

Form 603

Corporations Act 2001

Section 671B

Notice of initial substantial holder

To Company Name/Scheme Credit Intelligence Limited

ACN/ARSN ACN 126 296 295

1. Details of substantial holder (1)

Name Credit Suisse Holdings (Australia) Limited (on behalf of Credit Suisse Group AG and its affiliates)

ACN/ARSN (if applicable) 008 496 713

The holder became a substantial holder on 18-Feb-2021

2. Details of voting power

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 on the date the substantial holder became a substantial holder are as follows:

Class of securities (4)	Number of securities	Persons' votes (5)	Voting power (6)
Common Stock	73,426,047	73,426,047	5.74%

3. Details of relevant interests

The nature of the relevant interest the substantial holder or an associate had in the following voting securities on the date the substantial holder became a substantial holder are as follows:

Holder of relevant interest	Nature of relevant interest (7)	Class and number of securities
Credit Suisse Equities (Australia) Limited (ACN 068 232 708)	Voting rights and right to dispose	73,376,047 Common Stock
Credit Suisse AG, Dublin Branch	Holder of securities subject to an obligation to return under a securities lending agreement	50,000 Common Stock

4. Details of present registered holders

The persons registered as holders of the securities referred to in paragraph 3 above are as follows:

Holder of relevant interest	Registered holder of securities	Person entitled to be registered as holder (8)	Class and number of securities
Credit Suisse Equities (Australia) Limited (ACN 068 232 708)	CS Fourth Nominees Pty Limited (ACN 069 126 432)	Credit Suisse Equities (Australia) Limited	73,376,047 Common Stock
Credit Suisse AG, Dublin Branch	CS Third Nominees Pty Limited (ACN 007 053 849)	Credit Suisse AG, Dublin Branch	50,000 Common Stock

5. Consideration

The consideration paid for each relevant interest referred to in paragraph 3 above, and acquired in the 4 months prior to the day that the substantial holder became a substantial holder is as follows:

Holder of relevant interest	Date of acquisition	Consideration (9)		Class and number of securities
		Cash	Non-cash	
Credit Suisse AG, Dublin Branch	15-Dec-20	Refer to Annexure A of Notice	Stock borrowed under OSLA	50,000 Common Stock
Credit Suisse Equities (Australia) Limited	20-Oct-20	9,450.00 AUD		350,000 Common Stock

