

**Form 603**Corporations Act 2001  
Section 671B**Notice of initial substantial holder**To Company Name/Scheme **CREDIT CORP GROUP LIMITED**ACN/ARSN **092 697 151****1. Details of substantial holder (1)**Name **Australian Retirement Trust Pty LTD ATF Australian Retirement Trust**ACN/ARSN (if applicable) **010 720 840**The holder became a substantial holder on **17/06/2026****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)
<b>Fully paid ordinary shares</b>	<b>4,094,704</b>	<b>4,094,704</b>	<b>6.016%</b>

**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
<b>Australian Retirement Trust Pty LTD ATF Australian Retirement Trust</b>	<b>Power to exercise voting rights pursuant to position held as trustee of a superannuation fund.</b>	<b>Fully paid ordinary shares 4,094,704</b>

**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
<b>Australian Retirement Trust Pty LTD ATF Australian Retirement Trust</b>	<b>HSBC Custody Nominees (Australia) Limited</b>		<b>Fully paid ordinary shares 4,094,704</b>

**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
		Cash	Non-cash	
<b>Refer to Annexure A</b>				

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## 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)	Nature of association

## 7. Addresses

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

Name	Address
<b>Australian Retirement Trust Pty LTD ATF Australian Retirement Trust</b>	<b>266 George Street, Brisbane City QLD 4000</b>

## Signature

print name **Kristy Huxtable** capacity **Company Secretary**

sign here  date **19/06/2026**

## DIRECTIONS

- (1) If there are a number of substantial holders with similar or related relevant interests (eg. a corporation and its related corporations, or the manager and trustee of an equity trust), the names could be included in an annexure to the form. If the relevant interests of a group of persons are essentially similar, they may be referred to throughout the form as a specifically named group if the membership of each group, with the names and addresses of members is clearly set out in paragraph 7 of the form.
- (2) See the definition of "associate" in section 9 of the Corporations Act 2001.
- (3) See the definition of "relevant interest" in sections 608 and 671B(7) of the Corporations Act 2001.
- (4) The voting shares of a company constitute one class unless divided into separate classes.
- (5) The total number of votes attached to all the voting shares in the company or voting interests in the scheme (if any) that the person or an associate has a relevant interest in.
- (6) The person's votes divided by the total votes in the body corporate or scheme multiplied by 100.
- (7) Include details of:
  - (a) any relevant agreement or other circumstances by which the relevant interest was acquired. If subsection 671B(4) applies, a copy of any document setting out the terms of any relevant agreement, and a statement by the person giving full and accurate details of any contract, scheme or arrangement, must accompany this form, together with a written statement certifying this contract, scheme or arrangement; and
  - (b) any qualification of the power of a person to exercise, control the exercise of, or influence the exercise of, the voting powers or disposal of the securities to which the relevant interest relates (indicating clearly the particular securities to which the qualification applies).

See the definition of "relevant agreement" in section 9 of the Corporations Act 2001.
- (8) If the substantial holder is unable to determine the identity of the person ( eg. if the relevant interest arises because of an option) write "unknown".
- (9) Details of the consideration must include any and all benefits, money and other, that any person from whom a relevant interest was acquired has, or may, become entitled to receive in relation to that acquisition. Details must be included even if the benefit is conditional on the happening or not of a contingency. Details must be included of any benefit paid on behalf of the substantial holder or its associate in

relation to the acquisitions, even if they are not paid directly to the person from whom the relevant interest was acquired.

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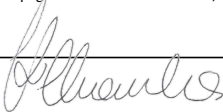
**Annexure A**

Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust ACN 010 720 840

This is Annexure A of 1 page referred to in Form 603, Notice of initial substantial holder

Kristy Huxtable

Company Secretary



Date:

19/06/2026

Holder of Relevant Interest	Purchase/Sale	Trade Date	Consideration (Cash)	Consideration (Non-Cash)	Number of Securities
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	20/02/2026	260,813.79		21,008
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	23/02/2026	306,605.16		24,289
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	24/02/2026	139,904.42		11,028
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	25/02/2026	172,334.53		13,948
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	27/02/2026	8,315.55		700
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	11/03/2026	158,665.11		14,030
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	17/04/2026	297,898.65		27,551
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	8/05/2026	160,391.61		13,581
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	8/05/2026	160,391.61		13,581
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	13/05/2026	157,403.79		13,581
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	13/05/2026	157,403.79		13,581
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	18/05/2026	156,600.46		13,582
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	18/05/2026	156,600.46		13,582
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	21/05/2026	108,252.64		9,440
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	21/05/2026	263,770.11		23,010
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	22/05/2026	95,046.16		8,462
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	22/05/2026	189,593.71		16,833
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	25/05/2026	58,653.87		5,097
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	25/05/2026	61,472.35		5,375
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	26/05/2026	128,304.24		11,457
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	27/05/2026	630,226.00		56,675
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	29/05/2026	157,774.41		13,969
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	1/06/2026	154,478.04		13,969
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	2/06/2026	315,140.64		27,938
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	4/06/2026	1,725,514.14		147,606
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	4/06/2026	1,725,514.14		147,606
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	11/06/2026	143,548.61		12,230
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	12/06/2026	67,388.60		5,717
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	15/06/2026	225,723.03		19,015
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	16/06/2026	6,847.05		570
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	16/06/2026	88,598.26		7,337
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	16/06/2026	97,529.07		7,731
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	17/06/2026	62,365.15		5,088
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	17/06/2026	13,809,182.11		1,093,561

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