

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
MLC Investments Limited	National Nominees Limited (ACN 004 278 899)		Fully paid ordinary shares 11,127,978
MLC Wealth Management Limited	Navigator Australia Limited (ACN 006 302 987)		Fully paid ordinary shares 175,873
National Australia Bank Limited	National Nominees Limited (ACN 004 278 899)		Fully paid ordinary shares 11,000,000
Antares Capital Partners Limited	National Nominees Limited (ACN 004 278 899)		Fully paid ordinary shares 8,878,713
Antares Capital Partners Limited	UBS Nominees Pty Limited (ACN 001 450 522)		Fully paid ordinary shares 2,400,000
Antares Capital Partners Limited	Citicorp Nominees Pty Limited (ACN 000 809 030)		Fully paid ordinary shares 267,930
JBWere Limited	Invia Custodian Pty Limited (ACN 006 127 984)		Fully paid ordinary shares 892,336
OneVue Limited	Citicorp Nominees Pty Limited (ACN 000 809 030)		Fully paid ordinary shares 63,596
JBWere (NZ) Pty Limited	JBWere (NZ) Nominees Limited (NZBN 9429031839822)		Fully paid ordinary shares 24,830
National Australia Bank Limited	National Nominees Limited (ACN 004 278 899)		Fully paid ordinary shares 200,000
Bank of New Zealand	FNZ Custodians Limited (NZBN 9429036641093)		Fully paid ordinary shares 17,371
		TOTAL	35,048,627

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	Fully paid ordinary shares
MLC Investments Limited	15/02/2019	\$169,316.72		24,638
MLC Investments Limited	18/02/2019	\$222,345.64		31,672
Antares Capital Partners Limited	15/02/2019	\$682,574.40		100,000
Antares Capital Partners Limited	19/02/2019	\$462.06		66
Antares Capital Partners Limited	21/02/2019	\$150,649.67		20,892
Antares Capital Partners Limited	21/02/2019	\$507,732.36		70,412
MLC Wealth Management Limited	22/02/2019	\$9,515.20		1,252
National Australia Bank Limited	13/02/2019 to 25/02/2019 - Securities Lending	No consideration directly referable to the securities provided by NAB		Refer to Appendix 1 Table
JBWere Limited	21/02/2019 - Transfer in	N/A		4,544
JBWere Limited	19/02/2019	\$113,254.28		16,067
JBWere Limited	21/02/2019	\$645,831.97		90,408
National Australia Bank Limited	22/02/2019 - Stock borrow (refer Appendix 2(b))	No consideration directly referable to the securities provided by NAB		200,000
National Australia Bank Limited	22/02/2019 - Stock return (refer Appendix 2(b))	No consideration directly referable to the securities provided by NAB		200,000
National Australia Bank Limited	13/02/2019 - Stock borrow (refer Appendix 2(a))	No consideration directly referable to the securities provided by NAB		85,732
National Australia Bank Limited	14/02/2019 - Stock borrow (refer Appendix 2(a))	No consideration directly referable to the securities provided by NAB		143,540
National Australia Bank Limited	18/02/2019 - Stock borrow (refer Appendix 2(a))	No consideration directly referable to the securities provided by NAB		677,054
National Australia Bank Limited	15/02/2019 - Stock return (refer Appendix 2(a))	No consideration directly referable to the securities provided by NAB		401,301
National Australia Bank Limited	19/02/2019 - Stock return (refer Appendix 2(a))	No consideration directly referable to the securities provided by NAB		677,054
Bank of New Zealand	15/02/2019	\$116,071.25		16,016
Bank of New Zealand	15/02/2019	\$9,825.91		1,355

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
MLC Investments Limited	MLC Investments Limited is a wholly owned subsidiary of MLC Holdings Limited whose ultimate parent is National Australia Bank Limited.
MLC Wealth Management Limited	MLC Wealth Management Limited is a wholly owned subsidiary of National Wealth Management Holdings Limited whose ultimate parent is National Australia Bank Limited.

