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

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**To: Company Name/Scheme:** FLEXIGROUP LIMITED

**ACN/ARSN:** 122 574 583

**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 became a substantial holder on: 05/12/2017

**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 had a relevant interest in on the date the substantial holder became a substantial holder are as follows:

Class of securities	Number of securities	Person's votes	Voting power (%)
Fully Paid ordinary shares	16,931,328	16,931,328	4.55%

For the Securities (if any) listed below see NOTE 1 at the end of this form

Class of securities	Number of securities	Person's votes	Voting power (%)
Fully Paid ordinary shares	1,773,185	1,773,185	0.48%

Class of securities	Number of securities	Person's votes	Voting power (%)
GRAND TOTAL			
Fully Paid ordinary shares	18,704,513	18,704,513	5.03%

### 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	Class and number of securities
Avanteos Investments Limited ACN 096 259 979	Relevant interest under paragraph 608(1)(a), 608(1)(b) and 608(1)(c) of the Corporations Act 2001 (Cth), being a relevant interest arising as a result of being the registered holder of the relevant securities in its capacity as a superannuation trustee and in its capacity as administrator of managed accounts. In addition, if any OTC derivatives, warrants or other securities (other than ordinary shares or ordinary units (as applicable)) are referred to below in this row, the relevant interest in respect of those securities arises under subsection 608(8) being an accelerated relevant interest held in the same capacity.	210,547 Fully paid ordinary shares
ASB Group Investments Limited ACN 533945	Relevant interest under paragraph 608(1)(b) and/or 608(1)(c) of the Corporations Act 2001 (Cth), being a relevant interest arising from having the power to control the exercise of the right to vote attached to securities and/or to control the exercise of the power to dispose of securities in its capacity as investment manager, as provided for under its investment mandates, as a life company holding statutory funds and as the responsible entity or manager of a managed investment scheme. In addition, if any OTC derivatives, warrants or other securities (other than ordinary shares or ordinary units (as applicable)) are referred to below in this row, the relevant interest in respect of those securities arises under subsection 608(8) being an accelerated relevant interest held in the same capacity.	54,000 Fully paid ordinary shares
CBA Markets Limited ACN 003 485 952	Relevant interest under paragraph 608(1)(b) and/or 608(1)(c) of the Corporations Act 2001 (Cth), being a relevant interest arising as a result of having the power to control the exercise of the right to vote attached to securities and/or to control the exercise of the power to dispose of securities in a proprietary capacity (including as a result of underwriting activities). In addition, if any OTC derivatives, warrants or other securities (other than ordinary shares or ordinary units (as applicable)) are referred to below in this row, the relevant interest in respect of those securities arises under subsection 608(8) being an accelerated relevant interest held in the same capacity.	117,412 Fully paid ordinary shares (including 117,412 borrowed from Barclays Capital Securities Ltd, see Annexure C)
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Relevant interest under paragraph 608(1)(b) and/or 608(1)(c) of the Corporations Act 2001 (Cth), being a relevant interest arising from having the power to control the exercise of the right to vote attached to securities and/or to control the exercise of the power to dispose of securities in its capacity as investment manager (as provided for under its investment mandates). In addition, if any OTC derivatives, warrants or other securities (other than ordinary shares or ordinary units (as applicable)) are referred to below in this row, the relevant interest in respect of those securities arises under subsection 608(8) being an accelerated relevant interest held in the same capacity.	10,174,517 Fully paid ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Relevant interest under paragraph 608(1)(b) and/or 608(1)(c) of the Corporations Act 2001 (Cth), being a relevant interest arising from having the power to control the exercise of the right to vote attached to securities and/or to control the exercise of the power to dispose of securities in its capacity as investment manager (as provided for under its investment mandates). In addition, if any OTC derivatives, warrants or other securities (other than ordinary shares or ordinary units (as applicable)) are referred to below in this row, the relevant interest in respect of those securities arises under subsection 608(8) being an accelerated relevant interest held in the same capacity.	14,565,843 Fully paid ordinary shares

