

Form 604

Corporations Act 2001

Section 671B

Notice of change of interests of substantial holder

To Company Name/Scheme Cover-More Group Ltd

ACN/ARSN ACN 166 776 334

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

There was a change in the interests of the substantial holder on 24-Feb-2017

The previous notice was given to the company on 30-Jan-2017

The previous notice was dated 30-Jan-2017

2. Previous and present 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 when last required, and when now required, to give a substantial holding notice to the company or scheme, are as follows:

Class of securities (4)	Previous Notice		Present Notice	
	Person's votes	Voting power (5)	Person's votes	Voting power (5)
Common Stock	28,098,246	7.41%	32,307,889	8.52%

3. 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 (6)	Consideration given in relation to change (7)	Class and number of securities affected	Person's votes affected
See Annexure "A"					

4. Present relevant interests

Particulars of each relevant interest of the substantial holder in voting securities after the change are as follows:

Holder of relevant interest	Registered holder of securities	Person entitled to be registered as holder (8)	Nature of relevant interest (6)	Class and number of securities	Person's votes
See Annexure "B"					

5. Changes in association

The persons who have become associates (2) of, ceased to be associates of, or have changed the nature of their association (9) 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
N/A	

6. Addresses

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

Name	Address
See Annexure "C"	

Signature

print name Lucy Repasky

capacity Company Secretary

sign here

date 28-Feb-2017



Annexure "A"

3. 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 (6)	Consideration given in relation to change (7)	Class and number of securities affected	Person's votes affected
27-Jan-2017	Credit Suisse Equities (Australia) Limited	Stock returned under ASLA	Refer to Annexure "D" of Notice	-530,000 Common Stock	-530,000
30-Jan-2017	Credit Suisse Equities (Australia) Limited	Stock returned under ASLA	Refer to Annexure "D" of Notice	-280,000 Common Stock	-280,000
30-Jan-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	2,645.22 AUD	1,374 Common Stock	1,374
30-Jan-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	971.52 AUD	506 Common Stock	506
01-Feb-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	1,674.92 AUD	870 Common Stock	870
03-Feb-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	984,956.35 AUD	512,331 Common Stock	512,331
03-Feb-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	1,234.69 AUD	643 Common Stock	643
03-Feb-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	120,000.00 AUD	62,500 Common Stock	62,500
03-Feb-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	1,196.28 AUD	623 Common Stock	623
06-Feb-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	120,000.00 AUD	62,500 Common Stock	62,500
07-Feb-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	119,912.50 AUD	62,500 Common Stock	62,500
07-Feb-2017	Credit Suisse Equities (Australia) Limited	Disposed on market	10,667.95 AUD	-5,549 Common Stock	-5,549
08-Feb-2017	Credit Suisse Equities (Australia) Limited	Stock returned under ASLA	Refer to Annexure "D" of Notice	-175,000 Common Stock	-175,000
08-Feb-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	1,068.68 AUD	558 Common Stock	558
08-Feb-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	120,391.11 AUD	62,756 Common Stock	62,756
08-Feb-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	1,070.60 AUD	559 Common Stock	559
09-Feb-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	120,000.00 AUD	62,500 Common Stock	62,500
09-Feb-2017	Credit Suisse Equities (Australia) Limited	Disposed on market	970,487.53 AUD	-506,782 Common Stock	-506,782
10-Feb-2017	Credit Suisse Equities (Australia) Limited	Stock borrowed under ASLA	Refer to Annexure "D" of Notice	1,000 Common Stock	1,000
10-Feb-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	118,078.83 AUD	61,509 Common Stock	61,509
13-Feb-2017	Credit Suisse Equities (Australia) Limited	Stock returned under ASLA	Refer to Annexure "D" of Notice	-2 Common Stock	-2
13-Feb-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	2,327,341.60 AUD	1,212,536 Common Stock	1,212,536
13-Feb-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	120,000.00 AUD	62,500 Common Stock	62,500
14-Feb-2017	Credit Suisse Equities (Australia) Limited	Stock borrowed under ASLA	Refer to Annexure "D" of Notice	76,000 Common Stock	76,000
14-Feb-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	1,334.54 AUD	695 Common Stock	695
14-Feb-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	524.21 AUD	273 Common Stock	273
14-Feb-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	1,280.77 AUD	667 Common Stock	667
14-Feb-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	119,993.75 AUD	62,500 Common Stock	62,500

