

Form 603

Corporations Act 2001

Section 671B

Notice of initial substantial holder

To Company Name/Scheme Collection House Ltd
ACN/ARSN 010 230 716

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
The holder became a substantial holder on 19-Apr-2018

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 (2) had a relevant interest (3) in on the date the substantial holder became a substantial holder are as follows:

Class of securities (4)	Number of securities	Persons' votes (5)	Voting power (6)
Common Stock	7,146,738	7,146,738	5.21%

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 (7)	Class and number of securities
See Annexure "A"		

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 (8)	Class and number of securities
See Annexure "B"			

5. Consideration

The consideration paid for each relevant interest referred to in paragraph 3 above, and acquired in the 4 months prior to the day that the substantial holder became a substantial holder is as follows:

Holder of relevant interest	Date of acquisition	Consideration (9)		Class and number of securities
		Cash	Non-cash	
See Annexure "C"				

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
See Annexure "D"	

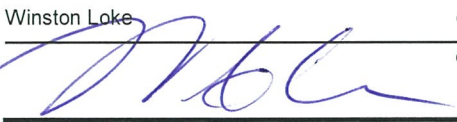
7. Addresses

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

Name	Address
See Annexure "E"	



Signature

print name	Winston Loke	capacity	Authorised Signatory
sign here		date	26-Apr-2018

Annexure "A"

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 (7)	Class and number of securities
Credit Suisse Equities (Australia) Limited (ACN 068 232 708)	Voting rights and right to dispose	14,700 Common Stock
Credit Suisse Equities (Australia) Limited (ACN 068 232 708)	Holder of securities subject to an obligation to return under a securities lending agreement	1,862,000 Common Stock
Credit Suisse Securities (Europe) Limited (ARBN 099554131)	Voting rights and right to dispose	2 Common Stock
Credit Suisse Securities (Europe) Limited (ARBN 099554131)	Holder of securities subject to an obligation to return under a securities lending agreement	2,019,314 Common Stock
Credit Suisse Securities (USA) LLC	Holder of securities subject to an obligation to return under a securities lending agreement	3,250,722 Common Stock

This is Annexure "A" referred to in the Form 603 "Notice of initial substantial holder"

Signature

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

print name

Winston Loke

capacity

Authorised Signatory

sign here

date

26-Apr-2018

Annexure "B"

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 (8)	Class and number of securities
Credit Suisse Equities (Australia) Limited (ACN 068 232 708)	CS Fourth Nominees Pty Limited (ACN 069 126 432)	Credit Suisse Equities (Australia) Limited	1,876,700 Common Stock
Credit Suisse Securities (Europe) Limited (ARBN 099554131)	CS Third Nominees Pty Limited (ACN 007 053 849)	Credit Suisse Securities (Europe) Limited	2,019,316 Common Stock
Credit Suisse Securities (USA) LLC	CS Third Nominees Pty Limited (ACN 007 053 849)	Credit Suisse Securities (USA) LLC	3,250,722 Common Stock

This is Annexure "B" referred to in the Form 603 "Notice of initial substantial holder"

Signature

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

print name Winston Loke

capacity Authorised Signatory

sign here

date 26-Apr-2018



Annexure "C"

5. Consideration

The consideration paid for each relevant interest referred to in paragraph 3 above, and acquired in the 4 months prior to the day that the substantial holder became a substantial holder is as follows:

