CCV Dividend Reinvestment Plan FAQs

CASH CONVERTERS INTERNATIONAL LIMITED

ABN 39 069 141 546

These Frequently Asked Questions provide a summary of how the Cash Converters International Limited (ASX: CCV) (**the Company** or **Cash Converters**) Dividend Reinvestment Plan (**DRP**) operates. Shareholders should read the full rules of the DRP (**DRP Rules**) available on the Company's website before deciding whether to participate.

Capitalised terms used in these FAQs have the meaning given in the DRP Rules, unless the context otherwise requires. These FAQs provide a summary only and do not form part of the DRP Rules themselves. To the extent of any inconsistency between these FAQs and the DRP Rules, the DRP Rules take precedence.

These FAQs are current as at 17 September 2026

1. What is the Dividend Reinvestment Plan (DRP)?

The DRP allows eligible shareholders of Cash Converters to automatically reinvest all or part of their dividends into additional fully paid ordinary shares in the Company (**Shares**) instead of receiving the dividend in cash.

2. When was the DRP recommenced?

The Cash Converters Board resolved to recommence the Company's DRP with effect from 20 February 2026.

The DRP had previously been suspended since 24 August 2021, and it has now recommenced to allow eligible shareholders the option to reinvest dividends which Cash Converters notifies are subject to the DRP.

3. Have the DRP terms changed since it was previously suspended?

No. There have been no changes to the terms and conditions of the DRP.

However, shareholders should note that the contact details for the Company have been updated in the Summary section of the DRP.

4. Is participation in the DRP optional?

Yes. Participation in the DRP is entirely voluntary. Shareholders can choose to:

- Participate for all of their Shares,
- Participate for part of their shareholding, or
- Not participate and continue receiving dividends in cash.

Shareholders should obtain their own independent advice before making the decision to participate in the DRP. Shareholders may choose the level of participation in the DRP that suits their requirements, and will be able to vary their level of participation at any time prior to 5.00pm Australian Western Standard Time (**AWST**) one business day following the relevant Record Date for the dividend (being, the **DRP Election Date**).

5. What is the dividend for the latest reporting period?

For the year ended 30 June 2026, the Company declared an final dividend of AUD $0.01 per Share (**Final Dividend**) with the following details:

- **Franked:** 100% franked
- **Ex-dividend Date:** 3 September 2026
- **Record Date:** 5.00pm (AWST) on 4 September 2026
- **DRP Election Date:** 5.00pm (AWST) on 7 September 2026
- **Payment Date:** 7 October 2026

The Company has announced that the DRP Rules will apply to the Final Dividend.

6. Who can participate in the DRP?

Eligible shareholders are invited to participate in the DRP. Eligible shareholders may elect to participate under the DRP, in which case, dividends which Cash Converters notifies are subject to the DRP will be automatically reinvested through the issue of new Shares.

Eligible shareholders for participation in the DRP in respect of the Final Dividend are all shareholders on the register on the Record Date other than those with a registered address in:

- Canada; or
- the United States of America, except for where the shareholder is an 'institutional accredited investor' (within the meaning of Rule 501(a)(1), (2), (3), (7), (8), (9) and (12) of the US Securities Act of 1933 (**US Securities Act**)); and who has completed and returned a US Investor Certificate by the DRP Election Date.

A US Investor Certificate can be obtained by contacting the Company at info@cashconverters.com.

When announcing each dividend, which Cash Converters notifies is subject to the DRP, the Company will advise of any changes to eligibility under the DRP Rules.

7. How do shareholders participate in the DRP?

If shareholders wish to participate in the DRP, shareholders can make their election online by accessing the Computershare profile at https://www.investorcentre.com/au, selecting 'Login' (for existing users) or 'Create Login' (for new users) and navigating to 'My Profile' and 'Reinvest Dividends' to make their election. Shareholders may also add or update their bank account details online by following these steps.

DRP elections must be received by **5.00pm AWST** on the DRP Election Date for the relevant dividend, in order to be effective in respect of that dividend. When announcing each dividend, the Company will publish a timetable of relevant dates in relation to the DRP.