15-Feb-2017	Credit Suisse Equities (Australia) Limited	Stock returned under ASLA	Refer to Annexure "D" of Notice	-75,000 Common Stock	-75,000
15-Feb-2017	Credit Suisse Equities (Australia) Limited	Stock returned under ASLA	Refer to Annexure "D" of Notice	-1,000 Common Stock	-1,000
15-Feb-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	7,639.02 AUD	3,977 Common Stock	3,977
15-Feb-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	120,000.00 AUD	62,500 Common Stock	62,500
15-Feb-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	1,286.53 AUD	670 Common Stock	670
15-Feb-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	4,113.08 AUD	2,141 Common Stock	2,141
15-Feb-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	4,444,093.86 AUD	2,309,100 Common Stock	2,309,100
17-Feb-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	4,435.66 AUD	2,310 Common Stock	2,310
17-Feb-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	3,696.39 AUD	1,925 Common Stock	1,925
17-Feb-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	119,931.25 AUD	62,500 Common Stock	62,500
20-Feb-2017	Credit Suisse Equities (Australia) Limited	Stock returned under ASLA	Refer to Annexure "D" of Notice	-76,000 Common Stock	-76,000
20-Feb-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	2,651.00 AUD	1,377 Common Stock	1,377
20-Feb-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	2,044.56 AUD	1,062 Common Stock	1,062
21-Feb-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	1,690.86 AUD	876 Common Stock	876
21-Feb-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	2,381.87 AUD	1,234 Common Stock	1,234
22-Feb-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	3,898.53 AUD	2,025 Common Stock	2,025
22-Feb-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	5,411.74 AUD	2,811 Common Stock	2,811
24-Feb-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	2,287,550.42 AUD	1,183,481 Common Stock	1,183,481
24-Feb-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	1,316.40 AUD	682 Common Stock	682
24-Feb-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	2,047.94 AUD	1,061 Common Stock	1,061
03-Feb-2017	Credit Suisse Securities (Europe) Limited	Acquired on market	57.60 AUD	30 Common Stock	30
22-Feb-2017	Credit Suisse Securities (Europe) Limited	Stock returned under OSLA	Refer to Annexure "D" of Notice	-89,038 Common Stock	-89,038
24-Feb-2017	Credit Suisse Securities (Europe) Limited	Acquired on market	681.12 AUD	352 Common Stock	352

This is Annexure "A" referred to in the Form 604 "Notice of change of interests of substantial holder"

Signature

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

print name Lucy Repasky

capacity Company Secretary

sign here

date 28-Feb-2017

Annexure "B"

4. Present relevant interests

Particulars of each relevant interest of the substantial holder in voting securities after the change are as follows:

Holder of relevant interest	Registered holder of securities	Person entitled to be registered as holder (8)	Nature of relevant interest (6)	Class and number of securities	Person's votes
Credit Suisse Equities (Australia) Limited (ACN 068 232 708)	CS Fourth Nominees Pty Limited (ACN 069 126 432)	Credit Suisse Equities (Australia) Limited	Voting rights and right to dispose	31,454,069 Common Stock	31,454,069
Credit Suisse Securities (Europe) Limited (ARBN 099554131)	HSBC Custody Nominees (Australia) Limited (ACN 003 094 568)	Credit Suisse Securities (Europe) Limited	Voting rights and right to dispose	112,872 Common Stock	112,872
Credit Suisse Securities (Europe) Limited (ARBN 099554131)	HSBC Custody Nominees (Australia) Limited (ACN 003 094 568)	Credit Suisse Securities (Europe) Limited	Holder of securities subject to an obligation to return under a securities lending agreement	596,153 Common Stock	596,153
Credit Suisse Securities (USA) LLC	HSBC Custody Nominees (Australia) Limited (ACN 003 094 568)	Credit Suisse Securities (USA) LLC	Holder of securities subject to an obligation to return under a securities lending agreement	41,993 Common Stock	41,993
Credit Suisse Funds AG	HSBC Custody Nominees (Australia) Limited (ACN 003 094 568)	Credit Suisse Funds AG	Voting rights and right to dispose	102,802 Common Stock	102,802

