

Form 603Corporations Act 2001
Section 671B**Notice of initial substantial holder**

To Company Name/Scheme Credit Corp Group Limited

ACN/ARSN 092 697 151

1. Details of substantial holder (1)

Name Vanguard Group (The Vanguard Group, Inc. and its controlled entities including those listed in Annexure A)

ACN/ARSN (if applicable) N/A

The holder became a substantial holder on 26 February 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	Person's votes (5)	Voting power (6)
Ordinary	3,370,318	3,370,318	5.007%

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
Vanguard Group	Vanguard Group is the manager of various Mutual funds and accounts and in that capacity has the power to dispose of the shares. The other members of Vanguard Group have a relevant interest under section 608(3) of the Corporations Act.	Ordinary – 3,370,318

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
Vanguard Group	Brown Brothers Harriman	Various funds and other accounts of Vanguard Group	Ordinary – 31,979
Vanguard Group	BNY Mellon	Various funds and other accounts of Vanguard Group	Ordinary – 251,254
Vanguard Group	JP Morgan Chase Bank, N.A.	Various funds and other accounts of Vanguard Group	Ordinary – 1,768,681
Vanguard Group	State Street Bank and Trust Company	Various funds and other accounts of Vanguard Group	Ordinary – 389,415
Vanguard Group	Various others	Various funds and other accounts of Vanguard Group	Ordinary – 928,989

5. Consideration

The consideration paid for each relevant interest referred to in paragraph 3 above, and acquired in the four 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
See Annexure A			

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
N/A	N/A

7. Addresses

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

Name	Address
Vanguard Group	P.O. Box 2600, V26 Valley Forge, PA 19482 USA

print name Shawn Acker capacity Compliance Manager

sign here  date 3 March 2021

DIRECTIONS

- (1) If there are a number of substantial holders with similar or related interests (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 7 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 total number of votes attached to all the voting shares in the company or voting interests in the scheme (if any) that the person or an Associate has a relevant interest in.
 - (6) The person's votes divided by the total votes in the body corporate or scheme multiplied by 100.
 - (7) 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, or influence 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.
- (8) If the substantial holder is unable to determine the identity of the person (eg. if the relevant interest arises because of an option) write "unknown".
 - (9) Details of the consideration must include any and all benefits, moneys and other, that any person from whom a relevant interest has 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 of its associate in relation to the acquisitions, even if they are not paid directly to the person from whom the relevant interest was acquired.