Holder of relevant interest	Date of acquisition	Consideration (9)		Class and number of securities
		Cash	Non-cash	
Credit Suisse Equities (Australia) Limited	28-Feb-18	169.40 AUD		131 Common Stock
Credit Suisse Equities (Australia) Limited	01-Mar-18	4,823.65 AUD		3,620 Common Stock
Credit Suisse Equities (Australia) Limited	02-Mar-18	539.54 AUD		404 Common Stock
Credit Suisse Equities (Australia) Limited	09-Mar-18	1,240.79 AUD		977 Common Stock
Credit Suisse Equities (Australia) Limited	14-Mar-18	2.59 AUD		2 Common Stock
Credit Suisse Equities (Australia) Limited	14-Mar-18	3,079.21 AUD		2,424 Common Stock
Credit Suisse Equities (Australia) Limited	15-Mar-18	2,102.32 AUD		1,609 Common Stock
Credit Suisse Equities (Australia) Limited	16-Mar-18	3,079.21 AUD		-2,424 Common Stock
Credit Suisse Equities (Australia) Limited	19-Mar-18	182.35 AUD		-140 Common Stock
Credit Suisse Equities (Australia) Limited	19-Mar-18	2,039.48 AUD		1,522 Common Stock
Credit Suisse Equities (Australia) Limited	19-Mar-18	13,400.00 AUD		10,000 Common Stock
Credit Suisse Equities (Australia) Limited	22-Mar-18	13,450.00 AUD		-10,000 Common Stock
Credit Suisse Equities (Australia) Limited	26-Mar-18	585.47 AUD		-435 Common Stock
Credit Suisse Equities (Australia) Limited	27-Mar-18	84.42 AUD		-63 Common Stock
Credit Suisse Equities (Australia) Limited	27-Mar-18	270.00 AUD		200 Common Stock
Credit Suisse Equities (Australia) Limited	28-Mar-18	100.13 AUD		-75 Common Stock
Credit Suisse Equities (Australia) Limited	28-Mar-18	7,637.84 AUD		5,600 Common Stock
Credit Suisse Equities (Australia) Limited	29-Mar-18	1,519.56 AUD		-1,134 Common Stock
Credit Suisse Equities (Australia) Limited	04-Apr-18	134.75 AUD		-98 Common Stock
Credit Suisse Equities (Australia) Limited	05-Apr-18	1,533.48 AUD		-1,119 Common Stock
Credit Suisse Equities (Australia) Limited	05-Apr-18	1,991.88 AUD		-1,460 Common Stock
Credit Suisse Equities (Australia) Limited	06-Apr-18	425.68 AUD		-313 Common Stock
Credit Suisse Equities (Australia) Limited	09-Apr-18	180.22 AUD		-133 Common Stock