Antares Capital Partners Limited	Antares Capital Partners Limited is a wholly owned subsidiary of National Wealth Management Holdings Limited whose ultimate parent is National Australia Bank Limited.
NULIS Nominees (Australia) Limited	NULIS Nominees (Australia) Limited is a wholly owned subsidiary of National Wealth Management Holdings Limited whose ultimate parent is National Australia Bank Limited.
OneVue Limited	JBWere Limited is a subsidiary of National Wealth Management Holdings Limited whose ultimate parent is National Australia Bank Limited
JBWere Limited	JBWere Limited is a wholly owned subsidiary of National Wealth Management Holdings Limited whose ultimate parent is National Australia Bank Limited.
JBWere (NZ) Pty Limited	JBWere (NZ) Pty Limited is a wholly owned subsidiary of National Wealth Management Holdings Limited whose ultimate parent is National Australia Bank Limited.
Bank of New Zealand	Bank of New Zealand is a wholly owned subsidiary of National Australia Group (NZ) Limited whose ultimate parent is National Australia Bank Limited.

7. Addresses

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

Name	Address
National Australia Bank Limited	Level 1 800 Bourke Street DOCKLANDS VIC 3008
MLC Investments Limited	Ground Floor 105-153 Miller Street NORTH SYDNEY NSW 2060
National Nominees Limited	Level 1 800 Bourke Street DOCKLANDS VIC 3008
MLC Wealth Management Limited	Ground Floor 105-153 Miller Street NORTH SYDNEY NSW 2060
NULIS Nominees (Australia) Limited	Ground Floor 105-153 Miller Street NORTH SYDNEY NSW 2060
Navigator Australia Limited	Ground Floor 105-153 Miller Street NORTH SYDNEY NSW 2060
Antares Capital Partners Limited	Ground Floor 105-153 Miller Street NORTH SYDNEY NSW 2060
Invia Custodian Pty Limited	Level 15 101 Collins Street MELBOURNE VIC 3000
JBWere Limited	Level 15 101 Collins Street MELBOURNE VIC 3000
JBWere (NZ) Pty Limited	Level 38 48 Shortland Street AUCKLAND NEW ZEALAND 1010
JBWere (NZ) Nominees Limited	Level 38 48 Shortland Street AUCKLAND NEW ZEALAND 1010
OneVue Limited	Level 2 1 Castlereagh Street SYDNEY NSW 2000
Citicorp Nominees Pty Limited	2 Park Street SYDNEY NSW 2000
UBS Nominees Pty Limited	Level 16 2 Chifley Square SYDNEY NSW 2000

Signature

Name	Kelly Patterson	Capacity Company Secretary for and on behalf of National Australia Bank Limited
Signature		Date 28/02/2019

Appendix 1 - LNK

Type of agreement and parties to agreement	National Australia Bank Limited and Securities Borrowing Agreement (SBA) clients MOTOR TRADES ASSOCIATION OF AUSTRALIA (iv) SUPERANNUATION FUND PTY LIMITED (v) CARE SUPER PTY LTD (vii) VICSUPER PTY LTD (x) POOLED SUPER PTY LTD ELECTRICITY SUPPLY INDUSTRY SUPERANNUATION (xi) (QLD) LTD (xii) PRIME SUPER PTY LTD	National Australia Bank Limited and AMSLA Counterparties (b) UBS SECURITIES AUSTRALIA LTD (e) JP MORGAN SECURITIES AUSTRALIA LIMITED (f) CREDIT SUISSE (h) MORGAN STANLEY AUSTRALIA SECURITIES LIMITED
Transfer dates	13/2/2019 to 25/2/2019 Specific dates for each transfer can be found by matching the number reference in the 'Type of agreement and parties to agreement' field to the accompanying list of transactions.	13/2/2019 to 25/2/2019 Specific dates for each transfer can be found by matching the number reference in the 'Type of agreement and parties to agreement' field to the accompanying list of transactions.
Holder of voting rights	Registered owner	Registered owner
Are there any restrictions on voting	The registered owner holds voting rights. However, in certain circumstances the lender may request for the borrower to use best endeavours to arrange for voting instructions to be exercised in accordance with the instructions from the lender.	The registered owner holds voting rights. However, in certain circumstances the lender may request for the borrower to use best endeavours to arrange for voting instructions to be exercised in accordance with the instructions from the lender.
Scheduled date of return (if any)	On demand	On demand
Does the borrower have the right to return early?	Yes - at notice	Yes - at notice
Does the lender have the right to recall early?	Yes - at notice	Yes - at notice
Will the securities be returned on settlement?	Yes, or equivalent protection under Securities Borrowing Agreement.	Yes, or equivalent protection under AMSLA.
National Australia Bank Limited will, if required by the company or responsible entity to whom the prescribed form must be given or ASIC give a copy of the agreements to the company, responsible entity or ASIC.		

