

NOTICE OF INITIAL SUBSTANTIAL HOLDER

To: Company Name/Scheme CCA - Change Financial Limited

ACN/ARSN 150 762 351

1. Details of Substantial Holder(1)

Name Acorn Capital Limited

ACN/ARSN (if applicable) 082 694 531

The holder became a substantial holder on 18/03/2026

2. Details of Voting Power

The total number of votes attached to all the voting shares in the company or voting interests in the scheme that the substantial holder or an associate (2) had a relevant interest (3) in on the date the substantial holder became a substantial holder are as follows:

Class of Securities (4)	Number of Securities	Person's Votes (5)	Voting Power (6)
Ordinary	75,379,191	75,379,191	10.92%

3. Details of Relevant Interests

The nature of the relevant interest the substantial holder or an associate had in the following voting securities on the date the substantial holder became a substantial holder are as follows:

Holder of Relevant Interest	Nature of Relevant Interest (7)	Class and Number of Securities
Acorn Capital Ltd	In its capacity as investment manager for various superannuation funds, institutional investor portfolios and unit trusts has the power to exercise , or control of, a right attached to the securities and has the power to dispose of, or control the exercise of a power to dispose of, the securities.	75,379,191

4. Details of Present Registered Holders

The persons registered as holders of the securities referred to in Paragraph 3 above are as follows:

Holder of Relevant Interest	Registered Holder of Securities	Person Entitled to be Registered as Holder (8)	Class and Number of Securities
Acorn Capital Ltd	JP Morgan Chase Nominees	JP Morgan Chase Nominees	6,450,000.00
Acorn Capital Ltd	BNP Paribas Securities Services Australia	BNP Paribas Securities Services Australia	10,714,285.00
Acorn Capital Ltd	Northern Trust	Northern Trust	10,821,430.00
Acorn Capital Ltd	State Street Bank and Trust	State Street Bank and Trust	47,393,476.00

5. Consideration

The consideration paid for each relevant interest referred to in paragraph 3 above, and acquired in the four months prior to the day that the substantial holder became a substantial holder is as follows:

Holder of Relevant Interest	Date of Acquisition	Consideration (9)	Class and Number of Securities
See Annexure A			

6. Associates

The reasons the persons named in Paragraph 3 above are associates of the substantial holder are as follows:

Name and ACN/ARSN (if applicable)	Name of Association

7. Addresses

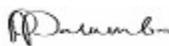
The addresses of persons named in this form are as follows:

Name	Address
All Relevant Holders	C/O Acorn Capital Limited, Level 4, 2 Russell Street, Melbourne Victoria 3000

Print Name PAUL PALUMBO

Capacity Director

Sign Here



Date 20/03/2026

Annexure A

This Annexure A referred to in the Form 603 Notice of Initial Substantial Holder signed by me and dated 18/03/2026



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PAUL PALUMBO
Director

<u>Date Of Change</u>	<u>Entity</u>	<u>Type of Transaction</u>	<u>Consideration</u>	<u>Quantity</u>
27/01/2026	Acorn Capital Ltd	Purchase	\$20,398.90	258,750
28/01/2026	Acorn Capital Ltd	Purchase	\$10,414.10	130,147
29/01/2026	Acorn Capital Ltd	Purchase	\$189,072.23	2,335,564
30/01/2026	Acorn Capital Ltd	Purchase	\$31,520.92	384,251
26/02/2026	Acorn Capital Ltd	Purchase	\$105,305.21	1,261,802
27/02/2026	Acorn Capital Ltd	Purchase	\$26,764.14	315,000
02/03/2026	Acorn Capital Ltd	Purchase	\$37,279.41	439,854
03/03/2026	Acorn Capital Ltd	Purchase	\$30,412.51	357,362
04/03/2026	Acorn Capital Ltd	Purchase	\$106,122.44	1,254,362
05/03/2026	Acorn Capital Ltd	Purchase	\$18,799.19	223,290
06/03/2026	Acorn Capital Ltd	Purchase	\$8,376.44	98,330
12/03/2026	Acorn Capital Ltd	Sale	-\$5,686.42	-59,989
13/03/2026	Acorn Capital Ltd	Sale	-\$142.18	-1,500
17/03/2026	Acorn Capital Ltd	Purchase	\$4,560,010.00	65,000,000