<p>Colonial First State Investments Limited (Note 1) ACN 002 348 352</p>	<p>Relevant interest under paragraph 608(1)(b) and/or 608(1)(c) of the Corporations Act 2001 (Cth), being a relevant interest arising from having the residual power to control the exercise of the right to vote attached to securities and/or to control the exercise of the power to dispose of securities in its capacity as a responsible entity of a managed investment scheme (which managed investment scheme is not managed by either Colonial First State Investments Limited or a related body corporate). In addition, if any OTC derivatives, warrants or other securities (other than ordinary shares or ordinary units (as applicable)) are referred to below in this row, the relevant interest in respect of those securities arises under subsection 608(8) being a residual accelerated relevant interest held in the same capacity. Colonial First State Investments Limited has authorised the manager of each such managed investment scheme to exercise the powers referred to in paragraph 608(1)(b) and/or 608(1)(c) of the Corporations Act 2001 (Cth) in relation to those securities managed by the manager to the exclusion of Colonial First State Investments Limited except for provisions allowing Colonial First State Investments Limited to terminate the agreement with the manager or to exercise those powers where the agreement is terminated.</p>	<p>1,773,185 Fully paid ordinary shares (including 43,938 borrowed from Citigroup Global Markets Limited (Agreement 1), see Annexure C) (including 933,371 borrowed from UBS AG (Agreement 1), see Annexure C) (including 525,704 borrowed from UBS AG (Agreement 2), see Annexure C) (including 270,172 borrowed from UBS AG (Agreement 3), see Annexure C)</p>
<p>Colonial First State Investments Limited ACN 002 348 352</p>	<p>Relevant interest under paragraph 608(1)(b) and/or 608(1)(c) of the Corporations Act 2001 (Cth), being a relevant interest arising from having the power to control the exercise of the right to vote attached to securities and/or to control the exercise of the power to dispose of securities in its capacity as a responsible entity of a managed investment scheme (which managed investment scheme is managed by Colonial First State Investments Limited or a related body corporate). In addition, if any OTC derivatives, warrants or other securities (other than ordinary shares or ordinary units (as applicable)) are referred to below in this row, the relevant interest in respect of those securities arises under subsection 608(8) being an accelerated relevant interest held in the same capacity.</p>	<p>10,973,329 Fully paid ordinary shares (including 43,938 borrowed from Citigroup Global Markets Limited (Agreement 1), see Annexure C) (including 933,371 borrowed from UBS AG (Agreement 1), see Annexure C) (including 525,704 borrowed from UBS AG (Agreement 2), see Annexure C) (including 270,172 borrowed from UBS AG (Agreement 3), see Annexure C)</p>
<p>Colonial First State Investments Limited ACN 002 348 352</p>	<p>Relevant interest under paragraph 608(1)(b) and/or 608(1)(c) of the Corporations Act 2001 (Cth), being a relevant interest arising from having the power to control the exercise of the right to vote attached to securities and/or to control the exercise of the power to dispose of securities in its capacity as a responsible entity of a managed investment scheme (which managed investment scheme is managed by Colonial First State Investments Limited or a related body corporate). In addition, if any OTC derivatives, warrants or other securities (other than ordinary shares or ordinary units (as applicable)) are referred to below in this row, the relevant interest in respect of those securities arises under subsection 608(8) being an accelerated relevant interest held in the same capacity.</p>	<p>4,337,326 Fully paid ordinary shares</p>
<p>Realindex Investments Pty Limited ACN 133 312 017</p>	<p>Relevant interest under paragraph 608(1)(b) and/or 608(1)(c) of the Corporations Act 2001 (Cth), being a relevant interest arising from having the power to control the exercise of the right to vote attached to securities and/or to control the exercise of the power to dispose of securities in its capacity as investment manager, as provided for under its investment mandates. In addition, if any OTC derivatives, warrants or other securities (other than ordinary shares or ordinary units (as applicable)) are referred to below in this row, the relevant interest in respect of those securities arises under subsection 608(8) being an accelerated relevant interest held in the same capacity.</p>	<p>2,037,526 Fully paid ordinary shares</p>

#### 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	Class and number of securities
Avanteos Investments Limited ACN 096 259 979	Avanteos Investments Limited		210,547 Fully paid ordinary shares
CBA Markets Limited ACN 003 485 952	Share Direct Nominees Pty Limited		117,412 Fully paid ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	BNP Paribas Securities		31,962 Fully paid ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Citibank N A Hong Kong		4,391,326 Fully paid ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Citicorp Nominees Pty Limited (Australia)		6,639,828 Fully paid ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Northern Trust Company		1,886,540 Fully paid ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	State Street Global Advisors (Australia) Limited		1,580,605 Fully paid ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	The Bank of New York Mellon Corp		35,582 Fully paid ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Citibank N A Hong Kong		43,938 Fully paid ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	UBS Nominees Pty Ltd		1,729,247 Fully paid ordinary shares
Realindex Investments Pty Limited ACN 133 312 017	Citibank N A Hong Kong		1,635,712 Fully paid ordinary shares
Realindex Investments Pty Limited ACN 133 312 017	National Custodian Services		401,814 Fully paid ordinary shares

