

ASX Announcement

APPENDIX 3Y – FIONA PAK-POY

Sydney, 23 November 2023 – Tyro Payments Limited (**Tyro**) has today released an Appendix 3Y relating to a change of Director's Interest by Fiona Pak-Poy. The Appendix 3Y is attached to this announcement.

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Pursuant to Listing Rule 15.5, Tyro confirms this document has been authorised for release to the market by its CEO and Managing Director.

About Tyro - Tyro is a technology-focused and values-driven Group providing Australian businesses with payment solutions and value-adding business banking products. The Group provides simple, flexible and reliable payment solutions as a merchant acquirer, along with complementary business banking products. More than 68,500 Australian merchants chose to partner with Tyro as at 30 June 2023. The Group processed \$42.6 billion in transaction value in FY23 and generated \$193.2 million in normalised gross profit, originated a record \$149.7 million in loans and held merchant deposits totaling \$92.7 million. Tyro is Australia's fifth largest merchant acquiring bank by number of terminals in the market, behind the four major banks.

The business was founded in 2003 with a goal of being the most efficient acquirer of electronic payments in Australia. Tyro has a track record of innovation, creating purpose-built solutions and being first to market. This approach saw the company become the first technology company to receive an Australian specialist credit card institution licence in 2005. In 2015 that licence was replaced by the award of an Australian banking licence, making Tyro the first new domestic banking licensee in over a decade.

Payments are at the core of Tyro's business, using its proprietary core technology platform to enable credit and debit card acquiring. This offering is enhanced by features purpose-designed for those merchants who choose to partner with the company, including Point of Sale systems integrations, least-cost routing (Tap & Save) and alternative payment types such as integrated Alipay. While traditionally focused on in-store payments, Tyro has recently expanded into eCommerce. Further, Tyro provides value-adding solutions to its partners, such as loans in the form of merchant cash advances and fee-free, interest-bearing merchant transaction accounts.

Tyro has a team of approximately 600 employees, with ~80% of team members working in Technology, Solution, Design and Delivery and Growth teams, focused on delivering solutions for our customers.

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.	Tyro Payments Limited
ABN	49 103 575 042

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	Fiona Jane Pak-Poy
Date of last notice	24 October 2023

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.	See below.
Date of change	22 November 2023
No. of securities held prior to change	<u>Direct interests:</u> • 150,550 fully paid ordinary shares. • 83,000 options to acquire fully paid ordinary shares. <u>Indirect interests:</u> • 34,546 fully paid ordinary shares held jointly by Fiona Jane Pak-Poy & Mr Gregory John Davis as trustees of the PPD Family Trust. • 18,182 fully paid ordinary shares held by Summit Bend Pty Ltd (jointly controlled by the Director).
Class	TYR – Ordinary Shares TYRAA – Performance Rights

+ See chapter 19 for defined terms.

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Number acquired	83,426 FY23 Director Salary Sacrifice Rights. 83,426 fully paid Ordinary Shares on conversion of FY23 Director Salary Sacrifice Rights to Ordinary Shares.
Number disposed	83,426 FY23 Director Salary Sacrifice Rights on conversion to fully paid Ordinary Shares.
Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation	Nil
No. of securities held after change	<u>Direct interests:</u> 233,976 fully paid Ordinary Shares. 83,000 Options to acquire fully paid ordinary shares. <u>Indirect interests:</u> 18,182 fully paid Ordinary Shares held by Summit Bend Pty Ltd (jointly controlled by the Director). 34,546 fully paid Ordinary Shares held jointly by Fiona Jane Pak-Poy & Mr Gregory John Davis as trustees of the PPD Family Trust.
Nature of change Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	- Rights issued relating to FY23 Director Salary Sacrifice Rights Plan. - Conversion of FY23 Director Salary Sacrifice Rights to fully paid Ordinary Shares.

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

+ See chapter 19 for defined terms.

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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
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.