

Form 603

Corporations Act 2001

Section 671B

Notice of initial substantial holderTo Company Name/Scheme **ZIP CO LIMITED**ACN/ARSN **139 546 428****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 **01/09/2026****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 Fully Paid	63,527,939	63,527,939	5.099%

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
Australian Retirement Trust Pty LTD ATF Australian Retirement Trust	Power to exercise voting rights pursuant to position held as trustee of a superannuation fund.	Ordinary Fully Paid 63,527,939

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
Australian Retirement Trust Pty LTD ATF Australian Retirement Trust	HSBC Custody Nominees (Australia) Limited		Ordinary Fully Paid 63,527,939

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	
Refer to Annexure A				

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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

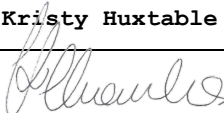
7. Addresses

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

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

Signature

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

sign here  date **03/09/2026**

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.

For personal use only

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:

3/09/2026

Holder of Relevant Interest	Date of acquisition	Consideration		Class and number of securities
		Cash	Non-Cash	
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	12/06/2026	6,935,974.84		Ordinary Fully Paid 2,813,164
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	18/06/2026	603,657.08		Ordinary Fully Paid 210,672
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	7/07/2026	762,598.53		Ordinary Fully Paid 236,389
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	7/07/2026	3,518,762.58		Ordinary Fully Paid 1,107,618
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	8/07/2026	32,312.79		Ordinary Fully Paid 10,013
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	20/07/2026	720,350.56		Ordinary Fully Paid 229,429
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	30/07/2026	195,115.75		Ordinary Fully Paid 73,602
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	13/08/2026	9,937.28		Ordinary Fully Paid 3,578
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	24/08/2026	3,689,955.34		Ordinary Fully Paid 1,273,760
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	24/08/2026	1,139,886.66		Ordinary Fully Paid 374,720
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	24/08/2026	1,965,397.28		Ordinary Fully Paid 658,699
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	24/08/2026	1,242,233.62		Ordinary Fully Paid 429,536
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	25/08/2026	147,819.24		Ordinary Fully Paid 54,815
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	26/08/2026	761,220.96		Ordinary Fully Paid 302,971
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	1/09/2026	3,478,276.79		Ordinary Fully Paid 1,324,318