**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		Class and number of securities
		Cash	Non-cash	
See annexure B to this notice				

## 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
Avanteos Investments Limited      ACN 096 259 979	An indirect wholly-owned subsidiary, and therefore related body corporate, of Commonwealth Bank of Australia
ASB Group Investments Limited      ACN 533945	An indirect wholly-owned subsidiary, and therefore related body corporate, of Commonwealth Bank of Australia
CBA Markets Limited      ACN 003 485 952	An indirect wholly-owned subsidiary, and therefore related body corporate, of Commonwealth Bank of Australia
Colonial First State Asset Management (Australia) Limited      ACN 114 194 311	An indirect wholly-owned subsidiary, and therefore related body corporate, of Commonwealth Bank of Australia
Colonial First State Investments Limited      ACN 002 348 352	An indirect wholly-owned subsidiary, and therefore related body corporate, of Commonwealth Bank of Australia
Realindex Investments Pty Limited      ACN 133 312 017	An indirect wholly-owned subsidiary, and therefore related body corporate, of Commonwealth Bank of Australia

## 7. 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
ASB Group Investments Limited ACN 533945	Level 2, ASB North Wharf, 12 Jellicoe Street, Auckland, 1010, New Zealand
CBA Markets Limited ACN 003 485 952	Ground Floor Tower 1, 201 Sussex Street, Sydney, NSW, 2000, Australia
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	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
Realindex Investments Pty Limited ACN 133 312 017	Ground Floor Tower 1, 201 Sussex Street, Sydney, NSW, 2000, Australia

## 8. Signature

NOTE 1--(This note is relevant to section 2,3,4 and 5)

The relevant interests in these securities:

- a) are/were held by Colonial First State Investments Limited (CFS) as responsible entity of the specified registered managed investment schemes and relate(d) to holdings in connection with the Colonial First State First Choice product range. Decisions to buy/sell those securities and exercise voting rights in relation to those securities are made by managers to whom CFS has outsourced those functions. By instrument dated 29 October 2001 the Australian Securities and Investments Commission ("ASIC") has granted certain relief to CFS and its related bodies corporate for these holdings from the applicable provisions of Chapter 6 of the Corporations Act in relation to the acquisition of or increase in voting power of such securities (the Manager Relief). These managers are not associates of, other than by virtue of an agreement in accordance with the terms of the Manager Relief, the Commonwealth Bank of Australia group;or
- b) are/were held by or for the benefit of specified index funds where the funds have an objective of maintaining a portfolio tracking error less than 0.5% per annum. ASIC has granted certain relief to CFS and its related bodies corporate for these holdings from the applicable provisions of Chapter 6 of the Corporations Act in relation to the acquisition of or increase in voting power of such securities.



Dated the 07 day of December 2017

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Clare McManus - Company Secretary

**Annexure A**

This is annexure A referred to in Form 603, Notice of initial substantial holder dated 05/12/2017



