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**Form 605**

Corporations Act 2001  
Section 671B

**Notice of ceasing to be a substantial holder**

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**To: Company Name/Scheme:** SMARTGROUP CORPORATION LTD

**ACN/ARSN:** 126 266 831

**1. Details of substantial holder**

**Name:** Commonwealth Bank of Australia 123 123 124 (CBA) and its related bodies corporate listed in annexure A

The holder ceased to be a substantial holder on: 01/10/2021

The previous notice was given to the company on: 16/09/2021

The previous notice was dated: 14/09/2021

**2. 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:

<b>Date of change</b>	<b>Person whose relevant interest changed</b>	<b>Nature of change</b>	<b>Consideration given in relation to change</b>	<b>Class and number of securities affected</b>	<b>Person's votes affected</b>
See annexure B to this notice					

### 3. Changes in association

The persons who have become associates of, ceased to be associates of, or have changed the nature of their association 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

#### 4. 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
Commonwealth Bank of Australia ACN 123 123 124	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

**5. Signature**

A handwritten signature in cursive script, appearing to read "K. Huxtable".

Dated the 05 day of October 2021

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Kristy Huxtable - Company Secretary

Annexure A

This is annexure A referred to in Form 605, Notice of ceasing to be a substantial holder dated 01/10/2021



Kristy Huxtable

Company Secretary

Dated the 05/10/2021

**SCHEDULE**

AEGIS SECURITISATION NOMINEES PTY LTD  
ASB BANK LIMITED  
ASB FINANCE LIMITED  
ASB GROUP INVESTMENTS LIMITED  
ASB HOLDINGS LIMITED  
ASB MANAGEMENT SERVICES LIMITED  
ASB NOMINEES LIMITED  
ASB SECURITIES LIMITED  
ASKLEPIOS LIMITED  
AVANTEOS INVESTMENTS LIMITED  
AVANTEOS PTY 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  
BW FINANCIAL ADVICE LIMITED  
BWA GROUP SERVICES PTY LTD  
BWA INTELLECTUAL PROPERTY HOLDINGS LIMITED  
CAPITAL 121 PTY LIMITED  
CBA A319 4624 PTY LIMITED  
CBA A319 4635 PTY LIMITED  
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 A330 1561 PTY LTD  
CBA AIR A320 2714 PTY LIMITED  
CBA AIR PTY LTD  
CBA AIRCRAFT LEASING 2 PTY LTD  
CBA B377 37091 PTY LTD  
CBA B738 39822 PTY LIMITED  
CBA B773 60333 PTY LIMITED  
CBA CAPTIVE INSURANCE PTE. LTD  
CBA CORPORATE SERVICES (NSW) PTY LIMITED  
CBA CORPORATE SERVICES (VIC) PTY LIMITED  
CBA ES BUSINESS SERVICES PTY LTD  
CBA EUROPE LIMITED  
CBA FUNDING (NZ) LIMITED  
CBA FUNDING HOLDINGS PTY LTD  
CBA INTERNATIONAL FINANCE PTY. LIMITED  
CBA INTERNATIONAL FINANCIAL SERVICES LIMITED  
CBA INVESTMENTS (NO.4) LIMITED  
CBA ISO CONTAINERS PTY LTD  
CBA IT LEASING NO 3 PTY LTD  
CBA MTE RAIL COMPANY PTY LIMITED  
CBA NEW DIGITAL BUSINESSES PTY LTD  
CBA RAIL & TRAM COMPANY PTY LIMITED  
CBA SAF HOLDING PTY LIMITED  
CBA SERVICES INTERNATIONAL LIMITED  
CBA SERVICES PRIVATE LIMITED  
CBA SOUTHERN SKY PTY LIMITED  
CBA SPECIALISED FINANCING PTY LIMITED  
CBFC LEASING PTY. LIMITED  
CBFC PTY LIMITED

