17 July 2026

NEW ZEALAND UPDATE

Zip Co Limited (ASX: ZIP) ("**Zip**", or the "**Company**") today announces that, following a strategic review of its business portfolio, it has decided to commence an orderly wind down of its New Zealand operations.

The decision reflects Zip's strategic focus on investing in its Australian and US businesses, which continue to demonstrate strong momentum and profitable growth.

Zip recognises the contribution of its New Zealand team and is committed to supporting its employees, customers, merchants and business partners throughout the transition.

The financial impact of the wind down is expected to be immaterial to the Zip Group.

Release approved by the Disclosure Committee.

– ENDS -

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About Zip

Zip Co Limited (ACN 139 546 428) (ASX: ZIP) is a digital financial services company, offering innovative and people-centred products. Operating in two core markets - Australia and New Zealand (ANZ) and the United States (US), Zip offers access to point-of-sale credit and digital payment services, connecting millions of customers with its global network of tens of thousands of merchants.

Founded in Australia in 2013, Zip provides fair, flexible and transparent payment options, helping customers to take control of their financial future and helping merchants to grow their businesses.

For more information, visit: www.zip.co

For any shareholding and registry service enquiries, please contact Computershare. Phone: 1300 850 505 (within Australia) or +61 3 9415 4000 (outside Australia). Shareholders who would like to receive email communications from Computershare for all future correspondence, visit https://www.investorcentre.com/au.