Credit Suisse Equities (Australia) Limited	21-Oct-20	3,375.00 AUD		125,000 Common Stock
Credit Suisse Equities (Australia) Limited	23-Oct-20	390.00 AUD		15,000 Common Stock
Credit Suisse Equities (Australia) Limited	26-Oct-20	4,340.06 AUD		160,743 Common Stock
Credit Suisse Equities (Australia) Limited	27-Oct-20	1,368.48 AUD		-52,634 Common Stock
Credit Suisse Equities (Australia) Limited	28-Oct-20	12,475.15 AUD		-462,598 Common Stock
Credit Suisse Equities (Australia) Limited	28-Oct-20	3,408.10 AUD		-129,695 Common Stock
Credit Suisse Equities (Australia) Limited	29-Oct-20	4,813.59 AUD		-185,138 Common Stock
Credit Suisse Equities (Australia) Limited	29-Oct-20	12,211.77 AUD		-463,145 Common Stock
Credit Suisse Equities (Australia) Limited	30-Oct-20	1,355.94 AUD		-50,220 Common Stock
Credit Suisse Equities (Australia) Limited	2-Nov-20	5,194.28 AUD		-199,780 Common Stock
Credit Suisse Equities (Australia) Limited	2-Nov-20	2,586.65 AUD		-103,466 Common Stock
Credit Suisse Equities (Australia) Limited	3-Nov-20	4,939.65 AUD		-197,586 Common Stock
Credit Suisse Equities (Australia) Limited	4-Nov-20	5,228.50 AUD		-209,140 Common Stock
Credit Suisse Equities (Australia) Limited	5-Nov-20	1,250.00 AUD		-50,000 Common Stock
Credit Suisse Equities (Australia) Limited	6-Nov-20	1,300.00 AUD		50,000 Common Stock
Credit Suisse Equities (Australia) Limited	16-Nov-20	5,200.00 AUD		200,000 Common Stock
Credit Suisse Equities (Australia) Limited	19-Nov-20	1,103.36 AUD		-42,437 Common Stock
Credit Suisse Equities (Australia) Limited	23-Nov-20	2,777.50 AUD		-111,100 Common Stock
Credit Suisse Equities (Australia) Limited	15-Dec-20	1,250.00 AUD		50,000 Common Stock
Credit Suisse Equities (Australia) Limited	17-Dec-20	4,800.00 AUD		-200,000 Common Stock
Credit Suisse Equities (Australia) Limited	17-Dec-20	266,901.67 AUD		7,746,500 Common Stock
Credit Suisse Equities (Australia) Limited	17-Dec-20	5,553.39 AUD		150,097 Common Stock
Credit Suisse Equities (Australia) Limited	17-Dec-20	63,123.19 AUD		1,886,264 Common Stock
Credit Suisse Equities (Australia) Limited	18-Dec-20	15,430.00 AUD		550,000 Common Stock
Credit Suisse Equities (Australia) Limited	21-Dec-20	63,014.37 AUD		-1,886,264 Common Stock
Credit Suisse Equities (Australia) Limited	21-Dec-20	256,666.00 AUD		-7,166,500 Common Stock
Credit Suisse Equities (Australia) Limited	21-Dec-20	1,799.97 AUD		59,999 Common Stock
Credit Suisse Equities (Australia) Limited	21-Dec-20	18,262.50 AUD		607,500 Common Stock
Credit Suisse Equities (Australia) Limited	22-Dec-20	16,430.00 AUD		-530,000 Common Stock
Credit Suisse Equities (Australia) Limited	23-Dec-20	1,859.97 AUD		-59,999 Common Stock
Credit Suisse Equities (Australia) Limited	23-Dec-20	20,672.50 AUD		-687,500 Common Stock
Credit Suisse Equities (Australia) Limited	23-Dec-20	527.00 AUD		17,000 Common Stock
Credit Suisse Equities (Australia) Limited	23-Dec-20	4,756.24 AUD		150,208 Common Stock
Credit Suisse Equities (Australia) Limited	23-Dec-20	8,474.59 AUD		273,374 Common Stock
Credit Suisse Equities (Australia) Limited	24-Dec-20	764.90 AUD		-26,376 Common Stock
Credit Suisse Equities (Australia) Limited	24-Dec-20	14,100.00 AUD		-470,000 Common Stock
Credit Suisse Equities (Australia) Limited	24-Dec-20	8,835.87 AUD		294,529 Common Stock
Credit Suisse Equities (Australia) Limited	24-Dec-20	2,879.55 AUD		95,985 Common Stock
Credit Suisse Equities (Australia) Limited	29-Dec-20	2,487.97 AUD		-80,257 Common Stock
Credit Suisse Equities (Australia) Limited	29-Dec-20	13,789.31 AUD		461,640 Common Stock

