

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	ZIP Co Limited
ABN	50 139 546 428

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	Cynthia Scott
Date of last notice	4 November 2025

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	1. Direct 2. Direct 3. Indirect 4. Direct
Nature of indirect interest (including registered holder) <small>Note: Provide details of the circumstances giving rise to the relevant interest.</small>	Solium Nominees (Australia) Pty Ltd, as trustee of the Zip Co Limited Employee Share Trust
Date of change	1., 2. & 3.: 8 December 2025 4.: 9 December 2025
No. of securities held prior to change	Direct 994,183 Performance Rights (ZIPAM) (Exercise Price Nil, vesting on 13/03/2026 and expiring on 13/03/2029) 10,118 Performance Rights (ZIPAM) (Exercise Price Nil, vesting on 06/12/2025 and expiring on 06/12/2027) 109,127 Performance Rights (ZIPAM)

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	<p>(Exercise Price Nil, vesting on 08/03/2026 and expiring on 08/03/2029)</p> <p>109,126 Performance Rights (ZIPAM)</p> <p>(Exercise Price Nil, vesting on 08/03/2027 and expiring on 08/03/2029)</p> <p>2,568,741 Performance Rights (ZIPAM)</p> <p>(Exercise Price Nil, vesting on 15/09/2026 and expiring on 15/09/2029)</p> <p>736,329 Performance Rights (ZIPAM) (Exercise Price Nil, vesting on 15/09/2027 and expiring on 15/09/2030)</p> <p>142,018 STVR Rights (ZIPAN) (Exercise Price Nil, subject to restriction period and automatically exercised on 19/09/2026)</p> <p>Indirect</p> <p>CELJ Pty Ltd <CELJ Family A/C 23,651 Fully Paid Ordinary Shares</p> <p>Solium Nominees (Australia) Pty Ltd, as trustee of the Zip Co Limited Employee Share Trust 486,884 Fully Paid Ordinary Shares</p>
Class	<p>1. Performance Rights (ZIPAM)</p> <p>2. Performance Rights (ZIPAM)</p> <p>3. Fully Paid Ordinary Shares (ZIP)</p> <p>4. Fully Paid Ordinary Shares (ZIP)</p>
Number acquired	<p>1. 531,932 Performance Rights (ZIPAM) (Direct)</p> <p>3. 10,118 Fully Paid Ordinary Shares (Indirect)</p> <p>4. 497,002 Fully Paid Ordinary Shares (Direct)</p>
Number disposed	<p>2. 10,118 Performance Rights (ZIPAM) (Exercise Price Nil, vesting on 06/12/2025 and expiring on 06/12/2027)</p> <p>4. 497,002 Fully Paid Ordinary Shares (Indirect)</p>
Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation	<p>1. Nil</p> <p>2. & 3. Nil</p> <p>4. Not applicable - Off market transfer with no change in beneficial ownership</p>

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No. of securities held after change	<p>Direct</p> <p>994,183 Performance Rights (ZIPAM) (Exercise Price Nil, vesting on 13/03/2026 and expiring on 13/03/2029)</p> <p>109,127 Performance Rights (ZIPAM) (Exercise Price Nil, vesting on 08/03/2026 and expiring on 08/03/2029)</p> <p>109,126 Performance Rights (ZIPAM) (Exercise Price Nil, vesting on 08/03/2027 and expiring on 08/03/2029)</p> <p>2,568,741 Performance Rights (ZIPAM) (Exercise Price Nil, vesting on 15/09/2026 and expiring on 15/09/2029)</p> <p>736,329 Performance Rights (ZIPAM) (Exercise Price Nil, vesting on 15/09/2027 and expiring on 15/09/2030)</p> <p>142,018 STVR Rights (ZIPAN) (Exercise Price Nil, subject to restriction period and automatically exercised on 19/09/2026)</p> <p>531,932 Performance Rights (ZIPAM) (Exercise Price Nil, vesting on 15/09/2028 and expiring on 15/09/2031)</p> <p>497,002 Fully Paid Ordinary Shares</p> <p>Indirect</p> <p>CELJ Pty Ltd <CELJ 23,651 Fully Paid Ordinary Family A/C Shares</p>
<p>Nature of change Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back</p>	<p>1. Grant of 531,932 Performance Rights under the terms of the Long Term Variable Reward plan and issued under the Equity Incentive Plan. The grant was approved at the 2025 Annual General Meeting</p> <p>2. & 3. Vesting and exercise of 10,118 Performance Rights (ZIPAM), which converted into 10,118 Fully Paid Ordinary Shares, with the shares held in trust by Solium Nominees (Australia) Pty Ltd</p> <p>4. After the changes in 2 & 3 above, 497,002 Fully Paid Ordinary Shares were transferred off market from being held by Ms Scott indirectly (by Solium Nominees (Australia) Pty Ltd, as trustee of the Zip Co Limited Employee Share Trust) to being directly held in an individual account in the name of Ms Scott, with no change in beneficial ownership for these shares</p>

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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
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 <small>Note: Details are only required for a contract in relation to which the interest has changed</small>	N/A
Interest acquired	N/A
Interest disposed	N/A
Value/Consideration <small>Note: If consideration is non-cash, provide details and an estimated valuation</small>	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?	No
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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