

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	Credit Clear Limited
ACN	604 797 033

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	Andrew Smith
Date of last notice	14 November 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 and Indirect
Nature of indirect interest (including registered holder) Note: Provide details of the circumstances giving rise to the relevant interest.	ASJS & Associates Pty Ltd ATF the ASJS Family Trust (<i>Director, shareholder and Beneficiary</i>)
Date of change	8 January 2026
No. of securities held prior to change	Direct: 286,519 ordinary class shares Indirect: 18,621,909 ordinary class shares 2,000,000 Options Ex \$0.40, Exp 30.11.2027 581,330 Share Rights
Class	A) Ordinary class shares B) Share Rights
Number acquired	A) 568,702 ordinary class shares

+ See chapter 19 for defined terms.

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Number disposed	B) 581,330 Share Rights (568,702 vested and converted, 12,628 not vested and lapsed)
Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation	Nil consideration. Notional price of \$0.27 per ordinary class share being the closing market price on 7 January 2026. Nil consideration on lapsed rights.
No. of securities held after change	Direct: 286,519 ordinary class shares Indirect: 19,190,611 ordinary class shares 2,000,000 Options Ex \$0.40, Exp 30.11.2027
Nature of change Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	Conversion of vested Share Rights to ordinary class shares for the FY24 LTI and FY25 STI incentives, as approved by shareholders at the Annual General Meetings held on the 22 November 2024 and 13 November 2025, respectively.

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 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

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Interest after change	N/A
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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?	N/A - Conversion of Share Rights into ordinary class shares.
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

⁺ See chapter 19 for defined terms.