

Appendix 3Y

Change of Director's Interest Notice

Information or documents not available now must be given to ASX as soon as available. Information and documents given to ASX becomes ASX's property and may be made public.

Introduced 30/09/01 Amended 01/01/11

Name of entity	COG Financial Services Limited
ABN	58 100 854 788

We (the entity) give ASX the following information under listing rule 3.19A.2 and as agent for the director for the purposes of section 205G of the Corporations Act.

Name of director	John Dwyer
Date of last notice	28 April 2025

Part 1 - Change of director's relevant interests in securities

In the case of a trust, this includes interests in the trust made available by the responsible entity of the trust

Note: In the case of a company, interests which come within paragraph (i) of the definition of "notifiable interest of a director" should be disclosed in this part.

Direct or indirect interest	1. Indirect 2. Indirect
Nature of indirect interest (including registered holder)	1. 7656 Pty Ltd <RJJR Investment Trust> (Officeholder and Beneficiary) 2. Glendale Dwyer Pty Ltd <Dwyer Family A/C> (Officeholder and Beneficiary)
Date of change	1. 25 July 2025 2. N/A
No. of securities held prior to change	1. 0 - UNL OPTIONS @ \$1.30 EXP 31/3/2028 [See Note (a) below] 2. 4,500,000 - ORDINARY FULLY PAID SHARES Note (a): As disclosed in the Appendix 3X "Initial Director's Interest Notice" released to the ASX on 3 April 2025, and specifically under Part 3 "Director's interests in contract", the Non-Executive Director of COG Financial Services Limited - Appointment Letter between COG and Mr Dwyer outlined the 2,500,000 Unlisted Options, exercisable at \$1.30, expiring the earlier of 5.00pm (AEDT) on 31 March 2028, or where John Dwyer ceases to be a director of the Company, then 6 months after the date of him ceasing to be a director.
Class	1. UNL OPTIONS @ \$1.30 EXP 31/3/2028
Number acquired	1. 2,500,000 - UNL OPTIONS @ \$1.30 EXP 31/3/2028
Number disposed	N/A

⁺ See [chapter 19](#) for defined terms.

Value/Consideration	1. NIL CONSIDERATION PAID, with options allotted further to: (a) Appointment Letter between COG & Mr John Dwyer dated 31 March 2025; (b) ASX Release titled "Board Renewal" dated 26 March 2025; and (c) Shareholder approval obtained on 27 June 2025 (Mr John Dwyer: Resolution 4).
No. of securities held after change	1. 2,500,000 - UNL OPTIONS @ \$1.30 EXP 31/3/2028 2. 4,500,000 - ORDINARY FULLY PAID SHARES
Nature of change	1. ALLOTMENT OF UNLISTED OPTIONS further to: (a) Appointment Letter between COG & Mr John Dwyer dated 31 March 2025; (b) ASX Release titled "Board Renewal" dated 26 March 2025; and (c) Shareholder approval obtained on 27 June 2025 (Mr John Dwyer: Resolution 4). 2. N/A

Part 2 - Change of director's relevant interests in contracts

Note: In the case of a company, interests which come within paragraph (ii) of the definition of "notifiable interest of a director" should be disclosed in this part.

Detail of contract	N/A
Nature of interest	N/A
Name of registered holder (if issued securities)	N/A
Date of change	N/A
No. and class of securities to which interest related prior to change	N/A
Interest acquired	N/A
Interest disposed	N/A
Value/Consideration	N/A
Interest after change	N/A

Part 3 - ⁺Closed period

Were the interests in the securities or contracts detailed above traded during a ⁺closed period where prior written clearance was required?	NO
If so, was prior written clearance provided to allow the trade to proceed during this period?	N/A
If prior written clearance was provided, on what date was this provided?	N/A

⁺ See [chapter 19](#) for defined terms.