

FORM 605

Corporations Act 2001

Section 671B

Notice of ceasing to be a substantial holder**To: Company Name/Scheme: COVER-MORE GROUP LIMITED**ACN/ARSN: **166 776 334****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 ceased to be a substantial holder on: **20/12/2016**The previous notice was given to the company on: **19/12/2016**The previous notice was dated: **16/12/2016****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:

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
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
ASB Group Investments Limited Company Number 533945	Level 2, ASB North Wharf, 12 Jellicoe Street, Auckland, 1010 , New Zealand
Commonwealth Bank Officers Superannuation Corporation Pty Limited ACN 074 519 798	Level 11 Tower 1, 201 Sussex St Sydney NSW 2001
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
Avanteos Investments Limited ACN 096 259 979	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
Sovereign Services Limited ACN 969417	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
The Colonial Mutual Life Assurance Society Limited ACN 004 021 809	Ground Floor Tower 1, 201 Sussex Street, Sydney, NSW, 2000, Australia

5. Signature

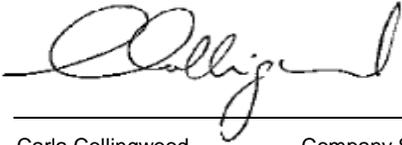


Carla Collingwood-Company Secretary

Dated the 21 day of December 2016

Annexure A

This is annexure A referred to in Form 605, Notice of ceasing to be a substantial holder dated **20/12/2016**



Carla Collingwood

Company Secretary

Dated the 21 December 2016

SCHEDULE

AEGIS CORRECTIONAL PARTNERSHIP PTY LTD
AEGIS LIMITED
AHL HOLDINGS PTY LIMITED
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
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 (EUROPE) FINANCE LTD (IN LIQUIDATION)
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 CAPITAL TRUST I
CBA CAPITAL TRUST II
CBA CORPORATE SERVICES (NSW) PTY LIMITED
CBA CORPORATE SERVICES (VIC) PTY LIMITED
CBA EUROPE LIMITED
CBA FUNDING (NZ) LIMITED
CBA FUNDING HOLDINGS PTY LTD
CBA FUNDING TRUST I
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 SERVICES SINGAPORE PTE LTD
CBA SPECIALISED FINANCING PTY LIMITED
CBA STAFF COMMUNITY FUND LIMITED
CBA USD FUNDING LIMITED
CBA USD INVESTMENTS PTY LIMITED
CBFC LEASING PTY. LIMITED
CBFC LIMITED
CFSPAI EUROPE CO LIMITED (formerly known as CFSPAI MALTA CO LIMITED)
CFSPAI EUROPE HOLDCO LIMITED (formerly known as CFSPAI MALTA HOLDCO LIMITED)
CHRISTMAS BREAK PTY LTD
CHULLORA EQUITY INVESTMENT (NO 1) PTY

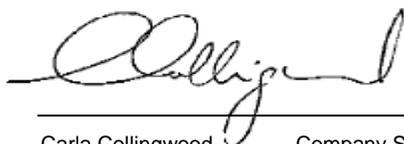
LIMITED
CHULLORA EQUITY INVESTMENT (NO 2) PTY LIMITED
CHULLORA EQUITY INVESTMENT (NO 3) PTY LIMITED
CIPL ARARAT PTY LTD
CIPL SA SCHOOLS PTY LTD
CISL (NO.1) PTY LIMITED
CM-SOMERTON PTY. LTD.
CMG ASIA LIFE HOLDINGS LIMITED
CMG ASIA PTY LTD
COLLATERAL LEASING PTY LTD
COLONIAL FIRST STATE ASSET MANAGEMENT (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 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 (DENGFENG) 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 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
COMMWEALTH 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 (formerly known as FIRST STATE INVESTMENTS (BERMUDA) LIMITED)
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
NEWSHELF 1314 (PTY) LTD
NEWSHELF 1315 (PTY) LTD
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 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
SECURITY HOLDING INVESTMENT ENTITY LINKING
DEALS LIMITED
SENBARY PTY LIMITED
SHARE DIRECT NOMINEES PTY LIMITED
SHARE INVESTMENTS PTY LIMITED
SI Holdings Limited
SIF RAILWAY NO.1 PTY LIMITED (IN LIQUIDATION)
SIF RAILWAY NO.2 PTY LIMITED (IN LIQUIDATION)
SOVEREIGN ASSURANCE COMPANY LIMITED
SOVEREIGN SERVICES LIMITED
SOVEREIGN SUPERANNUATION FUNDS LIMITED
SOVEREIGN SUPERANNUATION TRUSTEES
LIMITED
ST ANDREW'S AUSTRALIA PTY LTD
STATE NOMINEES LTD
SWAN SECURITISATION FINANCE PTY LIMITED (IN
LIQUIDATION)
SWAN SECURITISATION INVESTMENTS PTY LTD
(IN LIQUIDATION)
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
WESTSIDE PROPERTIES LIMITED

Annexure B

This is annexure B referred to in Form 605, Notice of ceasing to be a substantial holder dated **20/12/2016**



Carla Collingwood Company Secretary

Dated the 21 December 2016

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
Tuesday, 20 December 2016	Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Sale	54,894.48	28,816 Ordinary shares	28,816
Tuesday, 20 December 2016	Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Sale	1,040,393.91	545,852 Ordinary shares	545,852
Tuesday, 20 December 2016	Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Sale	793,350.58	416,457 Ordinary shares	416,457
Tuesday, 20 December 2016	Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Sale	2,727,352.58	1,430,930 Ordinary shares	1,430,930
Tuesday, 20 December 2016	Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Sale	248,924.44	130,669 Ordinary shares	130,669
Tuesday, 20 December 2016	Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Sale	91,186.64	47,867 Ordinary shares	47,867
Tuesday, 20 December 2016	Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Sale	383,541.27	201,334 Ordinary shares	201,334
Tuesday, 20 December 2016	Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Sale	273,676.11	143,662 Ordinary shares	143,662
Tuesday, 20	Colonial First State Investments Limited	Borrow Decrease	N/A	209,433 Ordinary shares	209,433

December 2016	(Note 1) ACN 002 348 352			(returned to UBS AG (Agreement 2), see Annexure C)	
Monday, 19 December 2016	CBA Markets Limited ACN 003 485 952	Borrow Increase	N/A	19,001 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)	19,001
Monday, 19 December 2016	CBA Markets Limited ACN 003 485 952	Borrow Decrease	N/A	19,001 Ordinary shares (returned to Merrill Lynch International, see Annexure C)	19,001

Annexure C

This is annexure C referred to in Form 605, Notice of ceasing to be a substantial holder dated **20/12/2016**



Carla Collingwood Company Secretary Dated the 21 December 2016

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 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
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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