Credit Suisse Equities (Australia) Limited	29-Dec-20	1,680.00 AUD		60,000 Common Stock
Credit Suisse Equities (Australia) Limited	30-Dec-20	5,794.00 AUD		-184,500 Common Stock
Credit Suisse Equities (Australia) Limited	30-Dec-20	44,311.77 AUD		1,467,745 Common Stock
Credit Suisse Equities (Australia) Limited	31-Dec-20	7,090.20 AUD		228,716 Common Stock
Credit Suisse Equities (Australia) Limited	4-Jan-21	5,754.04 AUD		-193,226 Common Stock
Credit Suisse Equities (Australia) Limited	4-Jan-21	27,947.46 AUD		821,984 Common Stock
Credit Suisse Equities (Australia) Limited	4-Jan-21	8,007.00 AUD		235,500 Common Stock
Credit Suisse Equities (Australia) Limited	4-Jan-21	4,080.00 AUD		120,000 Common Stock
Credit Suisse Equities (Australia) Limited	5-Jan-21	2,284.03 AUD		-71,376 Common Stock
Credit Suisse Equities (Australia) Limited	5-Jan-21	3,264.00 AUD		96,000 Common Stock
Credit Suisse Equities (Australia) Limited	5-Jan-21	12,659.93 AUD		375,991 Common Stock
Credit Suisse Equities (Australia) Limited	6-Jan-21	4,080.00 AUD		-120,000 Common Stock
Credit Suisse Equities (Australia) Limited	6-Jan-21	1,250.93 AUD		37,907 Common Stock
Credit Suisse Equities (Australia) Limited	7-Jan-21	9,607.00 AUD		-285,500 Common Stock
Credit Suisse Equities (Australia) Limited	7-Jan-21	1,749.48 AUD		-49,985 Common Stock
Credit Suisse Equities (Australia) Limited	7-Jan-21	11,994.42 AUD		359,831 Common Stock
Credit Suisse Equities (Australia) Limited	8-Jan-21	8,276.96 AUD		-243,440 Common Stock
Credit Suisse Equities (Australia) Limited	11-Jan-21	4,639.29 AUD		-132,551 Common Stock
Credit Suisse Equities (Australia) Limited	11-Jan-21	4,224.10 AUD		132,003 Common Stock
Credit Suisse Equities (Australia) Limited	12-Jan-21	578.00 AUD		-17,000 Common Stock
Credit Suisse Equities (Australia) Limited	12-Jan-21	9,687.89 AUD		-284,938 Common Stock
Credit Suisse Equities (Australia) Limited	12-Jan-21	8,036.91 AUD		259,255 Common Stock
Credit Suisse Equities (Australia) Limited	13-Jan-21	1,152.00 AUD		-36,000 Common Stock
Credit Suisse Equities (Australia) Limited	13-Jan-21	28,714.08 AUD		-889,977 Common Stock
Credit Suisse Equities (Australia) Limited	13-Jan-21	2,546.36 AUD		-74,893 Common Stock
Credit Suisse Equities (Australia) Limited	13-Jan-21	5,250.97 AUD		169,386 Common Stock
Credit Suisse Equities (Australia) Limited	14-Jan-21	6,083.49 AUD		-190,109 Common Stock
Credit Suisse Equities (Australia) Limited	14-Jan-21	2,880.00 AUD		-90,000 Common Stock
Credit Suisse Equities (Australia) Limited	14-Jan-21	640.00 AUD		20,000 Common Stock
Credit Suisse Equities (Australia) Limited	15-Jan-21	3,410.00 AUD		-110,000 Common Stock
Credit Suisse Equities (Australia) Limited	15-Jan-21	1,550.00 AUD		-50,000 Common Stock
Credit Suisse Equities (Australia) Limited	15-Jan-21	14,294.09 AUD		441,409 Common Stock
Credit Suisse Equities (Australia) Limited	18-Jan-21	3,656.58 AUD		-114,268 Common Stock
Credit Suisse Equities (Australia) Limited	18-Jan-21	10,200.00 AUD		300,000 Common Stock
Credit Suisse Equities (Australia) Limited	19-Jan-21	1,860.00 AUD		-60,000 Common Stock
Credit Suisse Equities (Australia) Limited	19-Jan-21	2,550.50 AUD		-77,288 Common Stock
Credit Suisse Equities (Australia) Limited	19-Jan-21	4,126.29 AUD		124,236 Common Stock
Credit Suisse Equities (Australia) Limited	20-Jan-21	689.57 AUD		-19,702 Common Stock
Credit Suisse Equities (Australia) Limited	20-Jan-21	4,123.01 AUD		128,844 Common Stock
Credit Suisse Equities (Australia) Limited	21-Jan-21	9,900.00 AUD		-300,000 Common Stock

