

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 | ZIP Co Limited |
| ABN | 50 139 546 428 |

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 | Cynthia Scott |
| Date of last notice | 9 September 2025 |

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 | | | | | | | | | |
| Nature of indirect interest (including registered holder) <small>Note: Provide details of the circumstances giving rise to the relevant interest.</small> | n/a | | | | | | | | | |
| Date of change | 28 October 2025 | | | | | | | | | |
| No. of securities held prior to change | <p>Direct</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 15%;">994,183</td> <td style="width: 10%;">Performance Rights (ZIPAM)</td> <td style="width: 75%;">(Exercise Price Nil, vesting on 13/03/2026 and expiring on 13/03/2029)</td> </tr> <tr> <td>10,118</td> <td>Performance Rights (ZIPAM)</td> <td>(Exercise Price Nil, vesting on 06/12/2025 and expiring on 06/12/2027)</td> </tr> <tr> <td>109,127</td> <td>Performance Rights (ZIPAM)</td> <td>(Exercise Price Nil, vesting on 08/03/2026 and expiring on 08/03/2029)</td> </tr> </table> | 994,183 | Performance Rights (ZIPAM) | (Exercise Price Nil, vesting on 13/03/2026 and expiring on 13/03/2029) | 10,118 | Performance Rights (ZIPAM) | (Exercise Price Nil, vesting on 06/12/2025 and expiring on 06/12/2027) | 109,127 | Performance Rights (ZIPAM) | (Exercise Price Nil, vesting on 08/03/2026 and expiring on 08/03/2029) |
| 994,183 | Performance Rights (ZIPAM) | (Exercise Price Nil, vesting on 13/03/2026 and expiring on 13/03/2029) | | | | | | | | |
| 10,118 | Performance Rights (ZIPAM) | (Exercise Price Nil, vesting on 06/12/2025 and expiring on 06/12/2027) | | | | | | | | |
| 109,127 | Performance Rights (ZIPAM) | (Exercise Price Nil, vesting on 08/03/2026 and expiring on 08/03/2029) | | | | | | | | |

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| | |
|---|--|
| | <p>109,126 Performance Rights (ZIPAM) (Exercise Price Nil, vesting on 08/03/2027 and expiring on 08/03/2029)</p> <p>2,568,741 Performance Rights (ZIPAM) (Exercise Price Nil, vesting on 15/09/2026 and expiring on 15/09/2029)</p> <p>736,329 Performance Rights (ZIPAM) (Exercise Price Nil, vesting on 15/09/2027 and expiring on 15/09/2030)</p> <p>Indirect</p> <p>CELJ Pty Ltd <CELJ Family A/C 23,651 Fully Paid Ordinary Shares</p> <p>Solium Nominees (Australia) Pty Ltd, as trustee of the Zip Co Limited Employee Share Trust 486,884 Fully Paid Ordinary Shares</p> |
| Class | Restricted Rights (ZIPAN) |
| Number acquired | 142,018 Short Term Variable Reward Share Rights |
| Number disposed | - |
| Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation | Grant value AUD 448,533 / Grant price AUD 3.1583 |

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| No. of securities held after change | Direct |
|---|--|
| | <p>994,183 Performance Rights (ZIPAM) (Exercise Price Nil, vesting on 13/03/2026 and expiring on 13/03/2029)</p> |
| | <p>10,118 Performance Rights (ZIPAM) (Exercise Price Nil, vesting on 06/12/2025 and expiring on 06/12/2027)</p> |
| | <p>109,127 Performance Rights (ZIPAM) (Exercise Price Nil, vesting on 08/03/2026 and expiring on 08/03/2029)</p> |
| | <p>109,126 Performance Rights (ZIPAM) (Exercise Price Nil, vesting on 08/03/2027 and expiring on 08/03/2029)</p> |
| | <p>2,568,741 Performance Rights (ZIPAM) (Exercise Price Nil, vesting on 15/09/2026 and expiring on 15/09/2029)</p> |
| | <p>736,329 Performance Rights (ZIPAM) (Exercise Price Nil, vesting on 15/09/2027 and expiring on 15/09/2030)</p> |
| | <p>142,018 STVR Rights (ZIPAN) (Exercise Price Nil, subject to restriction period and automatically exercised on 19/09/2026)</p> |
| | <p>Indirect</p> <p>CELJ Pty Ltd <CELJ Family A/C 23,651 Fully Paid Ordinary Shares</p> <p>Solium Nominees (Australia) Pty Ltd, as trustee of the Zip Co Limited Employee Share Trust 486,884 Fully Paid Ordinary Shares</p> |
| <p>Nature of change Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back</p> | <p>Grant of Short Term Variable Reward (STVR) Share Rights pursuant to the Equity Incentive Plan in connection with the 2025 STVR. Further details of the 2025 STVR award are set out in the Remuneration Report in Zip's FY25 Annual Report, which was lodged with the ASX on 22 August 2025.</p> |

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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 |
| Date of change | N/A |
| No. and class of securities to which interest related prior to change <small>Note: Details are only required for a contract in relation to which the interest has changed</small> | N/A |
| Interest acquired | N/A |
| Interest disposed | N/A |
| Value/Consideration <small>Note: If consideration is non-cash, provide details and an estimated valuation</small> | 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? | N/A |
| If prior written clearance was provided, on what date was this provided? | N/A |

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