

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 15-Mar-2017

The previous notice was given to the company on 28-Feb-2017

The previous notice was dated 28-Feb-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	32,307,889	8.52%	27,233,217	7.18%

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	

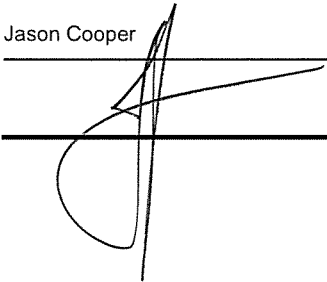
6. Addresses

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

Name	Address
See Annexure "C"	

Signature of Substantial Holder

Signature

print name	Jason Cooper	capacity	Authorised Signatory
sign here		date	20-Mar-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-Feb-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	4,450,266.44 AUD	2,302,378 Common Stock	2,302,378
27-Feb-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	523.08 AUD	271 Common Stock	271
27-Feb-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	2,621.21 AUD	1,358 Common Stock	1,358
27-Feb-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	8,284.42 AUD	4,292 Common Stock	4,292
28-Feb-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	1,237.26 AUD	641 Common Stock	641
28-Feb-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	6,116.80 AUD	3,169 Common Stock	3,169
01-Mar-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	8,676.88 AUD	4,507 Common Stock	4,507
01-Mar-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	3,784.94 AUD	1,966 Common Stock	1,966
02-Mar-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	96,250.00 AUD	50,000 Common Stock	50,000
02-Mar-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	639.17 AUD	332 Common Stock	332
02-Mar-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	3,486.54 AUD	1,811 Common Stock	1,811
02-Mar-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	5,673.56 AUD	2,947 Common Stock	2,947
06-Mar-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	1,076.19 AUD	559 Common Stock	559
06-Mar-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	404.29 AUD	210 Common Stock	210
06-Mar-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	902.92 AUD	469 Common Stock	469
07-Mar-2017	Credit Suisse Equities (Australia) Limited	Disposed on market	1,097,106.25 AUD	-569,009 Common Stock	-569,009
08-Mar-2017	Credit Suisse Equities (Australia) Limited	Disposed on market	1,895,657.79 AUD	-983,174 Common Stock	-983,174
09-Mar-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	1,678.77 AUD	872 Common Stock	872
09-Mar-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	483.23 AUD	251 Common Stock	251
09-Mar-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	1,295.66 AUD	673 Common Stock	673
09-Mar-2017	Credit Suisse Equities (Australia) Limited	Disposed on market	1,292,561.61 AUD	-670,381 Common Stock	-670,381
10-Mar-2017	Credit Suisse Equities (Australia) Limited	Disposed on market	1,271,231.04 AUD	-659,318 Common Stock	-659,318
13-Mar-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	806.82 AUD	418 Common Stock	418
13-Mar-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	6,547.58 AUD	3,378 Common Stock	3,378
13-Mar-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	3,773.54 AUD	1,955 Common Stock	1,955
13-Mar-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	3,684.75 AUD	1,909 Common Stock	1,909
13-Mar-2017	Credit Suisse Equities (Australia) Limited	Disposed on market	4,601,975.58 AUD	-2,386,793 Common Stock	-2,386,793
13-Mar-2017	Credit Suisse Equities (Australia) Limited	Stock borrowed under ASLA	Refer to Annexure "D" of Notice	1,767,000 Common Stock	1,767,000

14-Mar-2017	Credit Suisse Equities (Australia) Limited	Acquired on market	1,277.63 AUD	660 Common Stock	660
14-Mar-2017	Credit Suisse Equities (Australia) Limited	Disposed on market	2,783,160.29 AUD	-1,443,473 Common Stock	-1,443,473
15-Mar-2017	Credit Suisse Equities (Australia) Limited	Stock returned under ASLA	Refer to Annexure "D" of Notice	-1,510,000 Common Stock	-1,510,000
15-Mar-2017	Credit Suisse Equities (Australia) Limited	Disposed on market	6,765.68 AUD	-3,501 Common Stock	-3,501
15-Mar-2017	Credit Suisse Equities (Australia) Limited	Disposed on market	782,137.62 AUD	-405,652 Common Stock	-405,652
28-Feb-2017	Credit Suisse Securities (Europe) Limited	Acquired on market	1,697.85 AUD	882 Common Stock	882
06-Mar-2017	Credit Suisse Securities (Europe) Limited	Acquired on market	64,186.01 AUD	33,257 Common Stock	33,257
07-Mar-2017	Credit Suisse Securities (Europe) Limited	Acquired on market	849.20 AUD	440 Common Stock	440
09-Mar-2017	Credit Suisse Securities (Europe) Limited	Stock returned under OSLA	Refer to Annexure "D" of Notice	-96,153 Common Stock	-96,153
09-Mar-2017	Credit Suisse Securities (Europe) Limited	Stock returned under OSLA	Refer to Annexure "D" of Notice	-500,000 Common Stock	-500,000
09-Mar-2017	Credit Suisse Securities (USA) LLC	Stock returned under OSLA	Refer to Annexure "D" of Notice	-41,993 Common Stock	-41,993
28-Feb-2017	Credit Suisse Funds AG	Acquired on market	15,727.25 AUD	8,170 Common Stock	8,170

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

Jason Cooper

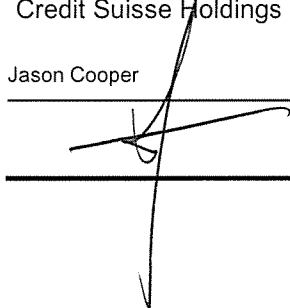
capacity

Authorised Signatory

sign here

date

20-Mar-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	26,717,794 Common Stock	26,717,794
Credit Suisse Equities (Australia) Limited (ACN 068 232 708)	CS Fourth Nominees Pty Limited (ACN 069 126 432)	Credit Suisse Equities (Australia) Limited	Holder of securities subject to an obligation to return under a securities lending agreement	257,000 Common Stock	257,000
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	147,451 Common Stock	147,451
Credit Suisse Funds AG	HSBC Custody Nominees (Australia) Limited (ACN 003 094 568)	Credit Suisse Funds AG	Voting rights and right to dispose	110,972 Common Stock	110,972

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

Jason Cooper

capacity

Authorised Signatory

sign here

date

20-Mar-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

Jason Cooper

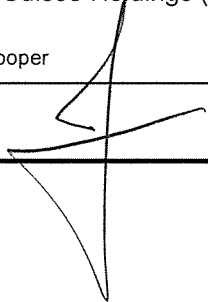
capacity

Authorised Signatory

sign here

date

20-Mar-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

Jason Cooper

capacity

Authorised Signatory

sign here

date

20-Mar-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	15-Mar-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	Australian Securities Lending Agreement
Parties to agreement	Credit Suisse Securities (Europe) Limited and Citibank N.A. – Kuwait Investment Authority
Transfer date	9-Mar-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.

Prescribed information**Schedule**

Type of agreement	Overseas Securities Lending Agreement
Parties to agreement	Credit Suisse Securities (USA) LLC and Blackrock Institutional Trust Co., NA
Transfer date	9-Mar-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.