



5 February 2026

BY ASX ONLINE - 5 pages

Market Announcements Platform
ASX Limited
Level 10
20 Bond Street
SYDNEY 2000

Dear Sir/Madam,

**Change of interests of substantial holder
Credit Clear Limited [ASX:CCR]**

Over the last month Credit Clear Limited has announced a series of share issues which has resulted in dilution of Thorney's holding in CCR.

Following is a Form 604 *Notice of change of interests of substantial holder* dated 5 February 2026 in accordance with section 671B of the Corporations Act.

Yours sincerely,

CRAIG SMITH ACIS, CPA
Secretary

Form **604**
Corporations Act 2001
Section 671B

Notice of change of interests of substantial holder

To: company name/scheme	CREDIT CLEAR LIMITED
ACN	604 797 033

1. Details of substantial holder

Name	TIGA Trading Pty Ltd and each of the entities listed in the attached Annexure 'A' to this notice.
ACN (if applicable)	118 961 210

There was a change in the interests of the substantial holder on 03-Feb-26

The previous notice was given to the company on 22-May-25

The previous notice was dated 22-May-25

2. Previous and present voting power

The total number of shares 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 when last required, and when now required, to give a substantial holding notice to the company or scheme, are as follows:

Class of Securities	Previous Notice		Present Notice	
	Person's votes	Voting power	Person's votes	Voting power
Fully Paid Ordinary Shares	74,309,600	17.50%	85,209,600	16.34%

3. Changes in relevant interests

Particulars of each change in, or change in the nature of, relevant interests of the substantial holder or an associate in voting securities of the company or scheme since the substantial holder was last required to give a substantial holding notice to the company are as follows:

Date of Change	Person whose relevant interest changed	Nature of Change	Consideration given in relation to change	Number and class of securities affected	Person's votes affected
23-May-25	Tiga Trading Pty Ltd and each of the Thorney Investment Group entities listed in Annexure 'A' (together 'Thorney Investment Group')	Market Purchase	\$78,750.00	375,000 ordinary shares	375,000
	Thorney Technologies Ltd		\$Nil	125,000 ordinary shares	125,000
02-Sep-25	TIGA Trading Pty Ltd	Intra Group Transfer	\$Nil	19,766,340 ordinary shares	19,766,340
	Thorney International Pty Ltd		\$Nil	19,766,340 ordinary shares	19,766,340
28-Oct-25	TIGA Trading Pty Ltd	Placement	\$1,114,625.00	4,458,500 ordinary shares	4,458,500
	Thorney International Pty Ltd		\$735,375.00	2,941,500 ordinary shares	2,941,500
	Thorney Technologies Ltd		\$Nil	1,000,000 ordinary shares	1,000,000
	Jasforce Pty Ltd		\$250,000.00	1,000,000 ordinary shares	1,000,000
	Coastal Estates Proprietary Limited		\$250,000.00	1,000,000 ordinary shares	1,000,000

4. Present relevant interests

Particulars of each relevant interest of the substantial holder in voting securities after the change are as follows:

Holder of relevant interest	Registered holder of securities	Person entitled to be registered as holder	Nature of relevant interest	Number and class of securities	Person's votes
Thorney Investment Group	UBS Nominees Pty Ltd	TIGA Trading Pty Ltd	Thorney Investment Group is taken under section 608(3)(b) of the <i>Corporations Act 2001 (Cth)</i> (the Act) to have a relevant interest as it holds all the issued capital in TIGA Trading Pty Ltd.	34,415,875 ordinary shares	34,415,875
		Thorney Technologies Ltd	Thorney Investment Group is taken to have a relevant interest as it has the capacity to determine the outcome of decisions about the financial and operating policies of Thorney Technologies Ltd.	19,499,219 ordinary shares	19,499,219
	Thorney International Pty Ltd	Thorney International Pty Ltd	Thorney Investment Group is taken under section 608(3)(b) of the <i>Corporations Act 2001 (Cth)</i> (the Act) to have a relevant interest as it holds all the issued capital in Thorney International Pty Ltd.	22,707,840 ordinary shares	22,707,840
Urban Land Nominees Pty Ltd (Urban Land)	Urban Land	Urban Land	Urban Land has a relevant interest under section 608(1)(a) of the <i>Act</i> as it is the registered holder of those shares.	750,000 ordinary shares	750,000
Jasforce Pty Ltd, as trustee for the Alex Waislitz Retirement Plan (Jasforce)	Jasforce	Jasforce	Jasforce has a relevant interest under section 608(1)(a) of the <i>Act</i> as it is the registered holder of those shares.	5,741,666 ordinary shares	5,741,666
Coastal Estates Proprietary Limited (Coastal Estates)	Coastal Estates	Coastal Estates	Coastal Estates has a relevant interest under section 608(1)(a) of the <i>Act</i> as it is the registered holder of those shares.	2,095,000 ordinary shares	2,095,000
Mr Alex Waislitz	UBS Nominees Pty Ltd	TIGA Trading Pty Ltd	Each of the entities listed in the adjacent column (and in Annexure "A") are 'associates' pursuant to section 12(2)(a)(iii) of the <i>Act</i> by virtue of them being commonly controlled by Mr Alex Waislitz who, pursuant to section 50AA of the <i>Act</i> , has the capacity to determine the outcome of decisions about the financial and operating policies of each of those entities.	34,415,875 ordinary shares	34,415,875
		Thorney Technologies Ltd		19,499,219 ordinary shares	19,499,219
	Thorney International Pty Ltd	Thorney International Pty Ltd		22,707,840 ordinary shares	22,707,840
	Urban Land	Urban Land		750,000 ordinary shares	750,000
	Jasforce	Jasforce		5,741,666 ordinary shares	5,741,666
	Coastal Estates	Coastal Estates		2,095,000 ordinary shares	2,095,000

