ACN 165 459 325)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper Europe Holdings Pty Ltd (ACN 160 125 646)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
PSB Investment Holdings Pty Limited (ACN 164 144 969)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper Capital Corporation Limited (ACN 106 677 301)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper Homeloans Pty Limited (ACN 092 110 079)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper Finance Corporation Limited (ACN 094 317 647)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Well Nigh Capital No. 1 Pty Ltd (ACN 163 549 380)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper SW1 Pty Limited (ACN 149 166 683)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper New Zealand Limited (3416551)	Oxford Edge Limited, 3a / 335 Lincoln Road, Addington, Christchurch, 8024, New Zealand	New Zealand

Name and ACN/ARSN (if applicable)	Address	Place of incorporation
Pepper New Zealand (Beneficiary) Limited (3416673)	Oxford Edge Limited, 3a / 335 Lincoln Road, Addington, Christchurch, 8024, New Zealand	New Zealand
Pepper New Zealand (Settlor) Limited (3416791)	Oxford Edge Limited, 3a / 335 Lincoln Road, Addington, Christchurch, 8024, New Zealand	New Zealand
PSO (Manila) Limited (10689921)	4th Floor Reading Bridge House, George Street, Reading, Berkshire, United Kingdom, RG1 8LS	United Kingdom
Philippines Branch (FS201727148)	Level 25 Uptown Plaza, Bonifacio Global City, Taguig City, Philippines	Philippines
PT Pepper Services Indonesia	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Indonesia
Pepper Services (Thailand) Co. Ltd	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Thailand