To Company
ACN/ARSN Credit Corp Group Limited
092 697 151

Substantial Holder Name
ACN/ARSN Vanguard Group
N/A

Date of change	Person whose relevant interest changed	Nature of Change(6)	Consideration given in relation to change(7)	Class	Number of securities affected	Person's votes affected
13-Nov-2020	The Vanguard Group, Inc.	SELL	22.79	Ordinary	(740)	(740)
20-Nov-2020	The Vanguard Group, Inc.	BUY	25.03	Ordinary	8,385	8,385
24-Nov-2020	The Vanguard Group, Inc.	BUY	24.34	Ordinary	3,202	3,202
27-Nov-2020	The Vanguard Group, Inc.	BUY	24.30	Ordinary	1,935	1,935
8-Dec-2020	The Vanguard Group, Inc.	BUY	23.91	Ordinary	603	603
9-Dec-2020	The Vanguard Group, Inc.	BUY	23.85	Ordinary	201	201
15-Dec-2020	The Vanguard Group, Inc.	BUY	24.82	Ordinary	469	469
18-Dec-2020	The Vanguard Group, Inc.	SELL	25.15	Ordinary	(69)	(69)
18-Dec-2020	The Vanguard Group, Inc.	BUY	25.15	Ordinary	1,795	1,795
21-Dec-2020	The Vanguard Group, Inc.	BUY	24.68	Ordinary	1,110	1,110
21-Dec-2020	The Vanguard Group, Inc.	BUY	24.68	Ordinary	740	740
22-Dec-2020	The Vanguard Group, Inc.	BUY	24.14	Ordinary	335	335
29-Dec-2020	The Vanguard Group, Inc.	BUY	29.84	Ordinary	1,304	1,304
6-Jan-2021	The Vanguard Group, Inc.	BUY	29.94	Ordinary	3,244	3,244
6-Jan-2021	The Vanguard Group, Inc.	BUY	30.29	Ordinary	268	268
7-Jan-2021	The Vanguard Group, Inc.	BUY	30.16	Ordinary	1,068	1,068
7-Jan-2021	The Vanguard Group, Inc.	BUY	30.16	Ordinary	1,780	1,780
7-Jan-2021	The Vanguard Group, Inc.	BUY	30.16	Ordinary	1,206	1,206
8-Jan-2021	The Vanguard Group, Inc.	BUY	29.85	Ordinary	85	85
8-Jan-2021	The Vanguard Group, Inc.	BUY	30.29	Ordinary	712	712
12-Jan-2021	The Vanguard Group, Inc.	BUY	30.07	Ordinary	1,424	1,424
12-Jan-2021	The Vanguard Group, Inc.	BUY	30.07	Ordinary	201	201
12-Jan-2021	The Vanguard Group, Inc.	BUY	30.07	Ordinary	536	536
21-Jan-2021	The Vanguard Group, Inc.	BUY	29.95	Ordinary	603	603
22-Jan-2021	The Vanguard Group, Inc.	BUY	29.72	Ordinary	1,494	1,494
29-Jan-2021	The Vanguard Group, Inc.	BUY	28.17	Ordinary	201	201
10-Feb-2021	The Vanguard Group, Inc.	BUY	33.01	Ordinary	268	268
10-Feb-2021	The Vanguard Group, Inc.	BUY	33.01	Ordinary	938	938
11-Feb-2021	The Vanguard Group, Inc.	BUY	32.29	Ordinary	268	268
12-Feb-2021	The Vanguard Group, Inc.	BUY	31.55	Ordinary	201	201
22-Feb-2021	The Vanguard Group, Inc.	SELL	33.11	Ordinary	(1,227)	(1,227)
23-Feb-2021	The Vanguard Group, Inc.	BUY	32.99	Ordinary	1,068	1,068
25-Feb-2021	The Vanguard Group, Inc.	BUY	31.66	Ordinary	3,916	3,916
26-Feb-2021	The Vanguard Group, Inc.	BUY	31.86	Ordinary	2,136	2,136
26-Feb-2021	The Vanguard Group, Inc.	BUY	31.86	Ordinary	6,408	6,408
3-Nov-2020	Vanguard Investments Australia Ltd.	BUY	19.00	Ordinary	810	810
4-Nov-2020	Vanguard Investments Australia Ltd.	BUY	19.29	Ordinary	1,230	1,230
5-Nov-2020	Vanguard Investments Australia Ltd.	BUY	19.15	Ordinary	162	162
10-Nov-2020	Vanguard Investments Australia Ltd.	BUY	22.37	Ordinary	1,394	1,394
11-Nov-2020	Vanguard Investments Australia Ltd.	BUY	22.88	Ordinary	789	789
13-Nov-2020	Vanguard Investments Australia Ltd.	BUY	22.49	Ordinary	1,360	1,360
13-Nov-2020	Vanguard Investments Australia Ltd.	BUY	22.49	Ordinary	4,240	4,240
17-Nov-2020	Vanguard Investments Australia Ltd.	BUY	23.60	Ordinary	526	526
17-Nov-2020	Vanguard Investments Australia Ltd.	BUY	23.60	Ordinary	810	810
20-Nov-2020	Vanguard Investments Australia Ltd.	BUY	24.99	Ordinary	76	76
20-Nov-2020	Vanguard Investments Australia Ltd.	BUY	24.99	Ordinary	152	152
23-Nov-2020	Vanguard Investments Australia Ltd.	BUY	24.92	Ordinary	948	948
25-Nov-2020	Vanguard Investments Australia Ltd.	BUY	24.39	Ordinary	2,291	2,291
26-Nov-2020	Vanguard Investments Australia Ltd.	BUY	24.27	Ordinary	11,113	11,113
26-Nov-2020	Vanguard Investments Australia Ltd.	BUY	24.27	Ordinary	789	789
1-Dec-2020	Vanguard Investments Australia Ltd.	BUY	24.27	Ordinary	1,185	1,185
2-Dec-2020	Vanguard Investments Australia Ltd.	BUY	24.11	Ordinary	1,280	1,280
3-Dec-2020	Vanguard Investments Australia Ltd.	BUY	23.83	Ordinary	10,220	10,220
3-Dec-2020	Vanguard Investments Australia Ltd.	BUY	23.83	Ordinary	38	38
4-Dec-2020	Vanguard Investments Australia Ltd.	BUY	24.32	Ordinary	800	800
8-Dec-2020	Vanguard Investments Australia Ltd.	BUY	23.83	Ordinary	522	522
9-Dec-2020	Vanguard Investments Australia Ltd.	SELL	24.02	Ordinary	(1,872)	(1,872)
11-Dec-2020	Vanguard Investments Australia Ltd.	BUY	24.43	Ordinary	1,053	1,053
11-Dec-2020	Vanguard Investments Australia Ltd.	BUY	24.43	Ordinary	114	114
14-Dec-2020	Vanguard Investments Australia Ltd.	BUY	24.64	Ordinary	783	783
15-Dec-2020	Vanguard Investments Australia Ltd.	BUY	24.49	Ordinary	790	790