Credit Suisse Equities (Australia) Limited	21-Jan-21	660.00 AUD		20,000 Common Stock
Credit Suisse Equities (Australia) Limited	21-Jan-21	1,072.50 AUD		32,500 Common Stock
Credit Suisse Equities (Australia) Limited	22-Jan-21	1,973.50 AUD		-59,000 Common Stock
Credit Suisse Equities (Australia) Limited	22-Jan-21	1,650.00 AUD		50,000 Common Stock
Credit Suisse Equities (Australia) Limited	25-Jan-21	3,104.64 AUD		-94,080 Common Stock
Credit Suisse Equities (Australia) Limited	25-Jan-21	4,584.06 AUD		138,911 Common Stock
Credit Suisse Equities (Australia) Limited	27-Jan-21	1,072.50 AUD		-32,500 Common Stock
Credit Suisse Equities (Australia) Limited	28-Jan-21	1,650.00 AUD		-50,000 Common Stock
Credit Suisse Equities (Australia) Limited	28-Jan-21	4,401.92 AUD		137,560 Common Stock
Credit Suisse Equities (Australia) Limited	29-Jan-21	320.00 AUD		10,000 Common Stock
Credit Suisse Equities (Australia) Limited	29-Jan-21	485.25 AUD		16,175 Common Stock
Credit Suisse Equities (Australia) Limited	2-Feb-21	2,999.22 AUD		-94,995 Common Stock
Credit Suisse Equities (Australia) Limited	3-Feb-21	534.47 AUD		-17,241 Common Stock
Credit Suisse Equities (Australia) Limited	3-Feb-21	13,067.19 AUD		-435,573 Common Stock
Credit Suisse Equities (Australia) Limited	4-Feb-21	5,592.71 AUD		-180,410 Common Stock
Credit Suisse Equities (Australia) Limited	4-Feb-21	5,134.31 AUD		-165,623 Common Stock
Credit Suisse Equities (Australia) Limited	5-Feb-21	8,905.02 AUD		-296,834 Common Stock
Credit Suisse Equities (Australia) Limited	5-Feb-21	945.50 AUD		30,500 Common Stock
Credit Suisse Equities (Australia) Limited	8-Feb-21	10,526.28 AUD		-350,876 Common Stock
Credit Suisse Equities (Australia) Limited	8-Feb-21	31,521.75 AUD		992,637 Common Stock
Credit Suisse Equities (Australia) Limited	8-Feb-21	4,128.11 AUD		131,552 Common Stock
Credit Suisse Equities (Australia) Limited	9-Feb-21	3,000.00 AUD		-100,000 Common Stock
Credit Suisse Equities (Australia) Limited	9-Feb-21	4,901.44 AUD		153,170 Common Stock
Credit Suisse Equities (Australia) Limited	9-Feb-21	4,622.84 AUD		149,124 Common Stock
Credit Suisse Equities (Australia) Limited	10-Feb-21	3,150.00 AUD		-100,000 Common Stock
Credit Suisse Equities (Australia) Limited	10-Feb-21	24,795.50 AUD		-780,500 Common Stock
Credit Suisse Equities (Australia) Limited	10-Feb-21	2,900.00 AUD		100,000 Common Stock
Credit Suisse Equities (Australia) Limited	11-Feb-21	5,150.66 AUD		-161,583 Common Stock
Credit Suisse Equities (Australia) Limited	11-Feb-21	8,209.29 AUD		283,079 Common Stock
Credit Suisse Equities (Australia) Limited	12-Feb-21	1,825.95 AUD		-60,865 Common Stock
Credit Suisse Equities (Australia) Limited	12-Feb-21	1,050.00 AUD		35,000 Common Stock
Credit Suisse Equities (Australia) Limited	15-Feb-21	6,842.69 AUD		-229,423 Common Stock
Credit Suisse Equities (Australia) Limited	15-Feb-21	17,244.06 AUD		556,260 Common Stock
Credit Suisse Equities (Australia) Limited	15-Feb-21	2,170.00 AUD		70,000 Common Stock
Credit Suisse Equities (Australia) Limited	16-Feb-21	7,820.00 AUD		-260,000 Common Stock
Credit Suisse Equities (Australia) Limited	16-Feb-21	3,894.15 AUD		-129,805 Common Stock
Credit Suisse Equities (Australia) Limited	16-Feb-21	25,233.64 AUD		720,961 Common Stock
Credit Suisse Equities (Australia) Limited	16-Feb-21	13,948.05 AUD		402,472 Common Stock
Credit Suisse Equities (Australia) Limited	17-Feb-21	3,002.04 AUD		-97,969 Common Stock
Credit Suisse Equities (Australia) Limited	17-Feb-21	366,248.31 AUD		7,406,479 Common Stock

