



Announcement Summary

Entity name

EML PAYMENTS LIMITED

Announcement Type

New announcement

Date of this announcement

Thursday September 18, 2025

The +securities to be quoted are:

+Securities issued under an +employee incentive scheme that are not subject to a restriction on transfer or that are to be quoted notwithstanding there is a restriction on transfer

Total number of +securities to be quoted

ASX +security code	Security description	Number of +securities to be quoted	Issue date
EML	ORDINARY FULLY PAID	1,411,186	15/09/2025

Refer to next page for full details of the announcement



Part 1 - Entity and announcement details

1.1 Name of entity

EML PAYMENTS LIMITED

We (the entity named above) apply for +quotation of the following +securities and agree to the matters set out in Appendix 2A of the ASX Listing Rules.

1.2 Registered number type

ABN

Registration number

93104757904

1.3 ASX issuer code

EML

1.4 The announcement is

New announcement

1.5 Date of this announcement

18/9/2025



Part 2 - Type of Issue

2.1 The +securities to be quoted are:

+Securities issued under an +employee incentive scheme that are not subject to a restriction on transfer or that are to be quoted notwithstanding there is a restriction on transfer

2.2 The +class of +securities to be quoted is:

Additional +securities in a class that is already quoted on ASX ("existing class")



Part 3B - number and type of +securities to be quoted (existing class) where issue has not previously been notified to ASX in an Appendix 3B

Additional +securities to be quoted in an existing class issued under an +employee incentive scheme

FROM (Existing Class)

ASX +security code and description

EMLAAD : RIGHTS

TO (Existing Class)

ASX +security code and description

EML : ORDINARY FULLY PAID

Please state the number of +securities issued under the +employee incentive scheme that are not subject to a restriction on transfer or that are to be quoted notwithstanding there is a restriction on transfer

493,827

Please provide details of a URL link for a document lodged with ASX detailing the terms of the +employee incentive scheme or a summary of the terms

<https://emlpayments-stagingcms.bla.bio/wp-content/uploads/2022/02/02435541-2.pdf>

Are any of these +securities being issued to +key management personnel (KMP) or an +associate

No

Issue date

15/9/2025

Will the +securities to be quoted rank equally in all respects from their issue date with the existing issued +securities in that class?

Yes



Issue details

Number of +securities to be quoted

493,827

Are the +securities being issued for a cash consideration?

No

Please describe the consideration being provided for the +securities

Nil

Please provide an estimate (in AUD) of the value of the consideration being provided per +security for the +securities to be quoted

0.000000

Any other information the entity wishes to provide about the +securities to be quoted

The ordinary fully paid share have been issued following satisfaction of vesting conditions and exercise of rights issued under the EML Payments Limited Plan (EPLRP)

Additional +securities to be quoted in an existing class issued under an +employee incentive scheme

FROM (Existing Class)

ASX +security code and description

EMLAAD : RIGHTS

TO (Existing Class)

ASX +security code and description

EML : ORDINARY FULLY PAID

Please state the number of +securities issued under the +employee incentive scheme that are not subject to a restriction on transfer or that are to be quoted notwithstanding there is a restriction on transfer

255,102

Please provide details of a URL link for a document lodged with ASX detailing the terms of the +employee incentive scheme or a summary of the terms

<https://emlpayments-stagingcms.bla.bio/wp-content/uploads/2022/02/02435541-2.pdf>

Are any of these +securities being issued to +key management personnel (KMP) or an +associate

Yes

Provide details of the KMP or +associates being issued +securities

Name of KMP	Name of registered holder	Number of +securities
James Georgeson	James Georgeson	255,102

Issue date

15/9/2025

Will the +securities to be quoted rank equally in all respects from their issue date with the existing issued +securities in that class?

Yes



Issue details

Number of +securities to be quoted

255,102

Are the +securities being issued for a cash consideration?

