

Appendix 3Y

Change of Director's Interest Notice

Information or documents not available now must be given to ASX as soon as available. Information and documents given to ASX become ASX's property and may be made public.

Introduced 30/09/01 Amended 01/01/11

Name of entity	IOUPAY LIMITED
ABN	11 091 192 871

We (the entity) give ASX the following information under listing rule 3.19A.2 and as agent for the director for the purposes of section 205G of the Corporations Act.

Name of Director	Lee Chin Wee
Date of last notice	12 February 2015

Part 1 - Change of director's relevant interests in securities

In the case of a trust, this includes interests in the trust made available by the responsible entity of the trust

Note: In the case of a company, interests which come within paragraph (i) of the definition of "notifiable interest of a director" should be disclosed in this part.

Direct or indirect interest	Direct
Nature of indirect interest (including registered holder) <small>Note: Provide details of the circumstances giving rise to the relevant interest.</small>	None
Date of change	08 February 2022
No. of securities held prior to change	<u>Direct Interests</u> 4,692,844 FPO
Class	As above
Number acquired	<u>Direct Interests</u> <ul style="list-style-type: none"> • 600,000 IOU001 Performance Options • 600,000 IOU002 Performance Options • 600,000 IOU003 Performance Options

+ See chapter 19 for defined terms.

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Number disposed	NIL
Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation	NIL cash consideration - issued as part of remuneration
No. of securities held after change	<u>Direct Interests</u> <ul style="list-style-type: none"> • 4,692.844 FPO • 600,000 IOU001 Performance Options at nil ex vesting on 08/06/2022 exp 08/08/2022; • 600,000 IOU002 Performance Options at nil ex vesting on 10 Day VWAP of over \$0.35 exp 27/01/2024; and • 600,000 IOU003 Performance Options at nil ex vesting on 10 Day VWAP of over \$0.425 exp 27/01/2024.
Nature of change Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	Performance Options issued under the IOUpay Limited Employee Option Plan following shareholder approval.

Part 2 – Change of director's interests in contracts

Note: In the case of a company, interests which come within paragraph (ii) of the definition of "notifiable interest of a director" should be disclosed in this part.

Detail of contract	N/A as no interest in contracts.
Nature of interest	N/A
Name of registered holder (if issued securities)	N/A
Date of change	N/A
No. and class of securities to which interest related prior to change Note: Details are only required for a contract in relation to which the interest has changed	N/A
Interest acquired	N/A
Interest disposed	N/A
Value/Consideration Note: If consideration is non-cash, provide details and an estimated valuation	N/A
Interest after change	N/A

Part 3 – ⁺Closed period

Were the interests in the securities or contracts detailed above traded during a ⁺closed period where prior written clearance was required?	N/A as no securities traded.
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⁺ See chapter 19 for defined terms.

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If so, was prior written clearance provided to allow the trade to proceed during this period?	N/A
If prior written clearance was provided, on what date was this provided?	N/A

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Name of entity	IOUPAY LIMITED
ABN	11 091 192 871

We (the entity) give ASX the following information under listing rule 3.19A.2 and as agent for the director for the purposes of section 205G of the Corporations Act.

Name of Director	Paul William Russell
Date of last notice	12 May 2021

Part 1 - Change of director's relevant interests in securities

In the case of a trust, this includes interests in the trust made available by the responsible entity of the trust

Note: In the case of a company, interests which come within paragraph (i) of the definition of "notifiable interest of a director" should be disclosed in this part.

Direct or indirect interest	Direct
Nature of indirect interest (including registered holder) <small>Note: Provide details of the circumstances giving rise to the relevant interest.</small>	None
Date of change	08 February 2022
No. of securities held prior to change	<u>Direct Interests</u> NIL
Class	N/A
Number acquired	<u>Direct Interests</u> <ul style="list-style-type: none"> • 100,000 IOU001 Performance Options • 100,000 IOU002 Performance Options • 100,000 IOU003 Performance Options

+ See chapter 19 for defined terms.

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Number disposed	NIL
Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation	NIL cash consideration - issued as part of remuneration
No. of securities held after change	<u>Direct Interests</u> <ul style="list-style-type: none"> • 100,000 IOU001 Performance Options at nil ex vesting on 08/06/2022 exp 08/08/2022; • 100,000 IOU002 Performance Options at nil ex vesting on 10 Day VWAP of over \$0.35 exp 27/01/2024; and • 100,000 IOU003 Performance Options at nil ex vesting on 10 Day VWAP of over \$0.425 exp 27/01/2024.
Nature of change Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	Performance Options issued under the IOUpay Limited Employee Option Plan following shareholder approval.

Part 2 – Change of director's interests in contracts

Note: In the case of a company, interests which come within paragraph (ii) of the definition of "notifiable interest of a director" should be disclosed in this part.

Detail of contract	N/A as no interest in contracts.
Nature of interest	N/A
Name of registered holder (if issued securities)	N/A
Date of change	N/A
No. and class of securities to which interest related prior to change Note: Details are only required for a contract in relation to which the interest has changed	N/A
Interest acquired	N/A
Interest disposed	N/A
Value/Consideration Note: If consideration is non-cash, provide details and an estimated valuation	N/A
Interest after change	N/A

Part 3 – ⁺Closed period

Were the interests in the securities or contracts detailed above traded during a ⁺closed period where prior written clearance was required?	N/A as no securities traded.
If so, was prior written clearance provided to allow the trade to proceed during this period?	N/A

⁺ See chapter 19 for defined terms.

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If prior written clearance was provided, on what date was this provided?	N/A
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