Participation and any changes to a shareholder's DRP election can be made through the Company's Share Registry, Computershare before the DRP Election Date for the relevant dividend. If shareholders have any questions in relation to updating their details, or if shareholders require a physical form to update their details, please contact the Company's Share Registry, Computershare on 1300 850 505 (within Australia) or +61 3 9415 4000 (outside Australia) or via email at web.queries@computershare.com.au.

8. Do shareholders need to re-apply if they participated in the DRP before it was suspended?

No. Shareholders who previously elected to participate in the DRP do not need to take any action if they wish to continue their prior DRP election. Existing DRP elections (including prior to the recommencement of the DRP) will remain in place unless and until updated (see Q. 7 above).

9. Do shareholders have to participate in the DRP for all their Shares?

No, shareholders have a choice of nominating either full participation in respect of all their Shares or partial participation in respect of a specific number of their Shares.

Full participation: If a shareholder elects full participation, all Shares currently registered in the shareholder's name will participate in the DRP, and dividends on those Shares will be reinvested in acquiring additional Shares. Importantly, any Shares subsequently entered in the register in that shareholder's name (whether acquired on-market, through the DRP or otherwise) will automatically become participating Shares and dividends on those future Shares will also be reinvested under the DRP.

Partial participation: If a shareholder elects partial participation, the shareholder will nominate a specific number of Shares to participate in the DRP (as specified in the application form). Only the dividends paid on those nominated Shares will be reinvested. Any additional Shares subsequently issued or transferred to the shareholder under the DRP will automatically become participating Shares and dividends on those DRP-issued Shares will also be reinvested. However, any other Shares subsequently acquired by the shareholder (for example, Shares purchased on-market or transferred from another shareholder) will not automatically participate in the DRP. If a shareholder wishes to have any of those subsequently acquired Shares participate in the DRP, the shareholder will need to specifically apply (by lodging a variation notice) for those Shares to participate in the DRP. For non-participating Shares, dividends will be paid in cash in the usual way.

If a shareholder's DRP election form does not clearly indicate the level of participation in the DRP, it will be deemed to be an application for full participation.

10. What happens if a shareholder has more than one shareholding?

Where a shareholder holds more than one parcel of Shares and has been allocated different shareholder identification numbers in the register for each parcel held, each shareholding will be treated as separate for the purposes of the DRP such that a separate application must be lodged either by making an online election or submitting a separate DRP election form for each shareholding.

11. Is there a minimum or maximum participation level?

No, there is no minimum or maximum level of participation. The Company reserves the right to limit participation in the DRP in accordance with the DRP Rules.

12. When will participation begin?

A shareholder may elect to participate in the DRP at any time. A shareholder's election must be received by **5.00pm (AWST)** on the DRP Election Date for the relevant dividend, in order to be effective in respect of that and future dividends which Cash Converters notifies are subject to the DRP. When announcing each dividend, the Company will publish a timetable of relevant dates in relation to the DRP including the relevant DRP Election Date. If a shareholder's election is received after the DRP Election Date for a particular dividend, the shareholder will not participate in the DRP for that dividend and their participation will begin from the next dividend which Cash Converters notifies is subject to the DRP.

13. Can a shareholder withdraw or change their participation at any time?

Yes. A shareholder can withdraw or amend their DRP participation online by accessing the Computershare profile at https://www.investorcentre.com/au, selecting 'Login' (for existing users) or 'Create Login' (for new users) and navigating to 'My Profile' and 'Reinvest Dividends' to update their election preferences.

If shareholders require a physical form to update their details, please contact the Company's Share Registry, Computershare on 1300 850 505 (within Australia) or +61 3 9415 4000 (outside Australia) or via email at web.queries@computershare.com.au.

The change will be effective from the next dividend payment, provided that the election is received by the DRP Election Date for that dividend. If a shareholder's change is received after the DRP Election Date, the change will not be effective until the next dividend.

