

INVESTOR CENTRE LIMITED

ACN 074 009 091

FIFTH SUPPLEMENTARY PROSPECTUS

1. Important Information

This is a supplementary prospectus and is dated 20 September 2024 (**Supplementary Prospectus**).

This Supplementary Prospectus supplements the prospectus dated 21 November 2023, the Replacement Prospectus dated 20 December 2023, a Supplementary Prospectus dated 21 February 2024 and a Second Replacement Prospectus dated 29 February 2024 and a Second Supplementary Prospectus dated 26 July 2024, a third Supplementary Prospectus dated 26 June 2024 and a fourth Supplementary Prospectus dated 26 July 2024 (together **Prospectus**) issued by Investor Centre Limited ACN 074 009 091 (**Company**). A copy of this Supplementary Prospectus was lodged with ASIC and ASX on 20 September 2024. Neither ASIC nor ASX takes any responsibility for the contents of this Supplementary Prospectus.

This Supplementary Prospectus should be read together with the Prospectus.

Other than as set out below, all details in relation to the Prospectus remain unchanged. If there is any inconsistency between this Supplementary Prospectus and the Prospectus, the provisions of this Supplementary Prospectus will prevail. Unless otherwise indicated, terms defined in the Prospectus have the same meaning in this Supplementary Prospectus.

This Supplementary Prospectus will be issued with the Prospectus as an electronic prospectus and may be accessed via the Company's website www.birfinancial.com.au/investors.

A printed copy of this Supplementary Prospectus is available and will be supplied together with a printed Prospectus at the registered address of the Company.

The Company will send a copy of this Supplementary Prospectus to all Applicants who have subscribed for "A" Class Redeemable Preference Shares in the Prospectus up to the date of the Supplementary Prospectus.

This Supplementary Prospectus and the Prospectus are important documents that should be read in their entirety. If you do not fully understand the contents of this Supplementary Prospectus and the Prospectus, you should consult your professional adviser.

2. Definitions

Defined terms used in the Supplementary Prospectus have the same meaning given to those terms in the Prospectus, unless otherwise stated.

3. Purpose of this Supplementary Prospectus.

The purpose of this Supplementary Prospectus is:

- To amend the indicative timetable and refresh the timelines applicable to the Offer regarding the quotation of “A” Class Redeemable Preference Shares and the Minimum Subscription;
- To update the list of announcements to the market; and
- To provide investors with the relevant information required by the Corporations Act for a refresh document pursuant to ASIC Corporations (Minimum Subscription and Quotation Conditions) Instrument 2016/70 (**ASIC CI**).

4.1 Extension of the Closing Date

The Closing Date of the Offer has been extended to 5.00pm (AEST) on 26 November 2024. Accordingly, the Important Dates as set out in the Key Offer Information section on page 8 and set out in Details of the Offer in respect of the question “What are the Key Offer Dates” on page 22 of the Prospectus and references to each corresponding date in the Prospectus are replaced with the following:

Key Dates	
Lodgement date of the Supplementary Prospectus	20 September 2024
Offer closes	26 November 2024
Issue and allotment of “A” Class Redeemable Preference Shares under the Offer	2 December 2024
Expected date of despatch of holding statements	4 December 2024
Expected date of quotation of “A” Class Redeemable Preference Shares on the ASX	5 December 2024

Note: This timetable is indicative only and is subject to change. Unless otherwise indicated, all times are time in Sydney Australia. The Company reserves the right to vary the dates and times of the Offer, including to open or close the Offer early, to extend the time or date of the Closing Date or to accept late Applications, in each case without prior notice. Applicants are encouraged to submit their Applications as soon as possible.