No

Please describe the consideration being provided for the +securities

Nil

Please provide an estimate (in AUD) of the value of the consideration being provided per +security for the +securities to be quoted

0.000000

Any other information the entity wishes to provide about the +securities to be quoted

The ordinary fully paid share have been issued following satisfaction of vesting conditions and exercise of rights issued under the EML Payments Limited Plan (EPLRP)

Additional +securities to be quoted in an existing class issued under an +employee incentive scheme

FROM (Existing Class)

ASX +security code and description

EMLAF : PERFORMANCE RIGHTS

TO (Existing Class)

ASX +security code and description

EML : ORDINARY FULLY PAID

Please state the number of +securities issued under the +employee incentive scheme that are not subject to a restriction on transfer or that are to be quoted notwithstanding there is a restriction on transfer

438,843

Please provide details of a URL link for a document lodged with ASX detailing the terms of the +employee incentive scheme or a summary of the terms

<https://emlpayments-stagingcms.bla.bio/wp-content/uploads/2023/10/2924-02732379-2A1483929.pdf>

Are any of these +securities being issued to +key management personnel (KMP) or an +associate

Yes

Provide details of the KMP or +associates being issued +securities

Name of KMP	Name of registered holder	Number of +securities
James Georgeson	James Georgeson	438,843

Issue date

15/9/2025

Will the +securities to be quoted rank equally in all respects from their issue date with the existing issued +securities in that class?

Yes



Issue details

Number of +securities to be quoted

438,843

Are the +securities being issued for a cash consideration?

No

Please describe the consideration being provided for the +securities

Nil

Please provide an estimate (in AUD) of the value of the consideration being provided per +security for the +securities to be quoted

0.000000

Any other information the entity wishes to provide about the +securities to be quoted

The ordinary fully paid share have been issued following satisfaction of vesting conditions and exercise of rights issued under the EML Payments Limited Plan (EPLRP)

Additional +securities to be quoted in an existing class issued under an +employee incentive scheme**FROM (Existing Class)****ASX +security code and description**

EMLAF : PERFORMANCE RIGHTS

TO (Existing Class)**ASX +security code and description**

EML : ORDINARY FULLY PAID

Please state the number of +securities issued under the +employee incentive scheme that are not subject to a restriction on transfer or that are to be quoted notwithstanding there is a restriction on transfer

223,414

Please provide details of a URL link for a document lodged with ASX detailing the terms of the +employee incentive scheme or a summary of the terms<https://emlpayments-stagingcms.bla.bio/wp-content/uploads/2023/10/2924-02732379-2A1483929.pdf>**Are any of these +securities being issued to +key management personnel (KMP) or an +associate**

No

Issue date

15/9/2025

Will the +securities to be quoted rank equally in all respects from their issue date with the existing issued +securities in that class?

Yes



Issue details

Number of +securities to be quoted

223,414

Are the +securities being issued for a cash consideration?

No

Please describe the consideration being provided for the +securities

Nil

Please provide an estimate (in AUD) of the value of the consideration being provided per +security for the +securities to be quoted

0.000000

Any other information the entity wishes to provide about the +securities to be quoted

The ordinary fully paid share have been issued following satisfaction of vesting conditions and exercise of rights issued under the EML Payments Limited Plan (EPLRP)



Part 4 - Issued capital following quotation

Following the quotation of the +securities the subject of this application, the issued capital of the entity will comprise:

The figures in parts 4.1 and 4.2 below are automatically generated and may not reflect the entity's current issued capital if other Appendix 2A, Appendix 3G or Appendix 3H forms are currently with ASX for processing.

4.1 Quoted +securities (total number of each +class of +securities quoted on ASX following the +quotation of the +securities subject of this application)

ASX +security code and description	Total number of +securities on issue
EML : ORDINARY FULLY PAID	385,525,593

4.2 Unquoted +securities (total number of each +class of +securities issued but not quoted on ASX)

ASX +security code and description	Total number of +securities on issue
EMLAAD : RIGHTS	4,385,908
EMLAAB : EXECUTIVE RETENTION RIGHTS	103,333
EMLAF : PERFORMANCE RIGHTS	57,671,868
EMLAAC : RETENTION RIGHTS	173,611
EMLAH : RESTRICTED RIGHTS	64,358



Part 5 - Other Listing Rule requirements

5.1 Are the +securities being issued under an exception in Listing Rule 7.2 and therefore the issue does not need any security holder approval under Listing Rule 7.1?

No

5.2 Has the entity obtained, or is it obtaining, +security holder approval for the issue under listing rule 7.1?

No

5.2b Are any of the +securities being issued without +security holder approval using the entity's 15% placement capacity under listing rule 7.1?

Yes

5.2b.1 How many +securities are being issued without +security holder approval using the entity's 15% placement capacity under listing rule 7.1?

- 1) 819,407 securities were issued under Listing Rule 7.2 exception 13
- 2) 591 779 securities were issued without security holder approval using EML's 15% placement capacity under Listing Rule 7.1

5.2c Are any of the +securities being issued without +security holder approval using the entity's additional 10% placement capacity under listing rule 7.1A (if applicable)?

No