Credit Suisse Equities (Australia) Limited	10-Apr-18	48.96 AUD		36 Common Stock
Credit Suisse Equities (Australia) Limited	11-Apr-18	5.40 AUD		-4 Common Stock
Credit Suisse Equities (Australia) Limited	11-Apr-18	1,278.33 AUD		-946 Common Stock
Credit Suisse Equities (Australia) Limited	11-Apr-18	5,537.82 AUD		4,049 Common Stock
Credit Suisse Equities (Australia) Limited	12-Apr-18	535.31 AUD		-393 Common Stock
Credit Suisse Equities (Australia) Limited	12-Apr-18	3,014.00 AUD		2,182 Common Stock
Credit Suisse Equities (Australia) Limited	13-Apr-18	1,665.56 AUD		-1,216 Common Stock
Credit Suisse Equities (Australia) Limited	19-Apr-18	727.00 AUD		-527 Common Stock
Credit Suisse Equities (Australia) Limited	02-Feb-18	Refer to Annexure F of Notice	Stock returned under ASLA	-260,000 Common Stock
Credit Suisse Equities (Australia) Limited	08-Feb-18	Refer to Annexure F of Notice	Stock borrowed under ASLA	100,000 Common Stock
Credit Suisse Equities (Australia) Limited	16-Feb-18	Refer to Annexure F of Notice	Stock returned under ASLA	-2,424 Common Stock
Credit Suisse Equities (Australia) Limited	28-Feb-18	Refer to Annexure F of Notice	Stock borrowed under ASLA	80,000 Common Stock
Credit Suisse Equities (Australia) Limited	02-Mar-18	Refer to Annexure F of Notice	Stock returned under ASLA	-100,000 Common Stock
Credit Suisse Equities (Australia) Limited	02-Mar-18	Refer to Annexure F of Notice	Stock returned under ASLA	-80,000 Common Stock
Credit Suisse Equities (Australia) Limited	02-Mar-18	Refer to Annexure F of Notice	Stock returned under ASLA	-247,576 Common Stock
Credit Suisse Equities (Australia) Limited	05-Mar-18	Refer to Annexure F of Notice	Stock borrowed under ASLA	50,000 Common Stock
Credit Suisse Equities (Australia) Limited	06-Mar-18	Refer to Annexure F of Notice	Stock borrowed under ASLA	2,000 Common Stock
Credit Suisse Equities (Australia) Limited	17-Apr-18	Refer to Annexure F of Notice	Stock borrowed under ASLA	400,000 Common Stock
Credit Suisse Equities (Australia) Limited	19-Apr-18	Refer to Annexure F of Notice	Stock borrowed under ASLA	1,000,000 Common Stock
Credit Suisse Securities (Europe) Limited	10-Apr-18	1.36 AUD		1 Common Stock
Credit Suisse Securities (Europe) Limited	01-Feb-18	Refer to Annexure F of Notice	Stock returned under OSLA	-2,094 Common Stock
Credit Suisse Securities (Europe) Limited	01-Feb-18	Refer to Annexure F of Notice	Stock returned under OSLA	-8,026 Common Stock
Credit Suisse Securities (Europe) Limited	01-Feb-18	Refer to Annexure F of Notice	Stock returned under OSLA	-51,196 Common Stock
Credit Suisse Securities (Europe) Limited	01-Feb-18	Refer to Annexure F of Notice	Stock returned under OSLA	-14,549 Common Stock
Credit Suisse Securities (Europe) Limited	01-Feb-18	Refer to Annexure F of Notice	Stock returned under OSLA	-2,435 Common Stock

Credit Suisse Securities (Europe) Limited	01-Feb-18	Refer to Annexure F of Notice	Stock returned under OSLA	-1,251 Common Stock
Credit Suisse Securities (Europe) Limited	01-Feb-18	Refer to Annexure F of Notice	Stock borrowed under OSLA	700,000 Common Stock
Credit Suisse Securities (Europe) Limited	01-Feb-18	Refer to Annexure F of Notice	Stock borrowed under OSLA	119,000 Common Stock
Credit Suisse Securities (Europe) Limited	07-Feb-18	Refer to Annexure F of Notice	Stock borrowed under OSLA	10,425 Common Stock
Credit Suisse Securities (Europe) Limited	05-Mar-18	Refer to Annexure F of Notice	Stock borrowed under OSLA	12,743 Common Stock
Credit Suisse Securities (Europe) Limited	28-Mar-18	Refer to Annexure F of Notice	Stock borrowed under OSLA	48,215 Common Stock
Credit Suisse Securities (Europe) Limited	28-Mar-18	Refer to Annexure F of Notice	Stock borrowed under OSLA	3,689 Common Stock
Credit Suisse Securities (Europe) Limited	04-Apr-18	Refer to Annexure F of Notice	Stock returned under OSLA	-48,215 Common Stock
Credit Suisse Securities (Europe) Limited	04-Apr-18	Refer to Annexure F of Notice	Stock borrowed under OSLA	48,214 Common Stock
Credit Suisse Securities (Europe) Limited	04-Apr-18	Refer to Annexure F of Notice	Stock borrowed under OSLA	1 Common Stock
Credit Suisse Securities (Europe) Limited	04-Apr-18	Refer to Annexure F of Notice	Stock borrowed under OSLA	25,000 Common Stock
Credit Suisse Securities (USA) LLC	01-Feb-18	Refer to Annexure F of Notice	Stock borrowed under OSLA	200,000 Common Stock
Credit Suisse Securities (USA) LLC	02-Feb-18	Refer to Annexure F of Notice	Stock borrowed under OSLA	50,000 Common Stock
Credit Suisse Securities (USA) LLC	02-Feb-18	Refer to Annexure F of Notice	Stock borrowed under OSLA	100,000 Common Stock
Credit Suisse Securities (USA) LLC	02-Feb-18	Refer to Annexure F of Notice	Stock borrowed under OSLA	150,000 Common Stock
Credit Suisse Securities (USA) LLC	02-Feb-18	Refer to Annexure F of Notice	Stock returned under OSLA	-200,000 Common Stock
Credit Suisse Securities (USA) LLC	02-Feb-18	Refer to Annexure F of Notice	Stock returned under OSLA	-89,000 Common Stock
Credit Suisse Securities (USA) LLC	02-Feb-18	Refer to Annexure F of Notice	Stock returned under OSLA	-201,000 Common Stock
Credit Suisse Securities (USA) LLC	02-Feb-18	Refer to Annexure F of Notice	Stock returned under OSLA	-222,100 Common Stock
Credit Suisse Securities (USA) LLC	02-Feb-18	Refer to Annexure F of Notice	Stock returned under OSLA	-300,000 Common Stock
Credit Suisse Securities (USA) LLC	05-Feb-18	Refer to Annexure F of Notice	Stock borrowed under OSLA	800,000 Common Stock
Credit Suisse Securities (USA) LLC	28-Mar-18	Refer to Annexure F of Notice	Stock borrowed under OSLA	72,185 Common Stock
Credit Suisse Securities (USA) LLC	29-Mar-18	Refer to Annexure F of Notice	Stock borrowed under OSLA	21,552 Common Stock
Credit Suisse Securities (USA) LLC	29-Mar-18	Refer to Annexure F of Notice	Stock borrowed under OSLA	50,633 Common Stock