Appendix 1- LNK

Date	Nature of Change	Consideration	No. of Securities	Class	AMSLA Counterparty
13/02/2019	Return Security		-29000	ORD	(h)
14/02/2019	Return Security		-623	ORD	(h)
14/02/2019	Settle Sec Loan		89000	ORD	(h)
15/02/2019	Return Security		-60488	ORD	(h)
15/02/2019	Return Security		-50000	ORD	(h)
15/02/2019	Return Security		-2241	ORD	(h)
18/02/2019	Return Security		-40400	ORD	(h)
18/02/2019	Return Security		-84634	ORD	(h)
18/02/2019	Return Security		-36759	ORD	(h)
20/02/2019	Return Security		-9600	ORD	(h)
20/02/2019	Return Security		-74000	ORD	(h)
20/02/2019	Return Security		-81241	ORD	(h)
20/02/2019	Return Security		-83759	ORD	(h)
20/02/2019	Return Security		-89000	ORD	(h)
20/02/2019	Collateral Return Security		-149000	ORD	(b)
20/02/2019	Collateral Return Security		-161000	ORD	(b)
20/02/2019	Collateral Return Security		-1000000	ORD	(b)
20/02/2019	Collateral Return Security		-29000	ORD	(b)
21/02/2019	Collateral Return Security		-65000	ORD	(f)
21/02/2019	Collateral Return Security		-44000	ORD	(f)
22/02/2019	Collateral Return Security		-118000	ORD	(f)
25/02/2019	Settle Sec Loan		2500000	ORD	(f)
25/02/2019	Settle Sec Loan		2500000	ORD	(e)
25/02/2019	Settle Sec Loan		6000000	ORD	(b)

Appendix 1- LNK

Date	Nature of Change	Consideration	No. of Securities	Class	SBA Counterparty
13/02/2019	Return Security		-29000	ORD	(xi)
14/02/2019	Return Security		-623	ORD	(xi)
14/02/2019	Settle Sec Loan		87141	ORD	(v)
14/02/2019	Settle Sec Loan		1859	ORD	(x)
15/02/2019	Return Security		-60488	ORD	(xi)
15/02/2019	Return Security		-50000	ORD	(x)
15/02/2019	Return Security		-2241	ORD	(xii)
18/02/2019	Return Security		-40400	ORD	(xi)
18/02/2019	Return Security		-84634	ORD	(xi)
18/02/2019	Return Security		-36759	ORD	(xi)
20/02/2019	Return Security		-9600	ORD	(xi)
20/02/2019	Return Security		-74000	ORD	(xi)
20/02/2019	Return Security		-81241	ORD	(xi)
20/02/2019	Return Security		-83759	ORD	(xii)
20/02/2019	Return Security		-87141	ORD	(v)
20/02/2019	Return Security		-1859	ORD	(x)
25/02/2019	Settle Sec Loan		1513984	ORD	(iv)
25/02/2019	Settle Sec Loan		986016	ORD	(iv)
25/02/2019	Settle Sec Loan		83785	ORD	(v)
25/02/2019	Settle Sec Loan		193277	ORD	(iv)
25/02/2019	Settle Sec Loan		554641	ORD	(xi)
25/02/2019	Settle Sec Loan		1404103	ORD	(vii)
25/02/2019	Settle Sec Loan		264194	ORD	(iv)
25/02/2019	Settle Sec Loan		380640	ORD	(xii)
25/02/2019	Settle Sec Loan		2643596	ORD	(xi)
25/02/2019	Settle Sec Loan		98573	ORD	(xi)
25/02/2019	Settle Sec Loan		498390	ORD	(xi)
25/02/2019	Settle Sec Loan		1069476	ORD	(x)
25/02/2019	Settle Sec Loan		234841	ORD	(v)
25/02/2019	Settle Sec Loan		471531	ORD	(xii)
25/02/2019	Settle Sec Loan		472939	ORD	(v)
25/02/2019	Settle Sec Loan		130014	ORD	(v)

