

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

To Company Name/Scheme Credit Corp Group Limited

ACN/ARSN 092 697 151

1. Details of substantial holder (1)

Name Vanguard Group (The Vanguard Group, Inc. and its controlled entities including those listed in Annexure A)

ACN/ARSN (if applicable) N/A

The holder became a substantial holder on 31 March 2020

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	Person's votes (5)	Voting power (6)
Ordinary	2,751,139	2,751,139	5.010%

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
Vanguard Group	Vanguard Group is the manager of various Mutual funds and accounts and in that capacity has the power to dispose of the shares. The other members of Vanguard Group have a relevant interest under section 608(3) of the Corporations Act.	Ordinary – 2,751,139

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
Vanguard Group	Brown Brothers Harriman	Various funds and other accounts of Vanguard Group	Ordinary – 22,465
Vanguard Group	BNY Mellon	Various funds and other accounts of Vanguard Group	Ordinary – 176,866
Vanguard Group	JP Morgan Chase Bank, N.A.	Various funds and other accounts of Vanguard Group	Ordinary – 1,530,425
Vanguard Group	State Street Bank and Trust Company	Various funds and other accounts of Vanguard Group	Ordinary – 315,356
Vanguard Group	Various others	Various funds and other accounts of Vanguard Group	Ordinary – 706,027

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 (9)	Class and number of securities
See Annexure A			

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
N/A	N/A

7. Addresses

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

Name	Address
Vanguard Group	P.O. Box 2600, V26 Valley Forge, PA 19482 USA

print name Shawn Acker capacity Compliance Manager

sign here  date 3 April 2020

DIRECTIONS

- (1) If there are a number of substantial holders with similar or related interests (eg. a corporation and its related corporations, or the manager and trustee of an equity trust), the names could be included in an annexure to the form. If the relevant interests of a group of persons are essentially similar, they may be referred to throughout the form as a specifically named group if the membership of each group, with the names and addresses of members is clearly set out in paragraph 7 of the form.
 - (2) See the definition of "associate" in section 9 of the Corporations Act 2001.
 - (3) See the definition of "relevant interest" in sections 608 and 671B(7) of the Corporations Act 2001.
 - (4) The voting shares of a company constitute one class unless divided into separate classes.
 - (5) The total number of votes attached to all the voting shares in the company or voting interests in the scheme (if any) that the person or an Associate has a relevant interest in.
 - (6) The person's votes divided by the total votes in the body corporate or scheme multiplied by 100.
 - (7) Include details of:
 - (a) any relevant agreement or other circumstances by which the relevant interest was acquired. If subsection 671B(4) applies, a copy of any document setting out the terms of any relevant agreement, and a statement by the person giving full and accurate details of any contract, scheme or arrangement, must accompany this form, together with a written statement certifying this contract, scheme or arrangement; and
 - (b) any qualification of the power of a person to exercise, control the exercise of, or influence the exercise of, the voting powers or disposal of the securities to which the relevant interest relates (indicating clearly the particular securities to which the qualification applies).
- See the definition of "relevant agreement" in section 9 of the Corporations Act 2001.
- (8) If the substantial holder is unable to determine the identity of the person (eg. if the relevant interest arises because of an option) write "unknown".
 - (9) Details of the consideration must include any and all benefits, moneys and other, that any person from whom a relevant interest has acquired has, or may, become entitled to receive in relation to that acquisition. Details must be included even if the benefit is conditional on the happening or not of a contingency. Details must be included of any benefit paid on behalf of the substantial holder or its associate in relation to the acquisitions, even if they are not paid directly to the person from whom the relevant interest was acquired.