This is Annexure "B" referred to in the Form 604 "Notice of change of interests of substantial holder"

Signature

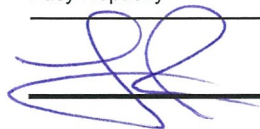
Credit Suisse Holdings (Australia) Limited (ACN 008 496 713)

print name Lucy Repasky

capacity Company Secretary

sign here

date 28-Feb-2017



Annexure "C"

6. 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
Credit Suisse Fourth Nominees Pty Limited (ACN 069 126 432)	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 Securities (USA) LLC	11 Madison Avenue,, New York, New York 10010, New York 10010
Credit Suisse Securities (Europe) Limited (ARBN 099554131)	One Cabot Square,London,E14 4QJ
Credit Suisse Funds AG	Giesshübelstrasse 30,Zurich,8045

This is Annexure "C" referred to in the Form 604 "Notice of change of interests of substantial holder"

Signature

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

print name	Lucy Repasky	capacity	Company Secretary
sign here		date	28-Feb-2017



Annexure "D"

This is Annexure "D" referred to in the Form 604 "Notice of change of interests of substantial holder"

Signature

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

print name

Lucy Repasky

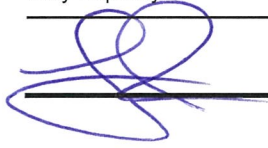
capacity

Company Secretary

sign here

date

28-Feb-2017



Prescribed information**Schedule**

Type of agreement	Australian Securities Lending Agreement
Parties to agreement	Credit Suisse Equities (Australia) Limited and JP Morgan Nominees (Australia) Limited
Transfer date	20-Feb-2017
Holder of voting rights	Borrower
Are there any restrictions on voting rights?	Yes
If yes, detail	Voting rights to be exercised in accordance with lender's instructions provided such instructions are received 7 days prior.
Scheduled return date (if any)	N/A
Does the borrower have the right to return early?	Yes
If yes, detail	With 2 business days prior to a notice by Middy.
Does the lender have the right to recall early?	Yes
If yes, detail	With 4 business days prior notice.
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.

Prescribed information**Schedule**

Type of agreement	Australian Securities Lending Agreement
Parties to agreement	Credit Suisse Equities (Australia) Limited and National Australia Bank Ltd
Transfer date	15-Feb-2017
Holder of voting rights	Borrower
Are there any restrictions on voting rights?	Yes
If yes, detail	Voting rights to be exercised in accordance with lender's instructions provided such instructions are received 7 days prior.
Scheduled return date (if any)	N/A
Does the borrower have the right to return early?	Yes
If yes, detail	With 2 business days prior to a notice by Midday.
Does the lender have the right to recall early?	Yes
If yes, detail	With 4 business days prior notice.
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.

Prescribed information**Schedule**

Type of agreement	Overseas Securities Lending Agreement
Parties to agreement	Credit Suisse Securities (Europe) Limited and Citibank N.A. – Kuwait Investment Authority
Transfer date	22-Feb-2017
Holder of voting rights	Borrower
Are there any restrictions on voting rights?	Yes
If yes, detail	Voting rights to be exercised in accordance with lender's instructions provided such instructions are received 7 days prior.
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.
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.