

2 December 2021

The Manager  
Company Announcements Office  
ASX Limited  
20 Bridge Street  
SYDNEY NSW 2000

By electronic lodgement

Dear Sir/Madam

**Re: Notice of change of interests of substantial holder – Australian Finance Group Ltd (AFG)**

We enclose notice of change of interests of substantial holder in Australian Finance Group Ltd. This notice is given by Lennox Capital Partners Pty Limited.

Yours faithfully



**Linda Matthews**  
Company Secretary

**Form 604**Corporations Act 2001  
Section 671B**Notice of change of interests of substantial holder**To Company Name/Scheme **AUSTRALIAN FINANCE GROUP LTD**ACN/ARSN **066 385 822****1. Details of substantial holder(1)**Name **Lennox Capital Partners Pty Limited**ACN/ARSN (if applicable) **617 001 966**There was a change in the interests of the substantial holder on **30/11/2021**The previous notice was given to the company on **19/08/2021**The previous notice was dated **19/08/2021****2. Previous and present voting power**

The total number of votes attached to all the voting shares in the company or voting interests in the scheme that the substantial holder or an associate (2) had a relevant interest (3) in when last required, and when now required, to give a substantial holding notice to the company or scheme, are as follows:

Class of securities (4)	Previous notice		Present notice	
	Person's votes	Voting power (5)	Person's votes	Voting power (5)
<b>Ordinary Fully Paid</b>	<b>13,433,574</b>	<b>5.01%</b>	<b>16,889,906</b>	<b>6.28%</b>

**3. Changes in relevant interests**

Particulars of each change in, or change in the nature of, a relevant interest of the substantial holder or an associate in voting securities of the company or scheme, since the substantial holder was last required to give a substantial holding notice to the company or scheme are as follows:

Date of change	Person whose relevant interest changed	Nature of change (6)	Consideration given in relation to change (7)	Class and number of securities affected	Person's votes affected
<b>Refer Annexure 1</b>	<b>Lennox Capital Partners Pty Limited</b>	<b>Refer Annexure 1</b>	<b>Refer Annexure 1</b>	<b>Refer Annexure 1</b>	<b>Refer Annexure 1</b>

**4. Present relevant interests**

Particulars of each relevant interest of the substantial holder in voting securities after the change are as follows:

Holder of relevant interest	Registered holder of securities	Person entitled to be registered as holder (8)	Nature of relevant interest (6)	Class and number of securities	Person's votes
Lennox Capital Partners Pty Limited	J. P. Morgan Nominees Australia Pty Limited	J. P. Morgan Nominees Australia Pty Limited	Ordinary Fully Paid securities purchased on market by Lennox Capital Partners Pty Limited	3,940,281 (Ordinary Fully Paid)	3,940,281
Lennox Capital Partners Pty Limited	HSBC Custody Nominees (Australia) Limited	HSBC Custody Nominees (Australia) Limited	As above	2,580,556 (Ordinary Fully Paid)	2,580,556
Lennox Capital Partners Pty Limited	BNP Paribas Nominees Pty Limited	BNP Paribas Nominees Pty Limited	As above	5,340,276 (Ordinary Fully Paid)	5,340,276

<b>Lennox Capital Partners Pty Limited</b>	<b>Citicorp Nominees Pty Limited</b>	<b>Citicorp Nominees Pty Limited</b>	<b>As above</b>	<b>5,028,793 (Ordinary Fully Paid)</b>	<b>5,028,793</b>
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**5. Changes in association**

The persons who have become associates (2) of, ceased to be associates of, or have changed the nature of their association (9) with, the substantial holder in relation to voting interests in the company or scheme are as follows:

Name and ACN/ARSN (if applicable)	Nature of association
<b>N/A</b>	<b>N/A</b>

**6. Addresses**

The addresses of persons named in this form are as follows:

Name	Address
<b>Lennox Capital Partners Pty Limited</b>	<b>Level 2, 5 Martin Place, Sydney NSW 2000</b>

**Signature**

print name **Linda Matthews** Capacity **Company Secretary**

sign here \_\_\_\_\_ date **02/12/2021**

**DIRECTIONS**

(1) If there are a number of substantial holders with similar or related relevant interests (eg. a corporation and its related corporations, or the manager and trustee of an equity trust), the names could be included in an annexure to the form. If the relevant interests of a group of persons are essentially similar, they may be referred to throughout the form as a specifically named group if the membership of each group, with the names and addresses of members is clearly set out in paragraph 6 of the form.