The Record Date and DRP Election Date for the relevant dividend will be announced to ASX and on the Cash Converters website at the time the Company announces its dividend timetable.

14. What type of Shares will a shareholder get under the DRP?

Shareholders will be allocated fully paid ordinary Shares in Cash Converters, which will rank equally in all respects with existing shares. Shares issued under the DRP will be issued in accordance with the ASX Listing Rules.

15. What will be the price of Shares allocated under the DRP?

Shares will be allocated under the DRP at the price as outlined in the DRP Rules.

In summary, it will be calculated as the Volume Weighted Average Price (**VWAP**) of all Shares sold in the five trading days immediately after the Record Date for the relevant dividend, less a discount of 2.5 percent, as determined in accordance with the DRP Rules. The Board may determine to change or cease this discount from time to time. For the Final Dividend, the discount is 2.5 percent.

The announcement by the Company of the price is binding on all participants in the DRP pursuant to the DRP Rules. The final price for a dividend will be announced to ASX and posted on the Company's website after the price is determined.

16. Is there a discount?

Under the DRP Rules, the Company may choose to provide a discount in relation to Shares allocated under the DRP (which will be announced to ASX along with the details of the relevant dividend). The Board may change or cease this discount from time to time. For the Final Dividend, the discount is 2.5 percent.

17. How is a shareholder's entitlement calculated?

Following the announcement of a dividend by the Company, the dividend payable on a shareholder's participating Shares (less any withholding tax or any other amounts the Company is entitled or required to retain) will be credited into a "DRP account" that will be established for that shareholder. Computershare will then determine the number of Shares to be allocated to the shareholder by dividing the amount in their DRP account by the price for Shares issued under the DRP and rounding that number down to the nearest whole number.

18. What happens to any residual value after each dividend?

The application of the dividend reinvestment formula normally results in a residual amount. This is because a shareholder's dividend amount will be used to acquire a whole number of Shares, usually leaving a residual amount which is less than the price of one Share.

For each dividend, if there is a residual amount, then the residual amount on each dividend will be carried forward in a shareholder's DRP account, without interest, and added to that shareholder's next dividend amount.

19. What will it cost to participate?

No brokerage fees, commission or other transaction costs will be payable for any Shares acquired under the DRP. Shareholders are responsible for all costs associated with seeking independent advice concerning a shareholder's participation in the DRP.

20. How will DRP Shares be treated for subsequent dividend payments?

Full participation: If a shareholder elects full participation, all Shares registered in the shareholder's name at each dividend Record Date will be treated as participating in the DRP. This includes any new Shares acquired by the shareholder after their initial application (whether acquired on-market, through the DRP, or otherwise), and all such Shares will automatically become participating Shares and dividends on those future Shares will be reinvested under the DRP. This treatment continues for all subsequent dividends unless and until the shareholder varies or withdraws their participation.

Partial participation: If a shareholder elects partial participation, only the specific number of Shares nominated by the shareholder in their application form (or most recent variation notice) will be treated as participating in the DRP. In addition, any Shares subsequently issued to the shareholder under the DRP will automatically become participating Shares and dividends on those DRP-issued Shares will be reinvested. However, any other Shares subsequently acquired by the shareholder (for example, Shares purchased on-market or transferred from another shareholder) will not automatically participate and the shareholder must lodge a variation notice if they wish for those Shares to participate in the DRP. If the shareholder's total shareholding falls below the number of Shares they have nominated to participate in the DRP, then all remaining Shares held by the shareholder will be treated as participating Shares under the DRP and dividends on those Shares will be reinvested under the DRP.

21. Can shareholders sell their Shares when they choose?

Yes. A shareholder can sell any or all of their Shares at any time. However, if a shareholder sells all of their Shares, that shareholder's eligibility for participation in the DRP will cease with effect from the date the Company registers a transfer or instrument of disposal of their holding.

Full participation: If a shareholder elects full participation and then sells some of their Shares, the shareholder's level of participation in the DRP remains at 100%. This means that dividends on all remaining Shares (and any future Shares subsequently entered in the shareholder's name, whether acquired on-market, through the DRP, or otherwise) will continue to be reinvested under the DRP.