Clare McManus

Company Secretary

Dated the 07/12/2017

**SCHEDULE**

AEGIS CORRECTIONAL PARTNERSHIP PTY LTD  
AEGIS LIMITED  
AHL FINANCE HOLDINGS PTY LTD  
AHL FINANCE PTY LTD  
AHL HOLDINGS PTY LIMITED  
AHL INVESTMENTS PTY LTD  
ALTONA V6 PTY LIMITED  
ASB BANK LIMITED  
ASB CAPITAL LIMITED (NZX-ASBPA)  
ASB CAPITAL NO.2 LIMITED (NZX-ASBPB)  
ASB FINANCE LIMITED  
ASB FUNDING LIMITED  
ASB GROUP (LIFE) LIMITED  
ASB GROUP INVESTMENTS LIMITED  
ASB HOLDINGS LIMITED  
ASB MANAGEMENT SERVICES LIMITED  
ASB NOMINEES LIMITED  
ASB SECURITIES LIMITED  
ASKLEPIOS LIMITED  
ASPIRE SCHOOLS FINANCING (QLD) PTY LIMITED  
ASPIRE SCHOOLS HOLDINGS (QLD) PTY LIMITED  
AUSIEX NOMINEES PTY LIMITED  
AUSSIE CENTRE ADMINISTRATION PTY LIMITED  
AUSSIE FINANCIAL PLANNING SERVICES PTY LTD  
AUSSIE HOME INSURANCE PTY LIMITED  
AUSSIE HOME LOANS HOLDINGS PTY LTD  
AUSSIE HOME LOANS PTY LIMITED  
AUSSIE HOME SECURITY PTY LIMITED  
AUSSIE MORTGAGE MARKET HOLDINGS PTY LIMITED  
AUSSIEHOMELoANS.COM.AU PTY LTD  
AUSTRALIAN HOME LOANS HOLDINGS PTY LIMITED  
AUSTRALIAN INVESTMENT EXCHANGE LIMITED  
AVANTEOS INVESTMENTS LIMITED  
AVANTEOS PTY LTD  
BANK OF HANGZHOU CO. 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  
BOCOMMLIFE INSURANCE COMPANY LIMITED  
BOND INVESTMENTS NO 1 LIMITED  
BOND INVESTMENTS UK LIMITED  
BW FINANCIAL ADVICE LIMITED  
BW SECURITISATION MANAGEMENT PTY LTD  
BWA GROUP SERVICES PTY LTD  
BWA INTELLECTUAL PROPERTY HOLDINGS LIMITED  
CAPITAL 121 PTY LIMITED  
CARDS NZ LIMITED  
CBA A319 4624 PTY LIMITED  
CBA A319 4635 PTY LIMITED  
CBA A320 4077 PTY LTD  
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 AIR A320 2714 PTY LIMITED  
CBA AIR PTY LTD  
CBA ASSET FINANCE (NZ) LIMITED  
CBA ASSET HOLDINGS (NZ) LIMITED  
CBA B377 37091 PTY LTD