5. Changes in association

The persons who have become associates of, ceased to be associates of, or have changed the nature of their association with, the substantial holder in relation to voting interests in the company or scheme are as follows:

Name	Nature of association
Jamah Investments Pty Ltd, ACN 093 388 928 as trustee for the Jamah Investment Trust	Has ceased to be an associate

6. Addresses

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

Name	Address
TIGA Trading Pty Ltd	Level 45, 55 Collins Street, Melbourne 3000
Thorney Investment Group and each of the entities listed in Annexure 'A' to this notice	See Annexure 'A' to this notice
Thorney Technologies Ltd ACN 096 782 188	Level 45, 55 Collins Street, Melbourne 3000
Urban Land Nominees Pty Ltd ACN 004 753 066	c/- Wilson Pateras, Ground Floor, 40 River Boulevard, Richmond 3121
Jasforce Pty Ltd, ACN 017 167 713 as trustee for the Alex Waislitz Retirement Plan	c/- Wilson Pateras, Ground Floor, 40 River Boulevard, Richmond 3121
Coastal Estates Proprietary Limited, ACN 004 481 154	c/- Wilson Pateras, Ground Floor, 40 River Boulevard, Richmond 3121
Alex Waislitz	Level 45, 55 Collins Street, Melbourne 3000

Signature

Print name CRAIG SMITH

Capacity SECRETARY

Sign here

Date 5 February 2026



ANNEXURE 'A'

This is Annexure A referred to in the Form 604 *Notice of change of interests of substantial holder* signed by me and dated 5 February 2026.

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CRAIG SMITH
Secretary

SUBSTANTIAL HOLDERS - ENTITY DETAILS

Entity	Address
<u>Thorney Investment Group</u>	
Jamahjo Pty Ltd, ACN 117 488 696 as trustee for the Halex Family Trust	c/- Wilson Pateras, Ground Floor, 40 River Boulevard, Richmond 3121
Thistle Custodians Pty Ltd, ACN 078 027 193	Level 45, 55 Collins Street, Melbourne 3000
Thistle Holdings Pty Ltd, ACN 075 051 464	Level 45, 55 Collins Street, Melbourne 3000
Thorney Alpha Pty Ltd, ACN 162 820 537	Level 45, 55 Collins Street, Melbourne 3000
Thorney Beta Pty Ltd, ACN 162 828 677	Level 45, 55 Collins Street, Melbourne 3000
Thorney Holdings Proprietary Limited, ACN 006 262 835	Level 45, 55 Collins Street, Melbourne 3000
Thorney International Pty Ltd, ACN 132 886 698	Level 45, 55 Collins Street, Melbourne 3000
Thorney Investment Group Australia Pty Ltd, ACN 117 488 892	Level 45, 55 Collins Street, Melbourne 3000
Thorney Management Services Pty Ltd, ACN 164 880 148	Level 45, 55 Collins Street, Melbourne 3000
Thorney Omega Pty Ltd, ACN 163 964 636	Level 45, 55 Collins Street, Melbourne 3000
TIGA Property Pty Ltd, ACN 117 811 453	Level 45, 55 Collins Street, Melbourne 3000
TIGA (Ballarat) Pty Ltd, ACN 117 812 030	Level 45, 55 Collins Street, Melbourne 3000
TIGA Finance Pty Ltd, ACN 118 521 412	Level 45, 55 Collins Street, Melbourne 3000
TIGA (Hawthorn) Pty Ltd, ACN 126 952 663	Level 45, 55 Collins Street, Melbourne 3000
TIGA Tails Pty Ltd, ACN 080 534 416	Level 45, 55 Collins Street, Melbourne 3000
TIGA Trading Pty Ltd, ACN 118 961 210	Level 45, 55 Collins Street, Melbourne 3000
<u>Other associates</u>	
Early Force Pty Ltd, ACN 103 134 363 as trustee for the Alex Waislitz Property Investment Trust	Level 45, 55 Collins Street, Melbourne 3000
Jasforce Pty Ltd, ACN 017 167 713 as trustee for the Alex Waislitz Retirement Plan	c/- Wilson Pateras, Ground Floor, 40 River Boulevard, Richmond 3121
Thorney Opportunities Ltd, ACN 080 167 264	Level 45, 55 Collins Street, Melbourne 3000
Thorney Technologies Ltd, ACN 096 782 188	Level 45, 55 Collins Street, Melbourne 3000
58 Jarque Pty Ltd, ACN 617 756 377	Level 45, 55 Collins Street, Melbourne 3000
Two Towers Pty Ltd, ACN 134 730 546	c/- Wilson Pateras, Ground Floor, 40 River Boulevard, Richmond 3121
Urban Land Nominees Pty Ltd, ACN 004 753 066	c/- Wilson Pateras, Ground Floor, 40 River Boulevard, Richmond 3121
Coastal Estates Proprietary Limited, ACN 004 481 154	c/- Wilson Pateras, Ground Floor, 40 River Boulevard, Richmond 3121
Waislitz Charitable Corporation Pty Ltd, ACN 163 623 612 as trustee for the Waislitz Family Foundation	Level 45, 55 Collins Street, Melbourne 3000