To Company
ACN/ARSN Credit Corp Group Limited
092 697 151

Substantial Holder Name
ACN/ARSN Vanguard Group
N/A

Date of change	Person whose relevant interest changed	Nature of Change(6)	Consideration given in relation to change(7)	Class	Number of securities affected	Person's votes affected
4-Dec-2019	The Vanguard Group, Inc.	BUY	32.05	Ordinary	1,526	1,526
20-Dec-2019	The Vanguard Group, Inc.	BUY	31.21	Ordinary	683	683
20-Dec-2019	The Vanguard Group, Inc.	BUY	31.21	Ordinary	13	13
30-Dec-2019	The Vanguard Group, Inc.	SELL	31.39	Ordinary	(4,581)	(4,581)
3-Jan-2020	The Vanguard Group, Inc.	BUY	31.44	Ordinary	5,837	5,837
7-Jan-2020	The Vanguard Group, Inc.	BUY	31.50	Ordinary	399	399
28-Jan-2020	The Vanguard Group, Inc.	BUY	32.90	Ordinary	588	588
12-Feb-2020	The Vanguard Group, Inc.	BUY	37.47	Ordinary	16,182	16,182
19-Feb-2020	The Vanguard Group, Inc.	BUY	37.14	Ordinary	11,486	11,486
24-Feb-2020	The Vanguard Group, Inc.	SELL	35.62	Ordinary	(245)	(245)
25-Feb-2020	The Vanguard Group, Inc.	SELL	35.27	Ordinary	(98)	(98)
25-Feb-2020	The Vanguard Group, Inc.	BUY	35.35	Ordinary	17,139	17,139
28-Feb-2020	The Vanguard Group, Inc.	BUY	33.00	Ordinary	17,530	17,530
4-Mar-2020	The Vanguard Group, Inc.	SELL	31.00	Ordinary	(1,303)	(1,303)
10-Mar-2020	The Vanguard Group, Inc.	BUY	25.31	Ordinary	636	636
13-Mar-2020	The Vanguard Group, Inc.	BUY	19.69	Ordinary	1,152	1,152
16-Mar-2020	The Vanguard Group, Inc.	SELL	16.13	Ordinary	(147)	(147)
17-Mar-2020	The Vanguard Group, Inc.	SELL	15.73	Ordinary	(196)	(196)
18-Mar-2020	The Vanguard Group, Inc.	BUY	12.86	Ordinary	804	804
19-Mar-2020	The Vanguard Group, Inc.	BUY	10.90	Ordinary	43,146	43,146
20-Mar-2020	The Vanguard Group, Inc.	SELL	9.67	Ordinary	(245)	(245)
20-Mar-2020	The Vanguard Group, Inc.	BUY	9.82	Ordinary	1,130	1,130
23-Mar-2020	The Vanguard Group, Inc.	SELL	6.41	Ordinary	(268)	(268)
24-Mar-2020	The Vanguard Group, Inc.	BUY	6.23	Ordinary	1,944	1,944
24-Mar-2020	The Vanguard Group, Inc.	BUY	9.42	Ordinary	873	873
24-Mar-2020	The Vanguard Group, Inc.	BUY	9.42	Ordinary	1,455	1,455
26-Mar-2020	The Vanguard Group, Inc.	SELL	12.17	Ordinary	(327)	(327)
29-Nov-2019	Vanguard Investments Australia Ltd.	BUY	33.07	Ordinary	900	900
2-Dec-2019	Vanguard Investments Australia Ltd.	BUY	33.27	Ordinary	2,588	2,588
4-Dec-2019	Vanguard Investments Australia Ltd.	BUY	32.00	Ordinary	1,650	1,650
6-Dec-2019	Vanguard Investments Australia Ltd.	BUY	32.22	Ordinary	2,181	2,181
9-Dec-2019	Vanguard Investments Australia Ltd.	BUY	32.90	Ordinary	912	912
11-Dec-2019	Vanguard Investments Australia Ltd.	BUY	31.50	Ordinary	1,335	1,335
13-Dec-2019	Vanguard Investments Australia Ltd.	BUY	31.35	Ordinary	730	730
16-Dec-2019	Vanguard Investments Australia Ltd.	BUY	31.87	Ordinary	699	699
18-Dec-2019	Vanguard Investments Australia Ltd.	BUY	31.47	Ordinary	1,022	1,022
27-Dec-2019	Vanguard Investments Australia Ltd.	BUY	31.54	Ordinary	464	464
30-Dec-2019	Vanguard Investments Australia Ltd.	BUY	31.54	Ordinary	576	576
31-Dec-2019	Vanguard Investments Australia Ltd.	SELL	30.84	Ordinary	(1,264)	(1,264)
31-Dec-2019	Vanguard Investments Australia Ltd.	BUY	30.84	Ordinary	365	365
2-Jan-2020	Vanguard Investments Australia Ltd.	BUY	31.06	Ordinary	864	864
7-Jan-2020	Vanguard Investments Australia Ltd.	BUY	31.50	Ordinary	438	438
8-Jan-2020	Vanguard Investments Australia Ltd.	BUY	31.47	Ordinary	1,080	1,080
9-Jan-2020	Vanguard Investments Australia Ltd.	SELL	32.22	Ordinary	(584)	(584)
13-Jan-2020	Vanguard Investments Australia Ltd.	BUY	32.41	Ordinary	684	684
13-Jan-2020	Vanguard Investments Australia Ltd.	BUY	32.41	Ordinary	1,080	1,080
14-Jan-2020	Vanguard Investments Australia Ltd.	BUY	33.28	Ordinary	684	684
15-Jan-2020	Vanguard Investments Australia Ltd.	BUY	33.20	Ordinary	2,927	2,927
21-Jan-2020	Vanguard Investments Australia Ltd.	BUY	32.86	Ordinary	1,050	1,050
30-Jan-2020	Vanguard Investments Australia Ltd.	BUY	35.12	Ordinary	1,095	1,095
7-Feb-2020	Vanguard Investments Australia Ltd.	BUY	37.02	Ordinary	690	690
10-Feb-2020	Vanguard Investments Australia Ltd.	BUY	37.20	Ordinary	2,083	2,083
11-Feb-2020	Vanguard Investments Australia Ltd.	BUY	37.37	Ordinary	1,380	1,380
11-Feb-2020	Vanguard Investments Australia Ltd.	BUY	37.42	Ordinary	2,245	2,245
17-Feb-2020	Vanguard Investments Australia Ltd.	SELL	37.45	Ordinary	(2,378)	(2,378)
26-Feb-2020	Vanguard Investments Australia Ltd.	BUY	34.95	Ordinary	1,168	1,168
27-Feb-2020	Vanguard Investments Australia Ltd.	BUY	34.59	Ordinary	3,392	3,392
28-Feb-2020	Vanguard Investments Australia Ltd.	SELL	32.99	Ordinary	(1,042)	(1,042)
28-Feb-2020	Vanguard Investments Australia Ltd.	BUY	33.00	Ordinary	1,080	1,080
2-Mar-2020	Vanguard Investments Australia Ltd.	BUY	31.57	Ordinary	678	678
3-Mar-2020	Vanguard Investments Australia Ltd.	BUY	31.48	Ordinary	1,971	1,971