CBA B738 39822 PTY LIMITED  
 CBA B773 60333 PTY LIMITED  
 CBA CAPITAL AUSTRALIA PTY LIMITED  
 CBA CAPITAL HOLDINGS INC.  
 CBA CORPORATE SERVICES (NSW) PTY LIMITED  
 CBA CORPORATE SERVICES (VIC) PTY LIMITED  
 CBA DIGITAL SOLUTIONS DEVELOPMENT COMPANY LIMITED  
 CBA EUROPE LIMITED  
 CBA FUNDING (NZ) LIMITED  
 CBA FUNDING HOLDINGS PTY LTD  
 CBA INTERNATIONAL FINANCE PTY. LIMITED  
 CBA INTERNATIONAL FINANCIAL SERVICES LIMITED (formerly known as COMMBANK MANAGEMENT CONSULTING (ASIA) COMPANY LIMITED)  
 CBA INVESTMENTS (NO.4) LIMITED  
 CBA MARKETS LIMITED  
 CBA MTE RAIL COMPANY PTY LIMITED  
 CBA NZ HOLDING LIMITED  
 CBA RAIL & TRAM COMPANY PTY LIMITED  
 CBA ROLLING STOCK COMPANY NO.1 PTY LIMITED  
 CBA SA HOLDINGS PROPRIETARY LIMITED  
 CBA SAF HOLDING PTY LIMITED  
 CBA SPECIALISED FINANCING PTY LIMITED  
 CBA USD INVESTMENTS PTY LIMITED  
 CBFC LEASING PTY. LIMITED  
 CBFC LIMITED  
 CBSA FOUNDATION NPC  
 CFSPAI EUROPE CO LIMITED  
 CFSPAI EUROPE HOLDCO LIMITED  
 CHRISTMAS BREAK PTY LTD  
 CHULLORA EQUITY INVESTMENT (NO 1) PTY LIMITED  
 CHULLORA EQUITY INVESTMENT (NO 2) PTY LIMITED  
 CHULLORA EQUITY INVESTMENT (NO 3) PTY LIMITED  
 CIPL ARARAT PTY LTD  
 CIPL SA SCHOOLS PTY LTD  
 CISL (NO.1) PTY LIMITED  
 CMG ASIA LIFE HOLDINGS LIMITED  
 CMG ASIA PTY LTD  
 COLLATERAL LEASING PTY LTD  
 COLONIAL FIRST STATE ASSET MANAGEMENT (AUSTRALIA) LIMITED  
 COLONIAL FIRST STATE GROUP LIMITED  
 COLONIAL FIRST STATE INFRASTRUCTURE HOLDINGS LIMITED  
 COLONIAL FIRST STATE INFRASTRUCTURE MANAGERS (AUSTRALIA) PTY LTD  
 COLONIAL FIRST STATE INVESTMENTS LIMITED  
 COLONIAL FIRST STATE MANAGED INFRASTRUCTURE LIMITED  
 COLONIAL HOLDING COMPANY LIMITED  
 COLONIAL MUTUAL SUPERANNUATION PTY. LTD.  
 COLONIAL SERVICES PTY LIMITED  
 COMMBANK EUROPE LIMITED  
 COMMBANK FOUNDATION LIMITED  
 COMMBANK MANAGEMENT CONSULTING (SHANGHAI) COMPANY LIMITED  
 COMMFUNDATION PTY LIMITED  
 COMMONWEALTH AUSTRALIA SECURITIES LLC  
 COMMONWEALTH BANK OF AUSTRALIA  
 COMMONWEALTH BANK OF AUSTRALIA (CHENG'AN) COUNTY BANK CO. LTD.  
 COMMONWEALTH BANK OF AUSTRALIA (CIXIAN) COUNTY BANK CO. LTD  
 COMMONWEALTH BANK OF AUSTRALIA (DENG FENG) COUNTY BANK CO. LTD  
 COMMONWEALTH BANK OF AUSTRALIA (HANDANXIAN) COUNTY BANK CO. LTD.  
 COMMONWEALTH BANK OF AUSTRALIA (JIYUAN) COUNTY BANK CO. LTD  
 COMMONWEALTH BANK OF AUSTRALIA (LANKAO) COUNTY BANK CO. LTD  
 COMMONWEALTH BANK OF AUSTRALIA (LUANCHENG) COUNTY BANK CO. LTD  
 COMMONWEALTH BANK OF AUSTRALIA (MIANCHI) COUNTY BANK CO. LTD  
 COMMONWEALTH BANK OF AUSTRALIA (SHEXIAN) COUNTY BANK CO. LTD  
 COMMONWEALTH BANK OF AUSTRALIA (UK) STAFF BENEFITS SCHEME TRUSTEE COMPANY LIMITED  
 COMMONWEALTH BANK OF AUSTRALIA (WEIXIAN) COUNTY BANK CO. LTD.  
 COMMONWEALTH BANK OF AUSTRALIA (WENXIAN) COUNTY BANK CO. LTD  
 COMMONWEALTH BANK OF AUSTRALIA (XINJI) COUNTY BANK CO. LTD  
 COMMONWEALTH BANK OF AUSTRALIA (YICHUAN) COUNTY BANK CO. LTD  
 COMMONWEALTH BANK OF AUSTRALIA (YONGCHENG) COUNTY BANK CO. LTD  
 COMMONWEALTH BANK OF AUSTRALIA (YONGNIAN) COUNTY BANK CO. LTD  
 COMMONWEALTH BANK OF SOUTH AFRICA (HOLDING COMPANY) LIMITED (formerly NEWSHELF 1314 (PTY) LTD)  
 COMMONWEALTH BANK OF SOUTH AFRICA LIMITED (formerly NEWSHELF 1315 (PTY) LTD)  
 COMMONWEALTH BANK OFFICERS SUPERANNUATION CORPORATION PTY LIMITED  
 Commonwealth Custodial Services Pty Ltd  
 COMMONWEALTH DEVELOPMENT BANK OF AUSTRALIA PTY LIMITED  
 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  
 CORE EQUITY SERVICES NOMINEES PTY LIMITED  
 COUNT FINANCIAL LIMITED  
 CRYSTAL AVENUE PTY LIMITED  
 CTB AUSTRALIA LIMITED

