ASX ANNOUNCEMENT
3 November 2020

Employee Share Scheme Buy-back

3 November 2020: Change Financial Limited (ASX: CCA) ("**Change**" or "**the Company**") advises that it is to undertake an Employee Share Scheme buy-back.

Cancellation of Loan Funded Shares

The Employee Share Scheme buy-back will be conducted in accordance with the terms of the Loan Funded Share Plan approved by shareholders which provides for the forfeiture of an employee's loan funded shares following their departure.

The total shares being bought back from the former employee equates to 4,865,951 shares. As the consideration offered for the shares will be the balance of the shareholder's outstanding loan to the Company in respect of those shares, there will be no impact on the Company's cash position.

Authorised for release by the Board of Change Financial Limited

For more information, please contact:

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About Change Financial

Change Financial Limited (ASX: CCA) is a global FinTech developing innovative and scalable payments technology to provide solutions for businesses and financial institutions. Change Financial has built a global enterprise payments and card issuing platform. To learn more, please visit: www.changefinancial.com