Date of change	Person whose relevant interest changed	Nature of Change(6)	Consideration given in relation to change(7)	Class	Number of securities affected	Person's votes affected
4-Mar-2020	Vanguard Investments Australia Ltd.	BUY	29.90	Ordinary	1,241	1,241
9-Mar-2020	Vanguard Investments Australia Ltd.	BUY	24.85	Ordinary	2,590	2,590
9-Mar-2020	Vanguard Investments Australia Ltd.	BUY	24.85	Ordinary	2,088	2,088
10-Mar-2020	Vanguard Investments Australia Ltd.	BUY	24.85	Ordinary	2,607	2,607
11-Mar-2020	Vanguard Investments Australia Ltd.	BUY	23.71	Ordinary	1,800	1,800
11-Mar-2020	Vanguard Investments Australia Ltd.	BUY	23.71	Ordinary	1,440	1,440
12-Mar-2020	Vanguard Investments Australia Ltd.	BUY	20.21	Ordinary	1,258	1,258
12-Mar-2020	Vanguard Investments Australia Ltd.	BUY	20.21	Ordinary	2,220	2,220
12-Mar-2020	Vanguard Investments Australia Ltd.	BUY	20.21	Ordinary	5,285	5,285
13-Mar-2020	Vanguard Investments Australia Ltd.	BUY	18.80	Ordinary	2,160	2,160
13-Mar-2020	Vanguard Investments Australia Ltd.	BUY	18.80	Ordinary	3,206	3,206
16-Mar-2020	Vanguard Investments Australia Ltd.	BUY	16.84	Ordinary	2,520	2,520
17-Mar-2020	Vanguard Investments Australia Ltd.	BUY	15.52	Ordinary	1,700	1,700
18-Mar-2020	Vanguard Investments Australia Ltd.	BUY	12.31	Ordinary	2,040	2,040
18-Mar-2020	Vanguard Investments Australia Ltd.	BUY	12.31	Ordinary	2,129	2,129
19-Mar-2020	Vanguard Investments Australia Ltd.	BUY	10.11	Ordinary	1,541	1,541
20-Mar-2020	Vanguard Investments Australia Ltd.	BUY	9.83	Ordinary	2,046	2,046
23-Mar-2020	Vanguard Investments Australia Ltd.	BUY	6.25	Ordinary	910	910
26-Mar-2020	Vanguard Investments Australia Ltd.	BUY	11.79	Ordinary	1,080	1,080
27-Mar-2020	Vanguard Investments Australia Ltd.	BUY	10.33	Ordinary	3,011	3,011
27-Mar-2020	Vanguard Investments Australia Ltd.	BUY	10.10	Ordinary	1,625	1,625
27-Mar-2020	Vanguard Investments Australia Ltd.	SELL	10.10	Ordinary	(1,755)	(1,755)
31-Mar-2020	Vanguard Investments Australia Ltd.	BUY	13.69	Ordinary	8,930	8,930
31-Mar-2020	Vanguard Investments Australia Ltd.	BUY	13.69	Ordinary	1,300	1,300

This is Annexure A of 2 pages referred to in Form 603, Notice of initial substantial holder.

Signature: 

Name: Shawn Acker

Capacity: Compliance Manager

Date: 3 April 2020