(2) See the definition of "associate" in section 9 of the Corporations Act 2001.

(3) See the definition of "relevant interest" in sections 608 and 671B(7) of the Corporations Act 2001.

(4) The voting shares of a company constitute one class unless divided into separate classes.

(5) The person's votes divided by the total votes in the body corporate or scheme multiplied by 100.

(6) Include details of:

(a) any relevant agreement or other circumstances because of which the change in relevant interest occurred. If subsection 671B(4) applies, a copy of any document setting out the terms of any relevant agreement, and a statement by the person giving full and accurate details of any contract, scheme or arrangement, must accompany this form, together with a written statement certifying this contract, scheme or arrangement; and

(b) any qualification of the power of a person to exercise, control the exercise of, or influence the exercise of, the voting powers or disposal of the securities to which the relevant interest relates (indicating clearly the particular securities to which the qualification applies).

See the definition of "relevant agreement" in section 9 of the Corporations Act 2001.

(7) Details of the consideration must include any and all benefits, money and other, that any person from whom a relevant interest was acquired has, or may, become entitled to receive in relation to that acquisition. Details must be included even if the benefit is conditional on the happening or not of a contingency. Details must be included of any benefit paid on behalf of the substantial holder or its associate in relation to the acquisitions, even if they are not paid directly to the person from whom the relevant interest was acquired.

(8) If the substantial holder is unable to determine the identity of the person (eg. if the relevant interest arises because of an option) write "unknown".

(9) Give details, if appropriate, of the present association and any change in that association since the last substantial holding notice.

**Linda Matthews**  
**Company Secretary of Lennox Capital Partners Pty Limited**

**Transactions:**  
**Company**  
**Name/Scheme:** AUSTRALIAN FINANCE GROUP LTD (AFG)  
**As at:** 30/11/2021  
**Class of security:** Ordinary Fully Paid

Date of Change	Holder of relevant interest	Nature of Change	Consideration	Number of Securities	Person's Votes Affected
23/08/2021	Lennox Capital Partners Pty Limited	Buy	220,275	75,834	75,834
24/08/2021	As above	Buy	444,900	150,000	150,000
25/08/2021	As above	Buy	218,734	72,999	72,999
14/09/2021	As above	Buy	244,580	84,051	84,051
16/09/2021	As above	Buy	95,191	32,391	32,391
21/09/2021	As above	Buy	66,877	23,941	23,941
27/09/2021	As above	Buy	169,364	57,291	57,291
18/11/2021	As above	Buy	175,052	73,669	73,669
18/11/2021	As above	Buy	151,091	63,585	63,585
18/11/2021	As above	Buy	321,058	135,114	135,114
18/11/2021	As above	Buy	132,352	55,699	55,699
19/11/2021	As above	Buy	95,134	39,318	39,318
19/11/2021	As above	Buy	82,201	33,973	33,973
19/11/2021	As above	Buy	174,780	72,235	72,235
19/11/2021	As above	Buy	71,821	29,683	29,683
22/11/2021	As above	Buy	324,878	133,976	133,976
22/11/2021	As above	Buy	282,142	116,352	116,352
22/11/2021	As above	Buy	603,626	248,928	248,928
22/11/2021	As above	Buy	228,173	94,096	94,096
23/11/2021	As above	Buy	165,851	68,100	68,100
23/11/2021	As above	Buy	145,228	59,632	59,632
23/11/2021	As above	Buy	312,978	128,512	128,512
23/11/2021	As above	Buy	90,967	37,352	37,352
29/11/2021	As above	Buy	155,021	61,169	61,169
29/11/2021	As above	Buy	132,628	52,333	52,333
29/11/2021	As above	Buy	263,894	104,129	104,129
29/11/2021	As above	Buy	25,381	10,015	10,015
29/11/2021	As above	Buy	230,183	90,827	90,827
30/11/2021	As above	Buy	503,908	191,600	191,600
30/11/2021	As above	Buy	127,613	48,116	48,116
30/11/2021	As above	Buy	434,807	165,326	165,326
30/11/2021	As above	Buy	110,114	41,518	41,518
30/11/2021	As above	Buy	857,564	326,070	326,070
30/11/2021	As above	Buy	217,175	81,885	81,885
30/11/2021	As above	Buy	73,451	27,928	27,928
30/11/2021	As above	Buy	18,603	7,014	7,014
30/11/2021	As above	Buy	760,270	289,076	289,076
30/11/2021	As above	Buy	192,536	72,595	72,595

**Total Number of Securities**

**3,456,332**