Partial participation: If a shareholder elects partial participation and then sells some of their Shares, the shareholders nominated number of participating Shares remains the same. The Shares sold will be deemed, to the full extent possible, to be non-participating Shares first, and the balance (if any) will be deemed to be participating Shares under the DRP. This means that if a shareholder's total shareholding falls below the number of Shares they have nominated to participate in the DRP, then all remaining Shares held by the shareholder will be treated as participating Shares under the DRP and dividends on those Shares will be reinvested under the DRP, unless the shareholder nominates otherwise by lodging a variation notice (see Q. 20 above).

22. What are the tax implications of participating?

The Company takes no responsibility for any taxation liability of participants in the DRP. Shareholders should seek taxation advice specific to their individual circumstances from professional advisers before deciding whether or not to participate in the DRP.

23. How will shareholders know how many Shares they have been allotted or transferred?

After each allocation of Shares under the DRP, a holding statement will be provided to shareholders in accordance with the manner they ordinarily receive notices from the Company, showing full details of Shares allocated to that shareholder under the DRP. This statement should be kept for taxation purposes.

24. Will shareholders receive confirmation of their DRP participation?

After each relevant dividend, shareholders will receive a holding statement confirming the number of Shares allocated to that shareholder under the DRP and the price used to calculate the allocation.

25. Can the DRP be modified, suspended or cancelled?

The Board may vary the DRP Rules, suspend, recommence or terminate the operation of the DRP at any time it considers appropriate. Cash Converters must notify eligible shareholders of any variation, suspension or termination by giving notification to ASX for release to the market and/or by sending notice to registered addresses of eligible shareholders.

26. What happens if Cash Converters suspends or terminates the DRP or if shareholders leave the DRP?

If the Company suspends or terminates the DRP or if a shareholder ceases to participate in the DRP for any reason and there is a positive residual balance in that shareholder's DRP account, the Company will pay that balance to the shareholder at the time of payment of the next dividend in accordance with clause 9.3 of the DRP Rules.

27. When do shareholders need to elect to participate in the DRP by?

To participate in the DRP for the latest dividend, elections must be received by the DRP Election Date, which for the year ended 30 June 2026 Final Dividend is by**5:00pm (AWST) on 7 September 2026.** Shareholders should check the Company's announcements for future dividend election deadlines.

28. What happens if a shareholder does not make a DRP election?

If a shareholder does not make a DRP election, they will not participate in the DRP and will receive their dividend in cash. This is the default position under the DRP.

29. Where can shareholders find the full DRP rules?

The full DRP Rules are available on the Cash Converters website. If there is any inconsistency between this FAQ and the DRP Rules, the DRP Rules prevail.

Need more information?

If shareholders have further questions about how the DRP operates and how they can participate, please contact Computershare Investor Services on 1300 850 505 (within Australia) or +61 3 9415 4000 (outside Australia) or via email at web.queries@computershare.com.au.

This document and the DRP do not constitute an offer to sell, or a solicitation of an offer to buy, any securities in the United States. The new shares have not been, and will not be, registered under the US Securities Act and may not be offered or sold in the United States except in transactions exempt from, or not subject to, the registration requirements of the US Securities Act and applicable US state securities laws.

This document has been prepared for publication in Australia and may not be released to any US wire service or distributed in the United States. This document does not constitute an offer to sell, or a solicitation of an offer to buy, securities in the United States or any other jurisdiction. Any securities described in this document have not been, and will not be, registered under the US Securities Act of 1933 and may not be offered or sold in the United States except in transactions exempt from, or not subject to, the registration of the US Securities Act and applicable US state securities laws.

Nominees and custodians may not distribute this document, the DRP or any DRP document, and may not permit any beneficial shareholder to participate in the DRP, in any country outside Australia except, with the consent of Cash Converters, to beneficial shareholders resident in certain other countries where Cash Converters may determine it is lawful and practical to make the DRP available.