

Notice of initial substantial shareholder

Form 603
Corporations Act
Section 671B

To: Credit Corp Group Limited ("CCP", Ordinary Fully Paid)

1. Details of substantial shareholder

Citigroup Global Markets Australia Pty Limited (ACN 003 114 832) and each of the related bodies corporate in the Citigroup group of companies worldwide (for more details please visit www.citigroup.com).

The holder became a substantial holder on 18 May 2026.

2. Details of 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 had a relevant interest in on the date the substantial holder became a substantial holder are as follows:

| Class of securities | Number of securities | Person's vote | Voting Power |
|---------------------|----------------------|---------------|--------------|
| Ordinary Fully Paid | 3,869,626 | 3,869,626 | 5.6850% |

3. Details of relevant interests

| Holder of relevant interest | Nature of relevant interest | Class and number of securities |
|--|--|----------------------------------|
| Citibank, N.A. Sydney Branch | Citibank, N.A. Sydney Branch holds a relevant interest in these shares acting as Agent Lender and as the holder of securities subject to an obligation to return under a securities lending agreement. Refer to Annexure A. | 1,350,880 Ordinary Fully Paid |
| Citigroup Global Markets Australia Pty Limited | Citigroup Global Markets Australia Pty Limited holds a relevant interest in these shares pursuant to contracts entered into subject to an obligation to return under a securities lending agreement and pursuant to contracts entered into in the ordinary course of business on a stock market of a stock exchange, containing no terms and conditions other than standard terms and conditions. Refer to Annexure A | 317,383 Ordinary Fully Paid |
| Citigroup Global Markets Inc | Citigroup Global Markets Inc holds a relevant interest in these shares pursuant to contracts entered into subject to an obligation to return under a securities lending agreement. Refer to Annexure A. | 500,000 Ordinary Fully Paid |

| | | |
|----------------------------------|---|----------------------------------|
| Citigroup Global Markets Limited | Citigroup Global Markets Limited holds a relevant interest in these shares pursuant to contracts entered into subject to an obligation to return under a securities lending agreement. Refer to Annexure A. | 1,701,363 Ordinary Fully Paid |
|----------------------------------|---|----------------------------------|

4. Details of present registered holders

The persons registered as holders of the securities referred to in paragraph 3 above are as follows:

| Holder of relevant interest | Registered holder of securities | Class and number of securities |
|--|---------------------------------|----------------------------------|
| Citibank, N.A. Sydney Branch | Various | 1,350,880 Ordinary Fully Paid |
| Citigroup Global Markets Australia Pty Limited | Citicorp Nominees Pty Limited | 317,383 Ordinary Fully Paid |
| Citigroup Global Markets Inc | Citicorp Nominees Pty Limited | 500,000 Ordinary Fully Paid |
| Citigroup Global Markets Limited | Citicorp Nominees Pty Limited | 1,701,363 Ordinary Fully Paid |

5. Consideration

The consideration paid for each relevant interest referred to in paragraph 3 above, and acquired in the four months prior to the day that the substantial holder became a substantial holder is as follows:

| Holder of relevant interest | Date of acquisition | Consideration | Class and number of securities |
|--|---------------------|-------------------------------|----------------------------------|
| Citibank, N.A. Sydney Branch | Various | Various (Refer Annexure A) | 1,350,880 Ordinary Fully Paid |
| Citigroup Global Markets Australia Pty Limited | Various | Various (Refer Annexure A) | 317,383 Ordinary Fully Paid |
| Citigroup Global Markets Inc | Various | Various (Refer Annexure A) | 500,000 Ordinary Fully Paid |
| Citigroup Global Markets Limited | Various | Various (Refer Annexure A) | 1,701,363 Ordinary Fully Paid |

6. Associates

The reasons the persons named in paragraph 3 above are associates of the substantial holder are as follows:

| Name and ACN/ARSN (if applicable) | Nature of association |
|--|---|
| Citibank, N.A. Sydney Branch | Each of the related bodies corporate in the Citigroup group of companies worldwide (for more details please visit www.citigroup.com). |
| Citigroup Global Markets Australia Pty Limited | Each of the related bodies corporate in the Citigroup group of companies worldwide (for more details please visit www.citigroup.com). |
| Citigroup Global Markets Inc | Each of the related bodies corporate in the Citigroup group of companies worldwide (for more details please visit www.citigroup.com). |
| Citigroup Global Markets Limited | Each of the related bodies corporate in the Citigroup group of companies worldwide (for more details please visit www.citigroup.com). |

7. Addresses

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

| Name | Address |
|--|---|
| Citibank, N.A. Sydney Branch | Two Park 2 Park St Sydney, NSW 2000 Australia |
| Citigroup Global Markets Australia Pty Limited | Two Park 2 Park St Sydney, NSW 2000 Australia |
| Citigroup Global Markets Inc | 388 Greenwich St New York, NY 10013, United States |
| Citigroup Global Markets Limited | Citigroup Centre, Canary Wharf 33 Canada Square London, E14 5LB, United Kingdom |

Dated this day, 20 May 2026.

Anja Frederikson

Citigroup Global Markets Australia Pty Limited

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Annexure A

This is Annexure A of 2 pages referred to in Form 603 'Notice of initial substantial holder'

| Schedule (Loan) | |
|---|---|
| Type of Agreement | AMSLA / GMSLA / MSLA |
| Parties to Agreement | Various |
| Transfer date | Various |
| Holder of voting rights | Borrower |
| Are there any restrictions on voting rights? | No |
| Scheduled return date | Unknown |
| Does the borrower have the right to return early? | Yes |
| If yes, details | Standard AMSLA / GMSLA / MSLA terms |
| Does the lender have the right to recall early? | Yes |
| If yes, details | Standard AMSLA / GMSLA / MSLA terms |
| Will the securities be returned on settlement? | n/a |
| Statement | If requested by the company to whom the prescribed form must be given, or if requested by ASIC, Citi will give a copy of the AMSLA / GMSLA / MSLA to the company or ASIC. |

| Schedule (Agency Lending Agreement) | |
|---|---|
| | |
| Type of Agreement | Securities Lending Agency Agreement (SLAA) |
| | |
| Parties to Agreement | Various |
| | |
| Circumstances under which the agent lender can exercise the authorisations in relation to the securities | Agent Lender can only exercise authority, as agent, in relation to the lender's securities as defined and agreed in the Securities Lending Agency Agreement. |
| | |
| Circumstances under which the agent lender is subject to any restrictions in how it can deal with the securities | Lenders will define the restrictions and/or securities lending parameters in the Securities Lending Agency Agreement entered into with the lending agent. Such restrictions/parameters include specific designated accounts, lendable limits, acceptable collateral and/or cash reinvestment guidelines. |
| | |
| Does the agent lender have the right to recall early? | Agent Lenders have the right to early recall on behalf of Lender's instructions. However, the expectation is the Lender and Borrower would have mutually agreed no sales/recall of the securities during the duration of the loan term. Hence, borrowers are not obligated to return the securities early for termed loans. |
| If yes, details | Authorised under the standard Securities Lending Agency Agreement terms. |
| | |
| Statement | If requested by the company to whom the prescribed form must be given, or if requested by ASIC, Citi will give a copy of the authorisation agreement to the company or ASIC. |