4.3 Information available to Investors

The Company will provide a copy of each of the following documents, free of charge, to any investor who so requests during the application period under this Prospectus:

- the Annual Financial Report for the Company for the year ending 30 June 2023;
- the following documents used to notify ASX of information relating to the Company during the period after lodgement of the Annual Financial Report of the Company for the period ending 30 June 2023 and before the issue of this Prospectus:

Date	Headline
31 Aug 2023	Appendix 4G
14 Sep 2023	BIR Financial Limited
10 Oct 2023	Placement of "A" Class Redeemable Preference Shares to Suppliers
11 Oct 2023	Sections 708A Cleansing Notice
11 Oct 2023	Proposed Issue of Securities – BIR
13 Oct 2023	Application for Quotation of Securities – BIR
16 Oct 2023	Change in Substantial Holding
19 Oct 2023	Notice of Extraordinary General Meeting/Proxy Form
19 Oct 2023	Notice of Annual General Meeting/Proxy Form
20 Oct 2023	Alteration to Notice of Meeting
31 Oct 2023	PRICE SENSITIVE – Quarterly Activities/Appendix 4C Cash Flow Report
21 November 2023	Constitution
21 November 2023	Change in substantial holding
21 November 2023	Proposed issue of securities
21 November 2023	Disclosure Document
4 December 2023	Change in substantial holding
20 December 2023	Disclosure Document
20 December 2023	Updated Proposed Issue of Securities
21 December 2023	Target Market Determination
29 January 2024	Extension of Closing Date
31 January 2024	Quarterly Activities Report/Appendix 4C Cash Flow Report
15 February 2024	Becoming a Substantial Shareholder
16 February 2024	Proposed Issue of Securities
21 February 2024	Acquiring a Business with a Retail AFSL
21 February 2024	Second Supplementary Prospectus
21 February 2024	Change in Substantial Holding from HUB
22 February 2024	Cancel – proposed issue of securities
22 February 2024	Breach of LR 10.11
26 February 2024	Proposed issue of securities
27 February 2024	Notification regarding unquoted securities
27 February 2024	Update – proposed issue of securities
28 February 2024	Half Yearly Report

Date	Headline
29 February 2024	Disclosure Document
29 February 2024	Update – Proposed Issue of Securities
13 March 2024	Change in Substantial Shareholding
20 March 2024	Change of Director’s Interest Notice
21 March 2024	Change in Substantial Holding from HUB
28 March 2024	Agreement with Millinium Capital Managers Limited
28 March 2024	Change of Director’s Interest Notice
28 March 2024	Response to ASX Appendix 3Y Query
24 April 2024	Disclosure Document
24 April 2024	Update- Proposed Issue of Securities
30 April 2024	Quarterly Activities/Appendix 4C Cash Flow Report
20 May 2024	Application for Quotation of Securities
20 May 2024	Section 708A Cleansing Notice
12 June 2024	Change in Company Secretary
12 June 2024	Correction to Change in Company Secretary Announcement
26 June 2024	Disclosure Document
26 June 2024	Update – Proposed Issue of Securities – ICU
28 June 2024	Change in Substantial Shareholding – HUB
11 July 2024	Update to ASX Announcement
11 July 2024	Change in Substantial Shareholding
26 July 2024	Disclosure Document
26 July 2024	Update Proposed Issue of Securities
31 July 2024	Quarterly Activities/Appendix4C Cash Flow Report
1 August 2024	Update on Acquisition of One Focus Private Wealth Pty Ltd
30 August 2024	Appendix 4E and Annual Report
30 august 2024	Appendix 4G
2 September 2024	Change in Substantial shareholding

5. Information pursuant to section 724(3H) of the Corporations Act

This supplementary Prospectus is a “refresh document” as defined in section 724(3H) of the Corporations Act (as notionally inserted by ASIC CI).

5.1 Minimum Subscription Condition

Under Section 4.1 of the Prospectus, the Offer is for a minimum 140,000 "A" Class Redeemable Preference Shares at an issue price of \$25.00 per Share to raise a minimum of 3.5 million dollars (\$3,500,000) (**Minimum Subscription**) and a maximum of 280,000 "A" Class Redeemable Preference Shares at an issue price of \$25.00 per Share to raise a minimum of 7 million dollars (\$7,000,000) (**Maximum Subscription**).

There is no change to the date by which Minimum Subscription needs to be obtained which is 26 November 2024.

If the Minimum Subscription has not been raised by 26 November, all Applications will be dealt with in accordance with the Corporations Act.