Credit Suisse Securities (USA) LLC	03-Apr-18	Refer to Annexure F of Notice	Stock returned under OSLA	-21,552 Common Stock
Credit Suisse Securities (USA) LLC	03-Apr-18	Refer to Annexure F of Notice	Stock returned under OSLA	-50,633 Common Stock
Credit Suisse Securities (USA) LLC	04-Apr-18	Refer to Annexure F of Notice	Stock borrowed under OSLA	200,000 Common Stock
Credit Suisse Securities (USA) LLC	18-Apr-18	Refer to Annexure F of Notice	Stock borrowed under OSLA	21,552 Common Stock
Credit Suisse Securities (USA) LLC	18-Apr-18	Refer to Annexure F of Notice	Stock borrowed under OSLA	50,633 Common Stock
Credit Suisse Securities (USA) LLC	18-Apr-18	Refer to Annexure F of Notice	Stock returned under OSLA	-72,185 Common Stock

This is Annexure "C" referred to in the Form 603 "Notice of initial substantial holder"

Signature

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

print name Winston Loke

capacity Authorised Signatory

sign here

date 26-Apr-2018

Annexure "D"

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
Credit Suisse Securities (USA) LLC	Related Body Corporate
Credit Suisse Securities (Europe) Limited (ARBN 099554131)	Related Body Corporate
Credit Suisse Equities (Australia) Limited (ACN 068 232 708)	Related Body Corporate

This is Annexure "D" referred to in the Form 603 "Notice of initial substantial holder"

Signature

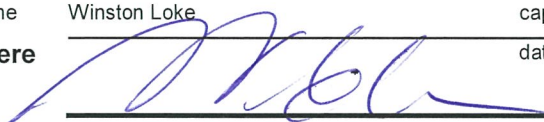
Credit Suisse Holdings (Australia) Limited (ACN 008 496 713)

print name Winston Loke

capacity Authorised Signatory

sign here

date 26-Apr-2018



Annexure "E"

7. 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 Equities (Australia) Limited (ACN 068 232 708)	Level 31, Gateway, 1 Macquarie Place, Sydney NSW 2000, Australia
CS Third Nominees Pty Limited (ACN 007 053 849)	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 Securities (Europe) Limited (ARBN 099554131)	One Cabot Square, London, E14 4QJ
Credit Suisse Securities (USA) LLC	11 Madison Avenue, New York, New York 10010, New York 10010