CIPL ARARAT PTY LTD  
CMG ASIA LIFE HOLDINGS LIMITED  
CMG ASIA PTY LTD  
COLONIAL FIRST STATE INVESTMENTS LIMITED  
COLONIAL HOLDING COMPANY LIMITED  
COLONIAL MUTUAL SUPERANNUATION PTY. LTD.  
COLONIAL SERVICES PTY LIMITED  
COMMBANK EUROPE LIMITED  
COMMBANK STAFF FOUNDATION LIMITED  
COMMONWEALTH AUSTRALIA SECURITIES LLC  
COMMONWEALTH BANK OF AUSTRALIA  
COMMONWEALTH BANK OF AUSTRALIA (EUROPE) N.V.  
COMMONWEALTH BANK OFFICERS SUPERANNUATION CORPORATION PTY LIMITED  
COMMONWEALTH CUSTODIAL SERVICES PTY LTD  
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  
CREDIT SAVVY PTY LTD  
CTB AUSTRALIA LIMITED  
DOSHII CONNECT PTY LTD  
ELLAS CONTAINER SHIP COMPANY 1 PTY LIMITED  
ELLAS CONTAINER SHIP COMPANY 2 PTY LIMITED  
FINANCIAL WISDOM LIMITED  
FINCONNECT (AUSTRALIA) PTY LTD  
GT USD FUNDING PTY LIMITED  
HOMEPATH PTY LIMITED  
INVERLOCH LEASING PTY LIMITED  
INVESTORWEB.COM. PTY LIMITED  
IWL BROKING SOLUTIONS PTY LIMITED  
IWL 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  
NEWPORT LIMITED  
PREFERRED CAPITAL PTY LIMITED  
PREMIUM CUSTODY SERVICES PTY LTD  
PT BANK COMMONWEALTH  
RELIANCE ACHIEVER PTY LIMITED  
RESIDENTIAL MORTGAGE GROUP PTY LTD  
Safe No 27 Pty Ltd  
SAFE NO1 PTY LTD  
SAFE NO2 PTY LTD  
SAFE NO23 PTY LTD  
SAFE NO24 PTY LTD  
SAFE NO26 PTY LTD  
SAFE NO3 PTY LTD  
SAFE NO4 PTY LIMITED  
SAFE NO9 PTY LIMITED  
SAFE USD HOLDINGS PTY LTD  
SECURITISATION ADVISORY SERVICES PTY. LIMITED  
SECURITISATION MANAGEMENT SERVICES LIMITED  
SHARE DIRECT NOMINEES PTY LIMITED  
SHARE INVESTMENTS PTY LIMITED  
STATE NOMINEES LTD  
SUPER AND INVESTMENTS MANAGEMENT PTY LIMITED  
SUPERANNUATION AND INVESTMENTS FINCO PTY LIMITED  
SUPERANNUATION AND INVESTMENTS HOLDCO PTY LIMITED  
SUPERANNUATION AND INVESTMENTS MIDCO PTY LIMITED  
SUPERANNUATION AND INVESTMENTS SERVICES PTY LIMITED  
SUPERANNUATION AND INVESTMENTS US LLC  
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  
VH-VZF PTY LTD  
VH-VZG PTY LTD  
VH-VZH PTY LTD  
WHITECOAT HOLDINGS PTY LTD  
WHITECOAT OPERATING PTY LTD

**Annexure B**

This is annexure B referred to in Form 605, Notice of ceasing to be a substantial holder dated 01/10/2021



Kristy Huxtable

Company Secretary

Dated the 05/10/2021

Date of change	Person whose relevant interest changed	Nature of change	Consideration given in relation to change	Class and number of securities affected	Person's votes affected
Monday, 20 September 2021	Avanteos Investments Limited ACN 096 259 979	Purchase	49,981.00	6,620 Ordinary shares	6,620
Wednesday, 15 September 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	70,883.25	9,047 Ordinary shares	9,047
Wednesday, 15 September 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	71,388.72	9,048 Ordinary shares	9,048
Wednesday, 15 September 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	639,826.92	81,570 Ordinary shares	81,570
Thursday, 16 September 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	10,107.63	1,300 Ordinary shares	1,300
Thursday, 16 September 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	23,325.30	3,000 Ordinary shares	3,000
Friday, 17 September 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	10,967.60	1,400 Ordinary shares	1,400
Friday, 17 September 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	23,502.00	3,000 Ordinary shares	3,000
Friday, 17 September 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	10,288.56	1,304 Ordinary shares	1,304
Monday, 20 September 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	10,231.91	1,300 Ordinary shares	1,300
Monday, 20 September 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	23,612.10	3,000 Ordinary shares	3,000
Wednesday, 22 September 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	33,780.34	4,414 Ordinary shares	4,414
Wednesday, 22 September 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	98,418.80	12,861 Ordinary shares	12,861
Wednesday, 22 September 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	206,278.96	26,954 Ordinary shares	26,954
Wednesday, 22 September 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	600,912.56	78,525 Ordinary shares	78,525
Wednesday, 22 September 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	510,876.07	66,420 Ordinary shares	66,420
Thursday, 23 September 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	798,081.92	101,291 Ordinary shares	101,291
Friday, 24 September 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	221,426.61	28,908 Ordinary shares	28,908
Monday, 27 September 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	309,680.80	39,424 Ordinary shares	39,424
Monday, 27 September 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	71,925.01	9,136 Ordinary shares	9,136
Tuesday, 28 September 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	30,102.65	3,836 Ordinary shares	3,836
Wednesday, 29 September 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	46,845.03	5,926 Ordinary shares	5,926
Wednesday, 29 September 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	118,575.00	15,000 Ordinary shares	15,000
Wednesday, 29 September 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	233,731.08	29,644 Ordinary shares	29,644
Wednesday, 29 September 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	57,379.14	7,254 Ordinary shares	7,254
Friday, 01 October 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	542,440.10	59,000 Ordinary shares	59,000
Friday, 01 October 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	1,084,880.20	118,000 Ordinary shares	118,000
Wednesday, 29 September 2021	Commonwealth Bank of Australia ACN 123 123 124	Borrow Increase	N/A	178,131 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)	178,131
Thursday, 30 September 2021	Commonwealth Bank of Australia ACN 123 123 124	Borrow Decrease	N/A	178,131 Ordinary shares (returned to Merrill Lynch International, see Annexure C)	178,131

**Annexure C**

This is annexure C referred to in Form 605, Notice of ceasing to be a substantial holder dated 01/10/2021



Kristy Huxtable                      Company Secretary                      Dated the 05/10/2021

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).

**Merrill Lynch International**

Type of agreement:	Global Master Securities Lending Agreement
Parties to agreement:	(1) Commonwealth Bank of Australia and (2) Merrill Lynch International
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 lender 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