



12 April 2021

ASX RELEASE

Company Announcements Platform

Appendix 3Y – Late Lodgment

Zebit Inc (ASX: **ZBT**) (**Zebit** or **Company**) attaches and refers to the Appendix 3Y with respect to recent share purchases by one of the Company's directors, Miriam Rivera, lodged herewith.

The Appendix 3Y is being lodged outside the required timeframe within Listing Rule 3.19A as the trades occurred immediately prior to the company secretary handover process and the Easter period and the timely reporting of the trades were affected by this transition, noting this is the first occasion this has occurred for the Company.

All directors are aware of their obligations under Listing Rule 3.19A to provide the necessary information to the Company to enable it to meet its disclosure requirements.

The Company is satisfied that it has the necessary reporting and notification policies in place to continue to meet its disclosure obligations.

This announcement was approved for release by the Company's President and CEO, Marc Schneider.

Contact details regarding this announcement:

Justin Clyne

+ 61 2 9048 8856

jclyne@clynecorporate.com.au

About Zebit Inc.

Zebit is a California based eCommerce company dedicated to changing the lives of over 120 million U.S. credit-challenged consumers by giving them access to a broad set of products and the ability to pay for those products in instalments over six months with no predatory late fees or interest charges. Zebit's mission is to make online shopping inclusive of everyone, regardless of their financial history. The Company's unique business model and cutting-edge underwriting offer a one-stop shopping experience to this untapped and growing consumer base. Zebit was founded in 2015 and operates in all 50 States across the U.S. For more information visit www.zebit.com.

Zebit's CHES Depository Interests (CDIs) are issued in reliance on the exemption from registration contained in Regulation S of the U.S. Securities Act of 1933 (Securities Act) for offers of securities which are made outside of the U.S. Accordingly, the CDIs have not been, and will not be, registered under the Securities Act or the laws of any state or other jurisdiction in the U.S. As a result of relying on the Regulation S exception, the CDIs are 'restricted securities' under Rule 144 of the Securities Act. This means that you are unable to sell the CDIs into the U.S. or to a U.S. person who is not a QIB for the foreseeable future except in very limited circumstances after the end of the restricted period, unless the re-sale of the CDIs is registered under the Securities Act or an exemption is available. To enforce the above transfer restrictions, all CDIs issued bear a FOR Financial Product designation on the ASX. This designation restricts any CDIs from being sold on ASX to U.S. persons excluding QIBs. However, you are still able to freely transfer your CDIs on ASX to any person other than a U.S. person who is not a QIB. In addition, hedging transactions with regard to the CDIs may only be conducted in accordance with the Securities Act.

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 become ASX's property and may be made public.

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

Name of entity	Zebit, Inc
ARBN	639 736 726

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	Miriam Rivera
Date of last notice	30 March 2021

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	Indirect
Nature of indirect interest (including registered holder) Note: Provide details of the circumstances giving rise to the relevant interest.	Ulu Ventures Fund III, L.P.
Date of change	23 March – 1 April 2021
No. of securities held prior to change	<u>Ulu Ventures Fund II, L.P.</u> 6,094,133 Shares (equivalent to CDIs); and 75,000 Warrants. <u>Ulu Ventures Fund III, L.P.</u> 1,479,620 Shares (equivalent to CDIs)
Class	Fully Paid Ordinary Shares (Shares)
Number acquired	520,380
Number disposed	0

+ See chapter 19 for defined terms.

Appendix 3Y
Change of Director's Interest Notice

<p>Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation</p>	<p>70,380 on 23 March @ \$1.348 10,345 on 24 March @ \$1.325 53,655 on 25 March @ \$1.348 213,775 on 29 March @ \$1.485 58,313 on 30 March @ \$1.460 73,912 on 31 March @ \$1.409 <u>40,000 on 1 April @ \$1.419</u></p> <p>Total purchase of 520,380 Shares for consideration of \$744,663.92 @ \$1.431 average price.</p>
<p>No. of securities held after change</p>	<p><u>Ulu Ventures Fund II, L.P.</u> 6,094,133 Shares (equivalent to CDIs); and 75,000 Warrants.</p> <p><u>Ulu Ventures Fund III, L.P.</u> 2,000,000 Shares (equivalent to CDIs)</p>
<p>Nature of change Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back</p>	<p>On market purchases</p>

Part 2 – Change of director's 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.

<p>Detail of contract</p>	<p>N/A</p>
<p>Nature of interest</p>	
<p>Name of registered holder (if issued securities)</p>	
<p>Date of change</p>	
<p>No. and class of securities to which interest related prior to change Note: Details are only required for a contract in relation to which the interest has changed</p>	
<p>Interest acquired</p>	
<p>Interest disposed</p>	
<p>Value/Consideration Note: If consideration is non-cash, provide details and an estimated valuation</p>	

+ See chapter 19 for defined terms.

Appendix 3Y
Change of Director's Interest Notice

Interest after change	
------------------------------	--

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?	
If prior written clearance was provided, on what date was this provided?	

⁺ See chapter 19 for defined terms.