This is Annexure "E" referred to in the Form 603 "Notice of initial substantial holder"

Signature

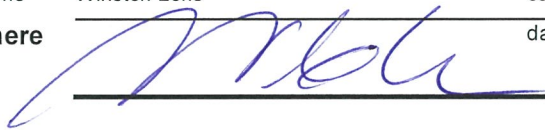
Credit Suisse Holdings (Australia) Limited (ACN 008 496 713)

print name Winston Loke

capacity Authorised Signatory

sign here

date 26-Apr-2018



Annexure "F"

This is Annexure "F" referred to in the Form 603 "Notice of initial substantial holder"

Signature

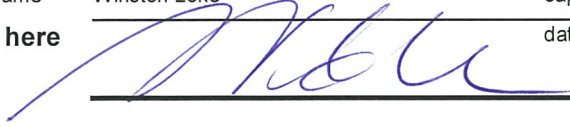
Credit Suisse Holdings (Australia) Limited (ACN 008 496 713)

print name Winston Loke

capacity Authorised Signatory

sign here

date 26-Apr-2018



Prescribed information**Schedule**

Type of agreement	Australian Securities Lending Agreement
Parties to agreement	Credit Suisse Equities (Australia) Limited and Citibank NA Sydney Branch
Transfer date	17-Apr-2018
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 or earlier upon agreement
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 Deutsche Securities Australia Limited
Transfer date	05-Mar-2018
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	Early return is subject to the lender's acceptance
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 Macquarie Bank Limited
Transfer date	06-Mar-2018
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	Early return is subject to the lender's acceptance
Does the lender have the right to recall early?	Yes
If yes, detail	With 4 business days prior notice or earlier upon agreement
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 State Street Bank and Trust Company
Transfer date	19-Apr-2018
Holder of voting rights	Borrower
Are there any restrictions on voting rights?	No
If yes, detail	N/A
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 or earlier upon agreement
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 BONY Mellon, London
Transfer date	04-Apr-2018
Holder of voting rights	Borrower
Are there any restrictions on voting rights?	No
If yes, detail	N/A
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 or earlier upon agreement.
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 Na
Transfer date	28-Mar-2018
Holder of voting rights	Borrower
Are there any restrictions on voting rights?	No
If yes, detail	N/A
Scheduled return date (if any)	N/A
Does the borrower have the right to return early?	Yes
If yes, detail	With 4 business days prior notice, unless Borrower and Lender agree to the contrary.
Does the lender have the right to recall early?	Yes
If yes, detail	With 4 business days prior notice or earlier upon agreement.
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 RBC Investor Services Trust – Trust Assets
Transfer date	05-Mar-2018
Holder of voting rights	Borrower
Are there any restrictions on voting rights?	No
If yes, detail	N/A
Scheduled return date (if any)	N/A
Does the borrower have the right to return early?	Yes
If yes, detail	With 4 business days prior notice, unless Borrower and Lender agree to the contrary.
Does the lender have the right to recall early?	Yes
If yes, detail	With 4 business days prior notice or earlier upon agreement.
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 Limited and The Bank of New York Mellon
Transfer date	02-Feb-2018
Holder of voting rights	Borrower
Are there any restrictions on voting rights?	No
If yes, detail	N/A
Scheduled return date (if any)	N/A
Does the borrower have the right to return early?	Yes
If yes, detail	At Will, unless Borrower and Lender agree to the contrary.
Does the lender have the right to recall early?	Yes
If yes, detail	With 4 business days prior notice or earlier upon agreement.
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 Limited and Citibank N.A, NY
Transfer date	18-Apr-2018
Holder of voting rights	Borrower
Are there any restrictions on voting rights?	No
If yes, detail	N/A
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 or earlier upon agreement
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.