

## 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

<b>Name of entity</b>	<b>EML PAYMENTS LIMITED</b>
<b>ABN</b>	<b>93 104 757 904</b>

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.

<b>Name of Director</b>	Thomas Cregan
<b>Date of last notice</b>	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.

<b>Direct or indirect interest</b>	Direct and Indirect
<b>Nature of indirect interest (including registered holder)</b> Note: Provide details of the circumstances giving rise to the relevant interest.	<ol style="list-style-type: none"><li>1. Diana Barton Cregan (spouse)</li><li>2. TACDBM Pty Ltd atf the Cregan Family Trust</li><li>3. Tom Cregan and Associates Pty Ltd</li><li>4. Cregan Holdings Pty Ltd &lt;T &amp; D Cregan Super A/C&gt;</li></ol>
<b>Date of change</b>	20 January 2020

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<b>No. of securities held prior to change</b>	Total fully paid Ordinary Shares 17,935,946  <u>Direct shares:</u> <ul style="list-style-type: none"> <li>• 6,088,787 fully paid Ordinary Shares</li> </ul> <u>Indirect shares:</u> <ol style="list-style-type: none"> <li>1. 1,866,666 fully paid Ordinary Shares</li> <li>2. 2,600,698 fully paid Ordinary Shares</li> <li>3. 7,267,490 fully paid Ordinary Shares</li> <li>4. 112,305 fully paid Ordinary Shares</li> </ol> <u>Direct Options &amp; Rights:</u> <ul style="list-style-type: none"> <li>• 376,712 Unlisted Options</li> <li>• 391,566 Unlisted Rights</li> </ul>
<b>Class</b>	Unlisted Options
<b>Number acquired</b>	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.
<b>Number disposed</b>	N/A
<b>Value/Consideration</b> Note: If consideration is non-cash, provide details and estimated valuation	Nil

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<b>No. of securities held after change</b>	<p>Total fully paid Ordinary Shares 17,935,946</p> <p><u>Direct shares:</u></p> <ul style="list-style-type: none"> <li>• 6,088,787 fully paid Ordinary Shares</li> </ul> <p><u>Indirect shares:</u></p> <ol style="list-style-type: none"> <li>5. 1,866,666 fully paid Ordinary Shares</li> <li>6. 2,600,698 fully paid Ordinary Shares</li> <li>7. 7,267,490 fully paid Ordinary Shares</li> <li>8. 112,305 fully paid Ordinary Shares</li> </ol> <p><u>Direct Options &amp; Rights:</u></p> <ul style="list-style-type: none"> <li>• 376,712 Unlisted Options (Nil Exercise price, expire on 30/09/2020)</li> <li>• 391,566 Unlisted Rights (Nil Consideration, expire on 30/11/2021)</li> <li>• 185,994 Unlisted Options (Nil Exercise price, expire on 30/08/2020)</li> <li>• 226,481 Unlisted Options (Nil Exercise price, expire 30/10/2022)</li> </ul>
<p><b>Nature of change</b> Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back</p>	<p>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.</p> <p>Refer to Notice of Meeting dated 11 October 2019 for further details.</p>

**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.

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

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

**Part 3 – +Closed period**

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

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