ELLAS CONTAINER SHIP COMPANY 1 PTY LIMITED  
ELLAS CONTAINER SHIP COMPANY 2 PTY LIMITED  
EMERALD HOLDING COMPANY PTY LIMITED  
EQUIGROUP HOLDINGS PTY LIMITED  
FINANCIAL WISDOM LIMITED  
FINCONNECT (AUSTRALIA) PTY LTD  
FIRST STATE CINDA FUND MANAGEMENT COMPANY LIMITED  
First State European Diversified Infrastructure Sarl  
First State Funds Plc  
First State Global Umbrella Fund Public Limited Company  
FIRST STATE INFRASTRUCTURE MANAGERS (INTERNATIONAL) LIMITED  
First State Investment Management (UK) Limited  
FIRST STATE INVESTMENT MANAGERS (ASIA) LIMITED  
First State Investment Services (UK) Limited  
FIRST STATE INVESTMENTS (HONG KONG) LIMITED  
FIRST STATE INVESTMENTS (JAPAN) LIMITED  
FIRST STATE INVESTMENTS (NZ) LIMITED  
FIRST STATE INVESTMENTS (SINGAPORE)  
First State Investments (UK Holdings) Limited  
First State Investments (UK) Limited  
FIRST STATE INVESTMENTS (US) LLC  
First State Investments Fund Management Sarl  
First State Investments GIP Management Sarl  
FIRST STATE INVESTMENTS HOLDINGS (SINGAPORE) LIMITED  
First State Investments ICVC  
First State Investments International Inc  
First State Investments International Limited  
FIRST STATE NOMINEES (HONG KONG) LIMITED  
FSIB Ltd.  
FSIC Limited (formerly known as First State Investments (Cayman) Limited)  
GT USD FUNDING PTY LIMITED  
HAZELWOOD INVESTMENT COMPANY PTY LIMITED  
HOMEPATH PTY LIMITED  
INVERLOCH LEASING PTY LIMITED  
INVESTMENT CUSTODIAL SERVICES LIMITED  
INVESTORWEB.COM. PTY LIMITED  
IWL BROKING SOLUTIONS PTY LIMITED  
IWL PTY LIMITED  
JACQUES MARTIN ADMINISTRATION AND CONSULTING PTY LTD  
JACQUES MARTIN PTY. LTD.  
LOFT NO 1 PTY LIMITED  
LOFT NO 2 PTY LIMITED  
LOFT NO.3 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  
NETSHARE NOMINEES PTY LTD  
NEWPORT LIMITED  
NIMITZ NOMINEES PTY LIMITED  
ORE & OVERBURDEN PTY LIMITED  
PREFERRED CAPITAL PTY LIMITED  
PREMIUM ALTERNATIVE INVESTMENTS PTY LIMITED  
PREMIUM CUSTODY SERVICES PTY LTD  
PREMIUM PLANTATIONS PTY LIMITED  
PREMIUM PLANTATIONS SERVICES PTY LTD  
PT BANK COMMONWEALTH  
PT COMMONWEALTH LIFE  
PT FIRST STATE INVESTMENTS INDONESIA  
QILU BANK CO. LTD.  
REALINDEX INVESTMENTS PTY LIMITED  
RELIANCE ACHIEVER PTY LIMITED  
RESIDENTIAL MORTGAGE GROUP PTY LTD  
ROCK & RUBBLE (DEBT VEHICLE) PTY LIMITED  
ROCK & RUBBLE (EXISTING) PTY LIMITED  
ROCK & RUBBLE (NEW) PTY LIMITED  
SAF MINING NO.2 PTY LIMITED  
SAF Mining No1 Pty Limited  
SAFE NO1 PTY LTD  
SAFE NO19 PTY LIMITED  
SAFE NO2 PTY LTD  
SAFE NO24 PTY LTD  
SAFE NO25 PTY LTD  
SAFE NO26 PTY LTD  
SAFE NO3 PTY LTD  
SAFE NO4 PTY LIMITED  
SAFE NO9 PTY LIMITED  
SAFE USD HOLDINGS PTY LTD  
SBN NOMINEES PTY. LIMITED  
SECURITISATION ADVISORY SERVICES PTY. LIMITED

SECURITISATION MANAGEMENT SERVICES LIMITED  
SENBARY PTY LIMITED  
SHARE DIRECT NOMINEES PTY LIMITED  
SHARE INVESTMENTS PTY LIMITED  
SI Holdings Limited  
SOVEREIGN ASSURANCE COMPANY LIMITED  
SOVEREIGN SERVICES LIMITED  
SOVEREIGN SUPERANNUATION FUNDS LIMITED  
SOVEREIGN SUPERANNUATION TRUSTEES LIMITED  
ST ANDREW'S AUSTRALIA PTY LTD  
STATE NOMINEES LTD  
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  
TOTAL KEEN INVESTMENT LIMITED  
TYME CAPITAL PROPRIETARY LIMITED  
TYME INFIELD PROPRIETARY LIMITED (formerly know as EDGE FIELD MARKETING PROPRIETARY LTD)  
TYME INTELLECTUAL PROPERTIES PROPRIETARY LIMITED  
TYME INVESTMENTS PROPRIETARY LIMITED  
TYME TECHNICAL SOLUTIONS PROPRIETARY LIMITED  
VATOSCAN PROPRIETARY LIMITED  
VH-VZF PTY LTD  
VH-VZG PTY LTD  
VH-VZH PTY LTD  
VIETNAM INTERNATIONAL BANK (VIETNAM INTERNATIONAL COMMERCIAL JOINT STOCK BANK)  
VIPRO PTY LIMITED (PENDING DEREGISTRATION)  
WESTSIDE PROPERTIES LIMITED  
WIZARD HOME LOANS PTY LIMITED