Date of change	Person whose relevant interest changed	Nature of Change(6)	Consideration given in relation to change(7)	Class	Number of securities affected	Person's votes affected
16-Dec-2020	Vanguard Investments Australia Ltd.	BUY	25.13	Ordinary	790	790
17-Dec-2020	Vanguard Investments Australia Ltd.	BUY	25.75	Ordinary	1,027	1,027
18-Dec-2020	Vanguard Investments Australia Ltd.	BUY	25.12	Ordinary	522	522
22-Dec-2020	Vanguard Investments Australia Ltd.	BUY	24.12	Ordinary	1,640	1,640
29-Dec-2020	Vanguard Investments Australia Ltd.	BUY	29.84	Ordinary	520	520
30-Dec-2020	Vanguard Investments Australia Ltd.	BUY	29.99	Ordinary	780	780
4-Jan-2021	Vanguard Investments Australia Ltd.	BUY	30.80	Ordinary	760	760
6-Jan-2021	Vanguard Investments Australia Ltd.	BUY	29.94	Ordinary	912	912
11-Jan-2021	Vanguard Investments Australia Ltd.	BUY	29.92	Ordinary	774	774
12-Jan-2021	Vanguard Investments Australia Ltd.	BUY	29.82	Ordinary	598	598
14-Jan-2021	Vanguard Investments Australia Ltd.	BUY	29.30	Ordinary	1,232	1,232
19-Jan-2021	Vanguard Investments Australia Ltd.	BUY	29.18	Ordinary	390	390
20-Jan-2021	Vanguard Investments Australia Ltd.	BUY	29.92	Ordinary	774	774
20-Jan-2021	Vanguard Investments Australia Ltd.	BUY	29.92	Ordinary	74	74
28-Jan-2021	Vanguard Investments Australia Ltd.	BUY	28.29	Ordinary	1,027	1,027
28-Jan-2021	Vanguard Investments Australia Ltd.	BUY	28.29	Ordinary	7,503	7,503
2-Feb-2021	Vanguard Investments Australia Ltd.	BUY	32.06	Ordinary	1,106	1,106
3-Feb-2021	Vanguard Investments Australia Ltd.	BUY	33.58	Ordinary	1,462	1,462
3-Feb-2021	Vanguard Investments Australia Ltd.	BUY	33.58	Ordinary	74	74
5-Feb-2021	Vanguard Investments Australia Ltd.	BUY	33.24	Ordinary	219	219
8-Feb-2021	Vanguard Investments Australia Ltd.	BUY	34.23	Ordinary	786	786
8-Feb-2021	Vanguard Investments Australia Ltd.	BUY	34.23	Ordinary	1,048	1,048
10-Feb-2021	Vanguard Investments Australia Ltd.	BUY	33.25	Ordinary	949	949
11-Feb-2021	Vanguard Investments Australia Ltd.	BUY	32.25	Ordinary	518	518
16-Feb-2021	Vanguard Investments Australia Ltd.	BUY	32.94	Ordinary	786	786
22-Feb-2021	Vanguard Investments Australia Ltd.	BUY	33.09	Ordinary	740	740
26-Feb-2021	Vanguard Investments Australia Ltd.	BUY	31.92	Ordinary	2,265	2,265
26-Feb-2021	Vanguard Investments Australia Ltd.	BUY	31.91	Ordinary	786	786
26-Feb-2021	Vanguard Investments Australia Ltd.	BUY	31.91	Ordinary	750	750

This is Annexure A of 2 pages referred to in Form 603, Notice of initial substantial holder.

Signature:



Name: Shawn Acker

Capacity: Compliance Manager

Date: 3 March 2021