

Form 605

Corporations Act 2001
Section 671B

Notice of ceasing to be a substantial holder

To: Company Name/Scheme: SMARTGROUP CORPORATION LTD

ACN/ARSN: 126 266 831

1. Details of substantial holder

Name: Commonwealth Bank of Australia 123 123 124 (CBA) and its related bodies corporate listed in annexure A

The holder ceased to be a substantial holder on: 01/10/2021

The previous notice was given to the company on: 16/09/2021

The previous notice was dated: 14/09/2021

2. 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 are as follows:

Date of change	Person whose relevant interest changed	Nature of change	Consideration given in relation to change	Class and number of securities affected	Person's votes affected
See annexure B to this notice					

3. Changes in association

The persons who have become associates of, ceased to be associates of, or have changed the nature of their association 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

4. Addresses

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

Name	Address
Avanteos Investments Limited ACN 096 259 979	Ground Floor Tower 1, 201 Sussex Street, Sydney, NSW, 2000, Australia
Commonwealth Bank of Australia ACN 123 123 124	Ground Floor Tower 1, 201 Sussex Street, Sydney, NSW, 2000, Australia
Colonial First State Investments Limited ACN 002 348 352	Ground Floor Tower 1, 201 Sussex Street, Sydney, NSW, 2000, Australia

5. Signature



Dated the 05 day of October 2021

Kristy Huxtable - Company Secretary

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Annexure A

This is annexure A referred to in Form 605, Notice of ceasing to be a substantial holder dated 01/10/2021



Kristy Huxtable

Company Secretary

Dated the 05/10/2021

SCHEDULE

AEGIS SECURITISATION NOMINEES PTY LTD
ASB BANK LIMITED
ASB FINANCE LIMITED
ASB GROUP INVESTMENTS LIMITED
ASB HOLDINGS LIMITED
ASB MANAGEMENT SERVICES LIMITED
ASB NOMINEES LIMITED
ASB SECURITIES LIMITED
ASKLEPIOS LIMITED
AVANTEOS INVESTMENTS LIMITED
AVANTEOS PTY LTD
BANKWEST FOUNDATION LIMITED
BDELTA VESSEL NO 1 PTY LTD
BDELTA VESSEL NO 2 PTY LTD
BDELTA VESSEL NO 3 PTY LTD
BDELTA VESSEL NO 4 PTY LTD
BW FINANCIAL ADVICE LIMITED
BWA GROUP SERVICES PTY LTD
BWA INTELLECTUAL PROPERTY HOLDINGS LIMITED
CAPITAL 121 PTY LIMITED
CBA A319 4624 PTY LIMITED
CBA A319 4635 PTY LIMITED
CBA A320 4948 PTY LIMITED
CBA A320 5156 PTY LIMITED
CBA A320 5249 PTY LTD
CBA A320 5289 PTY LTD
CBA A320 5638 PTY LTD
CBA A320 6749 PTY LIMITED
CBA A320 AIRCRAFT NO1 PTY LTD
CBA A330 1427 Pty Ltd
CBA A330 1453 PTY LIMITED
CBA A330 1561 PTY LTD
CBA AIR A320 2714 PTY LIMITED
CBA AIR PTY LTD
CBA AIRCRAFT LEASING 2 PTY LTD
CBA B377 37091 PTY LTD
CBA B738 39822 PTY LIMITED
CBA B773 60333 PTY LIMITED
CBA CAPTIVE INSURANCE PTE. LTD
CBA CORPORATE SERVICES (NSW) PTY LIMITED
CBA CORPORATE SERVICES (VIC) PTY LIMITED
CBA ES BUSINESS SERVICES PTY LTD
CBA EUROPE LIMITED
CBA FUNDING (NZ) LIMITED
CBA FUNDING HOLDINGS PTY LTD
CBA INTERNATIONAL FINANCE PTY. LIMITED
CBA INTERNATIONAL FINANCIAL SERVICES LIMITED
CBA INVESTMENTS (NO.4) LIMITED
CBA ISO CONTAINERS PTY LTD
CBA IT LEASING NO 3 PTY LTD
CBA MTE RAIL COMPANY PTY LIMITED
CBA NEW DIGITAL BUSINESSES PTY LTD
CBA RAIL & TRAM COMPANY PTY LIMITED
CBA SAF HOLDING PTY LIMITED
CBA SERVICES INTERNATIONAL LIMITED
CBA SERVICES PRIVATE LIMITED
CBA SOUTHERN SKY PTY LIMITED
CBA SPECIALISED FINANCING PTY LIMITED
CBFC LEASING PTY. LIMITED
CBFC PTY LIMITED

CIPL ARARAT PTY LTD
 CMG ASIA LIFE HOLDINGS LIMITED
 CMG ASIA PTY LTD
 COLONIAL FIRST STATE INVESTMENTS LIMITED
 COLONIAL HOLDING COMPANY LIMITED
 COLONIAL MUTUAL SUPERANNUATION PTY. LTD.
 COLONIAL SERVICES PTY LIMITED
 COMMBANK EUROPE LIMITED
 COMMBANK STAFF FOUNDATION LIMITED
 COMMONWEALTH AUSTRALIA SECURITIES LLC
 COMMONWEALTH BANK OF AUSTRALIA
 COMMONWEALTH BANK OF AUSTRALIA (EUROPE) N.V.
 COMMONWEALTH BANK OFFICERS SUPERANNUATION CORPORATION PTY LIMITED
 COMMONWEALTH CUSTODIAL SERVICES PTY LTD
 COMMONWEALTH FINANCIAL PLANNING LIMITED
 COMMONWEALTH INSURANCE HOLDINGS LIMITED
 COMMONWEALTH INSURANCE LIMITED
 COMMONWEALTH INVESTMENTS PTY LIMITED
 COMMONWEALTH PRIVATE LIMITED
 COMMONWEALTH SECURITIES LIMITED
 COMMONWEALTH INTERNATIONAL HOLDINGS PTY LIMITED
 COMSEC NOMINEES PTY LIMITED
 CREDIT SAVVY PTY LTD
 CTB AUSTRALIA LIMITED
 DOSHII CONNECT PTY LTD
 ELLAS CONTAINER SHIP COMPANY 1 PTY LIMITED
 ELLAS CONTAINER SHIP COMPANY 2 PTY LIMITED
 FINANCIAL WISDOM LIMITED
 FINCONNECT (AUSTRALIA) PTY LTD
 GT USD FUNDING PTY LIMITED
 HOMEPATH PTY LIMITED
 INVERLOCH LEASING PTY LIMITED
 INVESTORWEB.COM. PTY LIMITED
 IWL BROKING SOLUTIONS PTY LIMITED
 IWL PTY LIMITED
 MIS FUNDING NO.1 PTY LIMITED
 MORTGAGE HOLDING TRUST COMPANY LIMITED
 MTE DEBT VEHICLE PTY LTD
 MTE LESSOR 1 PTY LTD
 MTE LESSOR 2 PTY LTD
 MTE LESSOR 3 PTY LTD
 MTE LESSOR 4 PTY LTD
 MTE LESSOR 5 PTY LTD
 MTE NOMINEE PARTNER PTY LTD
 NEWPORT LIMITED
 PREFERRED CAPITAL PTY LIMITED
 PREMIUM CUSTODY SERVICES PTY LTD
 PT BANK COMMONWEALTH
 RELIANCE ACHIEVER PTY LIMITED
 RESIDENTIAL MORTGAGE GROUP PTY LTD
 Safe No 27 Pty Ltd
 SAFE NO1 PTY LTD
 SAFE NO2 PTY LTD
 SAFE NO23 PTY LTD
 SAFE NO24 PTY LTD
 SAFE NO26 PTY LTD
 SAFE NO3 PTY LTD
 SAFE NO4 PTY LIMITED
 SAFE NO9 PTY LIMITED
 SAFE USD HOLDINGS PTY LTD
 SECURITISATION ADVISORY SERVICES PTY. LIMITED
 SECURITISATION MANAGEMENT SERVICES LIMITED
 SHARE DIRECT NOMINEES PTY LIMITED
 SHARE INVESTMENTS PTY LIMITED
 STATE NOMINEES LTD
 SUPER AND INVESTMENTS MANAGEMENT PTY LIMITED
 SUPERANNUATION AND INVESTMENTS FINCO PTY LIMITED
 SUPERANNUATION AND INVESTMENTS HOLDCO PTY LIMITED
 SUPERANNUATION AND INVESTMENTS MIDCO PTY LIMITED
 SUPERANNUATION AND INVESTMENTS SERVICES PTY LIMITED
 SUPERANNUATION AND INVESTMENTS US LLC
 T.W. CUSTODIANS LIMITED
 TANKSTREAM RAIL (BY - 1) PTY LIMITED
 TANKSTREAM RAIL (BY - 2) PTY LIMITED
 TANKSTREAM RAIL (BY - 3) PTY LIMITED
 TANKSTREAM RAIL (BY - 4) PTY LIMITED
 TANKSTREAM RAIL (SW - 1) PTY LIMITED
 TANKSTREAM RAIL (SW - 2) PTY LIMITED
 TANKSTREAM RAIL (SW - 3) PTY LIMITED

TANKSTREAM RAIL (SW - 4) PTY LIMITED
TANKSTREAM RAIL (VICTORIA) PTY LIMITED
THE COLONIAL MUTUAL LIFE ASSURANCE SOCIETY LIMITED
VH-VZF PTY LTD
VH-VZG PTY LTD
VH-VZH PTY LTD
WHITECOAT HOLDINGS PTY LTD
WHITECOAT OPERATING PTY LTD

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Annexure B

This is annexure B referred to in Form 605, Notice of ceasing to be a substantial holder dated 01/10/2021

Kristy Huxtable

Kristy Huxtable

Company Secretary

Dated the 05/10/2021

Date of change	Person whose relevant interest changed	Nature of change	Consideration given in relation to change	Class and number of securities affected	Person's votes affected
Monday, 20 September 2021	Avanteos Investments Limited ACN 096 259 979	Purchase	49,981.00	6,620 Ordinary shares	6,620
Wednesday, 15 September 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	70,883.25	9,047 Ordinary shares	9,047
Wednesday, 15 September 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	71,388.72	9,048 Ordinary shares	9,048
Wednesday, 15 September 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	639,826.92	81,570 Ordinary shares	81,570
Thursday, 16 September 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	10,107.63	1,300 Ordinary shares	1,300
Thursday, 16 September 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	23,325.30	3,000 Ordinary shares	3,000
Friday, 17 September 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	10,967.60	1,400 Ordinary shares	1,400
Friday, 17 September 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	23,502.00	3,000 Ordinary shares	3,000
Friday, 17 September 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	10,288.56	1,304 Ordinary shares	1,304
Monday, 20 September 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	10,231.91	1,300 Ordinary shares	1,300
Monday, 20 September 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	23,612.10	3,000 Ordinary shares	3,000
Wednesday, 22 September 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	33,780.34	4,414 Ordinary shares	4,414
Wednesday, 22 September 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	98,418.80	12,861 Ordinary shares	12,861
Wednesday, 22 September 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	206,278.96	26,954 Ordinary shares	26,954
Wednesday, 22 September 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	600,912.56	78,525 Ordinary shares	78,525
Wednesday, 22 September 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	510,876.07	66,420 Ordinary shares	66,420
Thursday, 23 September 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	798,081.92	101,291 Ordinary shares	101,291
Friday, 24 September 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	221,426.61	28,908 Ordinary shares	28,908
Monday, 27 September 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	309,680.80	39,424 Ordinary shares	39,424
Monday, 27 September 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	71,925.01	9,136 Ordinary shares	9,136
Tuesday, 28 September 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	30,102.65	3,836 Ordinary shares	3,836
Wednesday, 29 September 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	46,845.03	5,926 Ordinary shares	5,926
Wednesday, 29 September 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	118,575.00	15,000 Ordinary shares	15,000
Wednesday, 29 September 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	233,731.08	29,644 Ordinary shares	29,644
Wednesday, 29 September 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	57,379.14	7,254 Ordinary shares	7,254
Friday, 01 October 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	542,440.10	59,000 Ordinary shares	59,000
Friday, 01 October 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	1,084,880.20	118,000 Ordinary shares	118,000
Wednesday, 29 September 2021	Commonwealth Bank of Australia ACN 123 123 124	Borrow Increase	N/A	178,131 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)	178,131
Thursday, 30 September 2021	Commonwealth Bank of Australia ACN 123 123 124	Borrow Decrease	N/A	178,131 Ordinary shares (returned to Merrill Lynch International, see Annexure C)	178,131

Annexure C

This is annexure C referred to in Form 605, Notice of ceasing to be a substantial holder dated 01/10/2021



Kristy Huxtable

Company Secretary

Dated the 05/10/2021

Commonwealth Bank of Australia will, if requested by the company or responsible entity to whom this form must be given or by the Australian Securities and Investments Commission (ASIC), give a copy of one or more of the following agreements to the company, responsible entity or ASIC (as appropriate).

Merrill Lynch International

Type of agreement:	Global Master Securities Lending Agreement
Parties to agreement:	(1) Commonwealth Bank of Australia and (2) Merrill Lynch International
Can the parties exercise voting rights attaching to the securities?	No
If yes, in what circumstances?	N/A
Date on which the securities were (or are) expected to be delivered to the borrower or its nominee (ie borrow date):	The dates indicated in Annexure B on which securities were borrowed.
Scheduled date (if any) when the securities are expected to be returned to the lender or its nominee (ie return date):	Any particular day.
Does the borrower have the right to return the securities early? [Yes/No]	Yes
If yes, in which circumstances?	At any time subject to giving notice.
Does the lender have the right to recall the securities early (ie before the scheduled return date)? [Yes/No]	Yes
If yes, in which circumstances?	At any time subject to giving notice.
Are there circumstances in which the borrower will not be required to return the securities on settlement? [Yes/No]	No
If yes, in which circumstances?	N/A