

THE COMPANIES ACT 2006
COMPANY LIMITED BY SHARES
WRITTEN SPECIAL RESOLUTIONS

- of -

LUNO MONEY LIMITED

(Company Number 10388856) (the "Company")

Circulation Date: 21 December 2022

Pursuant to Chapter 2 of Part 13 of the Companies Act 2006, the directors of the Company propose that the following resolution be passed as a special resolution.

ADOPTION OF NEW ARTICLES OF ASSOCIATION

That the new Articles of Association in the form appended to this resolution and for the purposes of identification signed by the director, be approved and adopted as the Articles of Association of the Company in substitution for and to the entire exclusion of the existing Articles of Association.

AGREEMENT

Please read the notes at the end of this document before signifying your agreement to the Resolutions.

The undersigned, persons entitled to vote on the Resolutions on the Circulation Date, hereby irrevocably agree to the Resolutions:

Dated 21 December 2022

Name	No of Shares held	Signature
Luno Holdings (UK) Ltd	100 Ordinary	<i>Marcus Swanepoel</i> Marcus Swanepoel

NOTES

1. You can choose to agree to all of the Resolutions or none of them but you cannot agree to only some of the Resolutions. If you agree to all of the Resolution(s), please indicate your agreement by

signing and dating this document where indicated above and returning the signed version either by hand or by post to Carolyn Arlett or by email to carolyn.arlett@zedra.com

You may not return the Resolutions to the Company by any other method.

If you do not agree to all of the Resolutions, you do not need to do anything: you will not be deemed to agree if you fail to reply.

2. Once you have indicated your agreement to the Resolutions, you may not revoke your agreement.

3. Unless, by 28 Days After Circulation Date sufficient agreement has been received for the Resolutions to pass, they will lapse. If you agree to the Resolutions, please ensure that your agreement reaches us before or on this date.