As at 20 September 2024 the Company had:

- received applications and money from 2 investors for 164 "A" Class Redeemable Preference Shares totalling approximately \$4100; and
- and received no firm commitments but 2 unpaid applications for 160 "A" Class Redeemable Preference Shares for \$4000

This represents 4 applicants, for approximately 1,084 "A" Class Redeemable Preference Shares raising approximately \$4,100.

5.2. Quotation Condition

Pursuant to ASIC CI, the purpose of this Supplementary Prospectus is to refresh the period indicated in the Important Dates as set out in the Key Offer Information section on page 8 and set out in details of the Offer in respect of the question "What are the Key Offer Dates" on page 22 of the Prospectus, for admission to quotation of "A" Class Redeemable Preference Shares offered under the Prospectus from the date that is three months from the date of the Original Prospectus to the date that is three months from the date of this Supplementary Prospectus, i.e 21 December 2024.

The Company lodged with ASX its application for admission to quotation of the "A" Class Redeemable Preference Shares on 21 November 2023. ASX has not set any conditions for listing of the "A" Class Redeemable Preference Shares, however, the Company will need to satisfy the applicable conditions in ASX Listing Rule 2.5 including having at least 100,000 "A" Class Redeemable Preference shares on issue held by at least 50 shareholders who each hold a 'Marketable Parcel' (\$500 worth) of the shares.

5.3 Statements pursuant to section 724(3H)(c)

The Company notes that no Applications have yet been processed and no "A" Class Redeemable Preference Shares offered under the Prospectus have yet been issued or admitted to quotation.

Existing Applicants: In accordance with section 724 of the Corporations Act (as modified by ASIC CI), investors who have lodged Application Forms prior to the date of this Supplementary Prospectus are allowed for one month from the date of this Supplementary Prospectus to obtain a refund of their Application Monies if they do not wish to proceed with their application (**Withdrawal Period**). This right will remain open at least until the end of the Withdrawal Period, i.e. until 5PM (Sydney time) on 20 October 2024. Any investor who wishes to obtain a refund under the Offer needs to write to the Company at Investor Centre Limited, C/-Automic Pty Limited, GPO Box 5193, SYDNEY NSW 2001 or by phone on 1300 288 664 within Australia and +61 9698 5414 outside Australia or by email at hello@automicgroup.com.au by 5PM (Sydney time) on 20 October 2024. Requests received after this date would not be valid and therefore, would not be acted upon. The refund cheque is to be made payable to the full

name of the Applicant and to be sent to the address as per the submitted Application Form. It is not possible to withdraw a partial amount of your Application or Application Monies.

If you have made an Application and you do not wish to withdraw your Application, you do not need to take any action.

6. Applications

All new applications for "A" Class Redeemable Preference Shares under the Offer after the date of this Supplementary Prospectus must be made using the new Application Form attached to or accompanying this Supplementary Prospectus (**Supplementary Application Form**) and otherwise on the terms set out in the Prospectus.

Applications made after the date of this Supplementary Prospectus must NOT be made on an application form attached to or accompanying the Prospectus.

The Supplementary Application Form contains detailed instructions on how it is to be completed.

7. Directors' Authorisation

This Supplementary Prospectus is issued by the Company and its issue has been authorised by a resolution of the Directors.

In accordance with section 720 of the Corporations Act, each Director of the Company has consented to the lodgement of this Supplementary Prospectus with ASIC and has not withdrawn that consent prior to lodgement.

This Supplementary Prospectus is signed for and on behalf of the Company by Mr Jody Ellis

A handwritten signature in black ink, appearing to read 'J. Ellis', written in a cursive style.

Chairman

Dated: 20 September 2024

INVESTOR CENTRE LIMITED ACN 074 009 091
(Formerly BIR Financial Limited)

Your Application Form must be
received by no later than:

26 November 2024

Offer

For the offer of a minimum of 140,000 "A" Class Redeemable Preference Shares at an issue price of \$25.00 each to raise \$3,500,000 (Minimum Subscription) and a maximum of up to 280,000 "A" Class Redeemable Preference Shares at an issue price of \$25.00 to raise up to \$7,000,000 (Maximum Subscription) (Offer) Application Option.

