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ASX Announcement
23 November 2026

Pepper Money to pay Special Dividend of $33.7 million, equivalent to 7.5 cents per share

Pepper Money Limited (ASX: PPM) advises that the Board has determined to pay a **fully franked special dividend of 7.5 cents per fully paid ordinary share**, as part of its ongoing capital management strategy, including the completion of Whole Loan Sales, and in line with the Company's strong unrestricted cash position.

The total amount of the special dividend payment will be approximately $33.7 million, based on the current number of shares outstanding, at 20 November 2026.

Key dates for the special dividend are:
Ex Dividend Date: 27 November 2026
Record Date: 30 November 2026
Payment Date: 17 December 2026

The Board will consider any final dividend for CY2026 in the ordinary course and in accordance with the Company's Dividend Policy[1].

ENDS
This announcement was authorised for release by the Board.

About Pepper Money
Pepper Money is Australia and New Zealand's largest[2] non-bank lender. It was established in 2000 as a specialist residential home loan lender in Australia with a focus on providing innovative home loan solutions to customers. Today, Pepper Money has a broad product offering of residential home loans, asset finance, commercial real estate and novated leases in Australia and residential home loans in New Zealand, as well as providing independent loan servicing for mortgages, asset finance and personal loans. For more information visit www.peppermoney.com.au

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[1] Refer Pepper Money Limited Annual Report 2023, page 42, and Pepper Money Limited Prospectus – Initial Public Offering of Ordinary Shares. Section 4.10 page 181 and as amended 29 February 2024 – refer Pepper Money Limited Annual Report 2023, page 42.
[2] Largest based on Total AUM (Lending and Servicing)