30 June 2026

Correction to Form 604 and Appendix 3Y for Ren Hor Wong

N1 Holdings Limited (ASX: N1H or the "**Company**") refers to the Appendix 3Y (Change of Director's Interest Notice) and Form 604 (Notice of Change of Interests of Substantial Holder) lodged with ASX on 24 June 2025 in relation to the relevant interests of Mr Ren Hor Wong (the **Prior Lodgments**).

The Company advises that the Prior Lodgments contained an error in the classification of Mr Wong's relevant interest in 24,000 fully paid ordinary shares in the Company (**Shares**). Specifically, the Prior Lodgments erroneously recorded Mr Wong having a relevant interest in the 24,000 Shares via Ren H Wong Pty Ltd as trustee for the Ren H Wong Family Trust (**Family Trust**). The Company instead confirms that:

(a) Mr Wong is the registered holder of the 24,000 Shares and has a relevant interest in these shares pursuant to section 608(1) of the *Corporations Act 2001* (Cth); and

(b) the relevant interests of Mr Wong as at 23 June 2025 (the date of change notified by the Prior Lodgments) are as follows:

 (i) a relevant interest in 50,000,000 Shares held by the Family Trust; and

 (ii) a relevant interest in 363,688 Shares held by Mr Wong personally.

Separately, the Company advises that Mr Wong has recently acquired a further 77,321 Shares on market. Following this acquisition, Mr Wong is the registered holder of 441,009 Shares and has a relevant interest in those Shares. Attached to this announcement is:

(a) a corrected Form 604 that reflects the corrected relevant interests of Mr Wong and the shareholdings of the Family Trust and Mr Wong's personally (as at 23 June 2025); and

(b) an Appendix 3Y that reflects both the corrected relevant interests of Mr Wong and the additional Shares acquired by Mr Wong on 29 June 2026.

The Company confirms that the error with the Prior Lodgments was administrative in nature and that it is not aware of any underlying change in beneficial ownership and/or relevant interests other than as disclosed above.

Authorised for release by the Chairman.

For more information, please contact:

Ren Hor Wong
Chairman & Chief Executive Officer
renwong@n1holdings.com.au

About N1 Holdings Limited (ASX: N1H)

N1 Holdings is positioned in the market as a property-backed private credit lender in the Australian SMEs sector. N1 is funded by a set of resilient funding source including balance sheet capital, N1-managed mortgage fund, debt and warehouse facilities. With the growth in lending from non-traditional sources, such as alternative banks and non-bank lenders, N1 with its unique competitive advantages is perfectly placed to advise businesses and sophisticated property investors through this changing lending landscape and to be the preferred private debt asset manager for HNWIs, family offices and institutions.

Form 604

Corporations Act 2001
Section 671B

Notice of change of interests of substantial holder

To: Company Name/Scheme	N1 Holdings Limited
ACN/ARSN	609 268 279

1. Details of substantial holder (1)

Name	Ren H Wong Pty Ltd ATF Ren H Wong Family Trust and Ren Hor Wong
ACN/ARSN (if applicable)	164 196 141

There was a change in the interests of the substantial holder on	23 / 06 / 2025
The previous notice was given to the company on	26 / 05 / 2022
The previous notice was dated	26 / 05 / 2022

2. Previous and present voting

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 of scheme, are as follows:

Class of securities (4)	Previous notice		Present notice	
	Person's votes	Voting power (5)	Person's votes	Voting power (5)
Fully paid ordinary shares	50,298,357	58.11%	52,163,688	59.24%

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 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
04/12/2023 – 23/06/2025	Ren Hor Wong	Mr Wong acquired securities in the Company in his personal name.	Please refer to the various Appendix 3Ys lodged on ASX during the relevant period.	Ord 65,331	Ord 65,331
23/06/2025	Han Le Wong	Mr Wong has the power to control votes attached to the securities held by Han Le Wong and the power to control the disposal of those securities in accordance with s608(1)(b) and s608(1)(c) of the *Corporations Act 2001* (Cth). Han Le Wong acquired securities in the Company.	$78,774.	Ord 1,800,000	Ord 1,800,000

4. Present relevant interest

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
Ren H Wong Pty Ltd ATF Ren H Wong Family Trust and Ren Hor Wong	Ren H Wong Pty Ltd	Ren H Wong Pty Ltd ATF Ren H Wong Family Trust	Holder of the securities in accordance with s608(1)(a) of the *Corporations Act 2001* (Cth) and power to control votes attached to the securities held by Ren H Wong Pty Ltd ATF Ren H Wong Family Trust in accordance with s608(1)(b) of the *Corporations Act 2001* (Cth).	Ord 50,000,000	Ord 50,000,000

Ren Hor Wong	Ren Hor Wong	Ren Hor Wong	Holder of the securities in accordance with s608(1)(a) of the *Corporations Act 2001* (Cth)	Ord 363,688	Ord 363,688
Ren Hor Wong	Han Le Wong	Han Le Wong	Ren Hor Wong has the power to control votes attached to the securities held by Han Le Wong and the power to control the disposal of those securities in accordance with s608(1)(b) and s608(1)(c) of the *Corporations Act 2001* (Cth).	Ord 1,800,000	Ord 1,800,000

6. 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
N/A	

7. Addresses

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

Name	Address
Ren H Wong Pty Ltd	Suite 5, 77 King Street, Sydney NSW 2000
Ren Hor Wong	Unit 668, 17-19 Memorial Avenue, St Ives NSW 2075
Han Le Wong	Unit 668, 17-19 Memorial Avenue, St Ives NSW 2075

Signature

print name Ren Hor Wong capacity Self/Director of Ren H Wong Pty Ltd

sign here date 29 / 06 / 2026

DIRECTIONS

(1) If there are a number of substantial holders with similar or related relevant issues (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 by which the relevant interest was acquired. 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, 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 in 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.

Rule 3.19A.2

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	N1 Holdings Limited
ABN	44 609 268 279

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	Ren Hor Wong
Date of last notice	24 June 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	Direct and indirect
Nature of indirect interest (including registered holder) Note: Provide details of the circumstances giving rise to the relevant interest.	Registered holder: Ren H Wong Pty Ltd ATF Ren H Wong Family Trust (Ren Wong is a director and shareholder of this entity). Indirect holder: Ren H Wong has the power to control the exercise of the right to vote or dispose of the securities held by Han Le Wong by virtue of sections 608(1)(b) and 608(1)(c) of the *Corporations Act 2001* (Cth).
Date of change	29 June 2026
No. of securities held prior to change	50,000,000 fully paid ordinary shares (**Shares**) held by Ren H Wong Pty Ltd ATF Ren H Wong Family Trust. 363,688 Shares held by Ren Wong. 1,800,000 Shares held by Han Le Wong.
Class	Fully paid ordinary shares

Number acquired	77,321 Shares acquired by Ren Wong
Number disposed	N/A
Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation	77,321 Shares acquired for $7,113.54.
No. of securities held after change	50,000,000 Shares held by Ren H Wong Pty Ltd ATF Ren H Wong Family Trust. 441,009 Shares held by Ren Wong. 1,800,000 Shares held by Han Le Wong.
Nature of change Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	On-market trade.

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.

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 Note: Details are only required for a contract in relation to which the interest has changed	N/A
Interest acquired	N/A
Interest disposed	N/A
Value/Consideration Note: If consideration is non-cash, provide details and an estimated valuation	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.