

31 July 2023

2023 EGM Presentation

Zip Co Limited (ASX: ZIP) (“Zip”, or the “Company”) provides the Company’s presentation for Zip’s Extraordinary General Meeting at 10:00am today.

Release approved by the Board.

- ENCL -

For more information, please contact:

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About Zip

ASX-listed Zip Co Limited (ASX: ZIP) (ABN 58 164 440 993) is a leading global financial services company, offering innovative, people-centred products that bring customers and merchants together. On a mission to be the first payment choice everywhere and every day, Zip offers point-of-sale credit and digital payment services around the world, including through strategic investments, connecting millions of customers with its global network of tens of thousands of merchants.

Zip provides fair, flexible and transparent payment options to individual consumers and SMBs, helping them to take control of their financial future and helping merchants to grow their businesses. Zip is committed to responsible lending and is managed by a team with over 100 years’ experience in retail finance and payments. Zip is also a licensed and regulated credit provider and was founded in Australia in 2013.

For more information, visit: www.zip.co

Shareholders who would like to receive email communications from Computershare for all future correspondence, visit <http://www.computershare.com.au/easyupdate/ZIP>.

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Zip Co Limited Extraordinary General Meeting

31 July 2023



How to ask a question

- ✓ To ask a written question select the Q & A icon
- ✓ Select the topic your question relates to from the drop-down list
- ✓ Type your question in the text box and **press** the send button
- ✓ To ask a verbal question follow the instructions below the broadcast window.

The screenshot displays the ZIP interface with four navigation icons at the top: Broadcast (monitor icon), Vote (document with checkmark icon), Q&A (speech bubble icon), and Documents (document icon). The Q&A section is active, indicated by a purple underline. Below the navigation bar is a large light gray text area labeled "Your questions". At the bottom, there is a prompt "You may enter a question field below" with a downward arrow, followed by a light gray input box and a purple "SEND" button.

How to vote

- ✓ When the poll is open, select the vote icon at the top of the screen
- ✓ To vote, select either For, Against or Abstain
- ✓ You will see a vote confirmation
- ✓ To change or cancel your vote “click here to change your vote” at any time until the poll is closed

Broadcast Vote Q&A Documents

Items of business

☒ ☐ ☐

FOR **AGAINST** **ABSTAIN**

2B Re-elect Ms Jane Citizen as a Director

We have received your vote **for**
click here to change your vote



CHAIR'S ADDRESS

Diane Smith –
Gander, AO

Item 1

APPROVAL OF THE CONVERTIBLE NOTE AMENDMENTS

To consider and, if thought fit, pass the following as an Ordinary Resolution:

That for the purposes of ASX Listing Rule 7.1 and for all other purposes, approval is given for the amendments to the Convertible Notes, on the terms and conditions set out in the Explanatory Notes.

A voting exclusion applies to this item.

Item 2

RATIFICATION OF THE JUNE 2023 PLACEMENT

To consider and, if thought fit, pass the following as an Ordinary Resolution:

That, for the purposes of ASX Listing Rule 7.4 and for all other purposes, Shareholders ratify the issue of 52,479,860 Shares to institutional and sophisticated investors on 15 June 2023, on the terms and conditions set out in the Explanatory Notes.

A voting exclusion applies to this Item.

Item 3

RATIFICATION OF THE DECEMBER 2022 PLACEMENT

To consider and, if thought fit, to pass the following resolution as an Ordinary Resolution:

That, for the purposes of ASX Listing Rule 7.4 and for all other purposes, Shareholders ratify the issue of 21,956,476 Shares to institutional and sophisticated investors on 19 December 2022, on the terms and conditions set out in the Explanatory Notes.

A voting exclusion applies to this item.

Item 4

RATIFICATION OF THE ISSUE OF SHARES TO THE URGE ACQUISITION SELLERS

To consider and, if thought fit, pass the following as an Ordinary Resolution:

That, for the purposes of ASX Listing Rule 7.4 and for all other purposes, Shareholders ratify the issue of 4,296,863 Shares, issued to the Urge Acquisition Sellers on 19 December 2022, on the terms and conditions set out in the Explanatory Notes.

A voting exclusion applies to this Item.

Item 5

RATIFICATION OF THE ISSUE OF SHARES TO THE TWISTO SELLERS

To consider and, if thought fit, pass the following, each as an Ordinary Resolution:

That, for the purposes of ASX Listing Rule 7.4 and for all other purposes, Shareholders ratify the issue of 27,627,408 Shares to the Twisto Sellers on 22 December 2022, on the terms and conditions set out in the Explanatory Notes.

A voting exclusion applies to this item.

Poll



Other Business, Close of Meeting & Questions

Thank you.



Disclaimer and important notices

The information contained in this presentation has been prepared by Zip Co Limited ACN 139 546 428 (Company).

This presentation contains summary information about the current activities of the Company and its subsidiaries as at the date of this presentation. The information in this presentation is of a general nature and does not purport to be complete or to provide all information that an investor should consider when making an investment decision. It should be read in conjunction with the Company's other periodic and continuous disclosure announcements lodged with the Australian Securities Exchange. Certain market and industry data used in connection with this presentation has been obtained from research, surveys or studies conducted by third parties, including industry or general publications. Neither the Company nor its representatives have independently verified any such data provided by third parties.

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An investment in the Company's shares is subject to investment and other known and unknown risks, some of which are beyond the control of the Company. Such risks and uncertainties include, but are not limited to: the acquisition and retention of customers, third party service provider reliance, competition, reliance on key personnel, additional requirements for capital, the ability to raise sufficient funds to meet the needs of the Company in the future, potential acquisitions, platform disruption, commercialisation, changes in technology, reliance on new products, development timeframes, product distribution, insurance, security breaches, maintenance of key business partner relationships, management of growth, brand establishment and maintenance, as well as political and operational risks, and governmental regulation and change in laws. Additional risks and uncertainties that the Company is unaware of, or that it currently considers to be immaterial, may also become important factors that adversely affect the Company's operating and financial performance.

Usability of the Company's products depend upon various factors outside the control of the Company including, but not limited to: device operating systems, mobile device design and operation and platform provider standards and reliance on access to internet. A number of the Company's products and possible future products contain or will contain open source software, and the Company may license some of its software through open source projects, which may pose particular risks to its proprietary software and products in a manner that could have a negative effect on its business. The Company's intellectual property rights are valuable, and any inability to protect them could reduce the value of its products and brand. The Company's products may contain programming errors, which could harm its brand and operating results. The Company will rely on third party providers and internet search engines (amongst other facilities) to direct customers to the Company's products.

The Company does not guarantee any particular rate of return or the performance of the Company, nor does it guarantee the repayment of capital from the Company or any particular tax treatment. Before investing in the Company, you should consider whether this investment is suitable for you. Potential investors should consider publicly available information on the Company, carefully consider their personal circumstances and consult their professional advisers before making an investment decision.

This presentation was approved for release to the Australian Securities Exchange by the CEO & Managing Director on behalf of the Board.