Credit Suisse Equities (Australia) Limited	17-Feb-21	498,749.37 AUD		9,918,575 Common Stock
Credit Suisse Equities (Australia) Limited	17-Feb-21	45,738.44 AUD		948,445 Common Stock
Credit Suisse Equities (Australia) Limited	18-Feb-21	7,024.99 AUD		-208,472 Common Stock
Credit Suisse Equities (Australia) Limited	18-Feb-21	1,409,025.32 AUD		17,522,397 Common Stock
Credit Suisse Equities (Australia) Limited	18-Feb-21	2,494,128.91 AUD		31,378,365 Common Stock
Credit Suisse Equities (Australia) Limited	18-Feb-21	233,212.00 AUD		2,949,477 Common Stock

6. Associates

The reasons the persons named in paragraph 3 above are associates of the substantial holder are as follows:

Name and ACN/ARSN (if applicable)	Nature of association
Credit Suisse Equities (Australia) Limited (ACN 068 232 708)	Related Body Corporate
Credit Suisse AG, Dublin Branch	Related Body Corporate

7. Addresses

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

Name	Address
Credit Suisse Holdings (Australia) Limited (ACN 008 496 713)	Level 31, Gateway, 1 Macquarie Place, Sydney NSW 2000, Australia
CS Third Nominees Pty Limited (ACN 007 053 849)	Level 31, Gateway, 1 Macquarie Place, Sydney NSW 2000, Australia
Credit Suisse Equities (Australia) Limited (ACN 068 232 708)	Level 31, Gateway, 1 Macquarie Place, Sydney NSW 2000, Australia
Credit Suisse Fourth Nominees Pty Limited (ACN 069 126 432)	Level 31, Gateway, 1 Macquarie Place, Sydney NSW 2000, Australia
Credit Suisse AG, Dublin Branch	Kilmore House, Park lane, Spencer Dock, Dublin 1, Ireland

Signature

print name Winston Loke

capacity Authorised Signatory

sign here

date 23-Feb-2021



Annexure "A"

This is Annexure "A" referred to in the Form 603 "Notice of initial substantial holder"

Signature

Credit Suisse Holdings (Australia) Limited (ACN 008 496 713)

print name

Winston Loke

capacity

Authorised Signatory

sign here

date

23-Feb-2021



Prescribed information	
Schedule	
Type of agreement	Overseas Securities Lending Agreement
Parties to agreement	Credit Suisse AG, Dublin Branch and Morgan Stanley And Co International Plc
Transfer date	15-Dec-2020
Holder of voting rights	Borrower
Are there any restrictions on voting rights?	No
If yes, detail	N/A
Scheduled return date (if any)	N/A
Does the borrower have the right to return early?	Yes
If yes, detail	At Will
Does the lender have the right to recall early?	Yes
If yes, detail	With 4 business days prior notice or earlier upon agreement.
Will the securities be returned on settlement?	Yes
If yes, detail any exceptions	If an event of default occurs in respect of either the lender or the borrower, the obligation of the borrower to deliver the securities to the lender will be netted off against the obligation of the lender to return securities or cash held by the lender as collateral.