

Main Features of Capital Instruments Disclosure as at 30 June 2021

Main features of Capital instruments		Ordinary Shares
1	Issuer	Club Finance Holdings Limited
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	n/a
3	Governing law(s) of the instrument	The instruments and all related documentation are governed by the laws of Queensland, Australia
Regulatory treatment		
4	Transitional Basel III rules	Common Equity Tier 1
5	Post-transitional Basel III rules	Common Equity Tier 1
6	Eligible at solo/group/group & solo	Solo and Group
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Ordinary share
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	A \$65.5 million
9	Par value of instrument	A \$65.5 million
10	Accounting classification	Shareholders' equity
11	Original date of issuance	(30 May 18 \$25m), (27 Jun 19 \$5m), (18 Oct 19 \$10m), (24 Jan 20 \$10m), (27 Mar 20 \$3m), (9 Apr 20 \$2.5m), (22 Jun 20 \$10m).
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	no
15	Optional call date, contingent call dates and redemption amount	n/a
16	Subsequent call dates, if applicable	n/a
Coupons/dividends		
17	Fixed or floating dividend/coupon	n/a
18	Coupon rate and any related index	n/a
19	Existence of a dividend stopper	no
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	no
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	n/a
25	If convertible, fully or partially	n/a
26	If convertible, conversion rate	n/a
27	If convertible, mandatory or optional conversion	n/a
28	If convertible, specify instrument type convertible into	n/a
29	If convertible, specify issuer of instrument it converts into	n/a
30	Write-down feature	no
31	If write-down, write-down trigger(s)	n/a
32	If write-down, full or partial	n/a
33	If write-down, permanent or temporary	n/a
34	If temporary write-down, description of write-up mechanism	n/a
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ranks behind Additional Tier 1
36	Non-compliant transitioned features	no
37	If yes, specify non-compliant features	n/a

This document is prepared for the consolidated entity being Club Finance Holdings Limited (CFH) and its controlled entities for the purposes of meeting the disclosure requirement of APRA Prudential Standard APS330 - Public Disclosure. This document has not been independently audited in accordance with Australian Auditing Standards. No legal entities included in the accounting scope of consolidation are excluded from the APRA Level 2 regulatory scope of consolidation. CFH consolidated statutory financial statements are not required to be prepared under Australian Accounting Standards.