**Annexure B**

This is annexure B referred to in Form 603, Notice of initial substantial holder dated 05/12/2017



Clare McManus

Company Secretary

Dated the 07/12/2017

Holder of relevant interest	Date of acquisition	Consideration cash	Consideration non-cash	Class and number of securities affected
Avanteos Investments Limited ACN 096 259 979	Thursday, 31 August 2017	4,486.67		2,647 Ordinary shares
Avanteos Investments Limited ACN 096 259 979	Monday, 16 October 2017	4,567.50		2,900 Ordinary shares
Avanteos Investments Limited ACN 096 259 979	Tuesday, 24 October 2017	3,698.92		2,356 Ordinary shares
Avanteos Investments Limited ACN 096 259 979	Wednesday, 01 November 2017	5,300.34		3,500 Ordinary shares
Avanteos Investments Limited ACN 096 259 979	Monday, 13 November 2017	2,969.98		1,870 Ordinary shares
Avanteos Investments Limited ACN 096 259 979	Tuesday, 28 November 2017	4,143.46		2,542 Ordinary shares
Avanteos Investments Limited ACN 096 259 979	Tuesday, 05 December 2017	3,680.50		2,305 Ordinary shares
CBA Markets Limited ACN 003 485 952	Thursday, 23 November 2017	N/A		211,733 Ordinary shares (borrowed from Citigroup Global Markets Limited (Agreement 13), see Annexure C)
CBA Markets Limited ACN 003 485 952	Friday, 24 November 2017	N/A		238,288 Ordinary shares (borrowed from Citigroup Global Markets Limited (Agreement 13), see Annexure C)
CBA Markets Limited ACN 003 485 952	Tuesday, 05 December 2017	N/A		117,412 Ordinary shares (borrowed from Barclays Capital Securities Ltd, see Annexure C)
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Friday, 04 August 2017	8,960.31		4,883 Ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Wednesday, 23 August 2017	10,066.47		5,802 Ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Friday, 15 September 2017	4,569.94		2,839 Ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Thursday, 21 September 2017	7,620.09		4,689 Ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Thursday, 21 September 2017	3,874.24		2,384 Ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Thursday, 21 September 2017	5,210.07		3,206 Ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Thursday, 21 September 2017	6,792.92		4,180 Ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Thursday, 21 September 2017	6,191.63		3,810 Ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Thursday, 21 September 2017	16,603.65		10,217 Ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Friday, 29 September 2017	12,559.74		8,077 Ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Friday, 06 October 2017	41,537.33		26,885 Ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Tuesday, 10 October 2017	99,499.96		63,868 Ordinary shares

Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Tuesday, 07 November 2017	92,144.39	60,934 Ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Tuesday, 07 November 2017	66,630.56	44,062 Ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Tuesday, 07 November 2017	35,197.97	23,276 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Tuesday, 08 August 2017	N/A	8,310 Ordinary shares (borrowed from Citigroup Global Markets Limited (Agreement 1), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Friday, 25 August 2017	N/A	1,020 Ordinary shares (borrowed from Citigroup Global Markets Limited (Agreement 1), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Tuesday, 29 August 2017	N/A	31,789 Ordinary shares (borrowed from UBS AG (Agreement 3), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Friday, 08 September 2017	N/A	54,486 Ordinary shares (borrowed from UBS AG (Agreement 1), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Wednesday, 13 September 2017	N/A	17,064 Ordinary shares (borrowed from UBS AG (Agreement 3), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Tuesday, 19 September 2017	N/A	1,638 Ordinary shares (borrowed from Citigroup Global Markets Limited (Agreement 1), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Wednesday, 20 September 2017	N/A	73,699 Ordinary shares (borrowed from UBS AG (Agreement 1), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Thursday, 21 September 2017	N/A	815 Ordinary shares (borrowed from Citigroup Global Markets Limited (Agreement 1), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Tuesday, 26 September 2017	N/A	2,643 Ordinary shares (borrowed from Citigroup Global Markets Limited (Agreement 1), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Thursday, 28 September 2017	N/A	2,287 Ordinary shares (borrowed from Citigroup Global Markets Limited (Agreement 1), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Wednesday, 04 October 2017	N/A	16,656 Ordinary shares (borrowed from UBS AG (Agreement 3), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Thursday, 05 October 2017	N/A	69,242 Ordinary shares (borrowed from UBS AG (Agreement 1), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Thursday, 12 October 2017	N/A	2,838 Ordinary shares (borrowed from Citigroup Global Markets Limited (Agreement 1), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Tuesday, 17 October 2017	N/A	1,886 Ordinary shares (borrowed from Citigroup Global Markets Limited (Agreement 1), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Wednesday, 18 October 2017	N/A	12,463 Ordinary shares (borrowed from UBS AG (Agreement 3), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Tuesday, 24 October 2017	N/A	3,162 Ordinary shares (borrowed from Citigroup Global Markets Limited (Agreement 1), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Thursday, 26 October 2017	N/A	3,485 Ordinary shares (borrowed from Citigroup Global Markets Limited (Agreement 1), see Annexure C)

Colonial First State Investments Limited (Note 1) ACN 002 348 352	Tuesday, 31 October 2017	N/A	31,364 Ordinary shares (borrowed from UBS AG (Agreement 2), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Tuesday, 07 November 2017	N/A	2,351 Ordinary shares (borrowed from Citigroup Global Markets Limited (Agreement 1), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Tuesday, 21 November 2017	N/A	1,708 Ordinary shares (borrowed from Citigroup Global Markets Limited (Agreement 1), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Wednesday, 22 November 2017	N/A	58,779 Ordinary shares (borrowed from UBS AG (Agreement 1), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Tuesday, 28 November 2017	N/A	1,555 Ordinary shares (borrowed from Citigroup Global Markets Limited (Agreement 1), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Thursday, 30 November 2017	N/A	847 Ordinary shares (borrowed from Citigroup Global Markets Limited (Agreement 1), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Tuesday, 05 December 2017	N/A	2,646 Ordinary shares (borrowed from Citigroup Global Markets Limited (Agreement 1), see Annexure C)
Realindex Investments Pty Limited ACN 133 312 017	Wednesday, 20 September 2017	149,783.24	90,498 Ordinary shares
Realindex Investments Pty Limited ACN 133 312 017	Thursday, 23 November 2017	638,884.26	401,814 Ordinary shares
Realindex Investments Pty Limited ACN 133 312 017	Tuesday, 28 November 2017	234,693.09	138,462 Ordinary shares

**Annexure C**

This is annexure C referred to in Form 603, Notice of initial substantial holder dated 05/12/2017



Clare McManus                      Company Secretary                      Dated the 07/12/2017

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).

**Barclays Capital Securities Ltd**

Type of agreement:	Global Master Securities Lending Agreement
Parties to agreement:	(1) Commonwealth Bank of Australia and (2) Barclays Capital Securities Ltd
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 borrower 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

**Citigroup Global Markets Limited (Agreement 1)**

Type of agreement:	Australian Master Securities Lending Agreement
Parties to agreement:	(1) Citigroup Global Markets Limited; and (2) Colonial First State Investments Limited
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 borrower 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

**Citigroup Global Markets Limited (Agreement 13)**

Type of agreement:	Global Master Securities Lending Agreement
Parties to agreement:	(1) Commonwealth Bank of Australia and (2) Citigroup Global Markets Limited
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 borrower 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

**UBS AG (Agreement 1)**

Type of agreement:	Australian Master Securities Lending Agreement
Parties to agreement:	(1) UBS AG; and (2) Colonial First State Investments Limited
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 borrower 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

**UBS AG (Agreement 2)**

Type of agreement:	Australian Master Securities Lending Agreement
Parties to agreement:	(1) UBS AG; and (2) Colonial First State Investments Limited
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 borrower 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

**UBS AG (Agreement 3)**

Type of agreement:	Australian Master Securities Lending Agreement
Parties to agreement:	(1) UBS AG; and (2) Colonial First State Investments Limited
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 borrower 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