Apply Online and Pay Electronically

Apply online at: apply.automic.com.au/ICU-Class-A

- ✓ **Pay electronically:** Applying online allows you to pay electronically, via **BPAY®** or **EFT** (Electronic Funds Transfer).
- ✓ **Get in first, it's fast and simple:** Applying online is very easy to do, it eliminates any postal delays and removes the risk of it being potentially lost in transit.
- ✓ **It's secure and confirmed:** Applying online provides you with greater privacy over your instructions and is the only method which provides you with confirmation that your Application has been successfully processed.

To start, simply scan the barcode to the right with your tablet or mobile device or you can enter the URL above into your browser.



YOU SHOULD READ THE PROSPECTUS CAREFULLY BEFORE APPLYING ONLINE

This is an Application Form for "A" Class Redeemable Preference Shares in Investor Centre Limited (ACN 074 009 091) (**Company**) made under the terms of the Offer set out in the Prospectus dated 21 November 2023, the Replacement Prospectus dated 20 December 2023, the Supplementary Prospectus dated 21 February 2024, the Second Replacement Prospectus dated 29 February 2024, the Second Supplementary Prospectus dated 24 April 2024, the Third Supplementary Prospectus dated 26 June 2024, the Fourth Supplementary Prospectus dated 26 July 2024 and the Fifth supplementary Prospectus dated 20 September 2024 (**Prospectus**).

Capitalised terms not otherwise defined in this document have the meaning given to them in the Prospectus. The Prospectus contains important information relevant to your decision to invest and you should read the entire Prospectus before applying for Shares. If you are in doubt as to how to deal with this Application Form, please contact your accountant, lawyer, stockbroker or other professional adviser. To meet the requirements of the Corporations Act, this Application Form must not be distributed unless included in, or accompanied by, the Prospectus and any supplementary Prospectus (if applicable). While the Prospectus is current, the Company will send paper copies of the Prospectus, and any supplementary Prospectus (if applicable) and an Application Form, on request and without charge.

Applicants may wish to pay by BPAY® or EFT which can be accessed by following the web address provided above. Please ensure that payments are received by 5:00pm (AEDT) on the Closing Date. Cheques, Bank Drafts and Money Orders are not accepted for this Offer. Do not forward cash as it will not be accepted.

DECLARATIONS BY SUBMITTING THIS APPLICATION FORM WITH THE APPLICATION MONIES, I/WE DECLARE THAT I/WE:

- Have received a copy of the Prospectus, either in printed or electronic form and have read the Prospectus in full;
- Have completed this Application Form in accordance with the instructions on the form and in the Prospectus;
- Declare that the Application Form and all details and statements made by me/us are complete and accurate;
- I/we agree to provide further information or personal details, including information related to tax-related requirements, and acknowledge that processing of my application may be delayed, or my application may be rejected if such required information has not been provided;
- Agree and consent to the Company collecting, holding, using and disclosing my/our personal information in accordance with the Prospectus; and where I/we have been provided information about another individual, warrant that I/we have obtained that individual's consent to the transfer of their information to the Company;
- Acknowledge that once the Company accepts my/our Application Form, I/we may not withdraw it;
- Apply for the number of Shares that I/we apply for (or a lower number allocated in a manner allowed under the Prospectus);
- Acknowledge that my/our Application may be rejected by the Company in its absolute discretion;
- Authorise the Company and their agents to do anything on my/our behalf necessary (including the completion and execution of documents) to enable the Shares to be allocated;
- Am/are over 18 years of age;
- Agree to be bound by the Constitution of the Company; and acknowledge that neither the Company nor any person or entity guarantees any particular rate of return of the Shares, nor do they guarantee the repayment of capital.

LODGEMENT INSTRUCTIONS The Offer opened on 21 December 2023 and is expected to close on 26 November 2024. The Directors reserve the right to close the Offer at any time once sufficient funds are received or to extend the Offer period. Applicants are encouraged to submit their Applications as early as possible. Completed Application Forms and payments must be submitted as follows:

Online Applications and BPAY® or EFT Payments

Online: apply.automic.com.au/ICU-Class-A

ASSISTANCE

PHONE:



1300 288 664 within Australia
+61 (2) 9698 5414 from outside
Australia



LIVE WECHAT:



EMAIL:

