# 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 ACN 123 123 124 (CBA) and its related bodies corporate listed in annexure A

The holder ceased to be a substantial holder on: **01/12/2021**
The previous notice was given to the company on: **06/12/2021**
The previous notice was dated: **29/11/2021**

**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** | | | | | |

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**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 |
|---|---|
| Avanteos Investments Limited ACN 096 259 979 (Avanteos) | Avanteos has ceased to be an indirect wholly-owned subsidiary of CBA, and therefore a related body corporate and associate of CBA, following the disposal of a 55% interest in Colonial First State to KKR, as further detailed in CBA's ASX announcement dated 13 May 2020. |
| Colonial First State Investments Limited ACN 002 348 352 (CFS) | CFS has ceased to be an indirect wholly-owned subsidiary of CBA, and therefore a related body corporate and associate of CBA, following the disposal of a 55% interest in Colonial First State to KKR, as further detailed in CBA's ASX announcement dated 13 May 2020. |

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**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 |
| Commonwealth Bank Officers Superannuation Corporation Pty Limited ACN 074 519 798 | Level 11 Tower 1, 201 Sussex St, Sydney, NSW, 2000, Australia |
| Colonial First State Investments Limited ACN 002 348 352 | Ground Floor Tower 1, 201 Sussex Street, Sydney, NSW, 2000, Australia |

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**5. Signature**



Dated the 06 day of December 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 01/12/2021



Kristy Huxtable Company Secretary Dated the 06/12/2021

**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 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 4635 PTY LIMITED
CBA A320 5289 PTY LTD
CBA A320 5638 PTY LTD
CBA A320 6749 PTY LIMITED
CBA A320 AIRCRAFT NO1 PTY LTD
CBA A330 1561 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 NEW DIGITAL BUSINESSES PTY LTD
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 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.

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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
COMMWEALTH INTERNATIONAL HOLDINGS PTY LIMITED
COMSEC NOMINEES PTY LIMITED
CREDIT SAVVY PTY LTD
CTB AUSTRALIA LIMITED
DOSHII CONNECT PTY LTD
FINANCIAL WISDOM LIMITED
FINCONNECT (AUSTRALIA) PTY LTD
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
NEWPORT LIMITED
PREFERRED CAPITAL PTY LIMITED
PREMIUM CUSTODY SERVICES PTY LTD
PT BANK COMMONWEALTH
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
T.W. CUSTODIANS 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 01/12/2021



Kristy Huxtable Company Secretary Dated the 06/12/2021

| 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 |
|---|---|---|---|---|---|
| Tuesday, 30 November 2021 | Commonwealth Bank of Australia ACN 123 123 124 | Borrow Decrease | N/A | 25,406 Ordinary shares (returned to Merrill Lynch International, see Annexure C) | 25,406 |
| Tuesday, 30 November 2021 | Commonwealth Bank of Australia ACN 123 123 124 | Borrow Increase | N/A | 52,858 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C) | 52,858 |
| Wednesday, 01 December 2021 | Commonwealth Bank of Australia ACN 123 123 124 | Borrow Decrease | N/A | 52,858 Ordinary shares (returned to Merrill Lynch International, see Annexure C) | 52,858 |

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**Annexure C**

This is annexure C referred to in Form 605, Notice of ceasing to be a substantial holder dated 01/12/2021



Kristy Huxtable Company Secretary Dated the 06/12/2021

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 |

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