APPENDIX 2 – LNK

Type of agreement and parties to agreement	National Australia Bank Limited and Securities Borrowing Agreement clients AMSLA Counterparties Barclays Bank PLC (a) Ausbil Investment Management Limited (b)
Transfer date	13 February 2019 to 25 February 2019 – inclusive
Holder of voting rights	Registered owner
Are there any restrictions on voting	No
Scheduled date of return (if any)	N/A
Does the borrower have the right to return early?	Yes – at notice
Does the lender have the right to recall early?	Yes – at notice
Will the securities be returned on settlement?	Yes, or equivalent protection under Securities Borrowing Agreement /AMSLA

National Australia Bank Limited will, if required by the company or responsible entity to whom the prescribed form must be given or ASIC, give a copy of the agreements to the company, responsible entity or ASIC.

This is Annexure A of 3 pages referred to in the Form 603 Notice of initial substantial holder signed by me and dated 28/02/2019

Kelly Patterson, Company Secretary

ADVANTEDGE FINANCIAL SERVICES HOLDINGS PTY LTD

ADVANTEDGE FINANCIAL SERVICES PTY LTD

ADVANTEDGE FINANCIAL SOLUTIONS PTY LTD

AF&L DRAGON LEASING PTY LTD

AF&L GOLD PTY LTD

AF&L VISTA PTY LTD

AFSH NOMINEES PTY LTD

ANCHORAGE HOME LOANS PTY LTD

ANGARA COMPANY LIMITED

ANTARES CAPITAL PARTNERS LTD

APOGEE FINANCIAL PLANNING LIMITED

ARDB PTY LIMITED

ASIBOND PTY. LIMITED

AUSMAQ LIMITED

AUSTRALIAN COMPANY NUMBER 094 484 625 LIMITED

BANK OF NEW ZEALAND

BLSSA PTY LTD

BNZ BRANCH PROPERTIES LTD

BNZ EQUITY INVESTMENTS NO.2 LIMITED

BNZ FACILITIES MANAGEMENT LIMITED

BNZ INSURANCE SERVICES LIMITED

BNZ INTERNATIONAL FUNDING LTD

BNZ INVESTMENT SERVICES LIMITED

BNZ INVESTMENTS LTD

BNZ LIFE INSURANCE LIMITED

BNZ PROPERTY INVESTMENTS LTD

CHOICE LEND PTY LTD (IN LIQUIDATION)

CRUICKSHANK ASSET MANAGEMENT PTY LTD

CUSTOM CREDIT CORPORATION LTD (IN LIQUIDATION)

CUSTOM CREDIT HOLDINGS LTD (IN LIQUIDATION)

DIBA EQUITIES LIMITED

DIBA INVESTMENTS LIMITED

EQUITY MANAGEMENT UNIT HOLDINGS (NO.2) PTY LTD

EQUITY MANAGEMENT UNIT HOLDINGS PTY LTD

FASTLEND PTY LTD (IN LIQUIDATION)

FINANCE & SYSTEMS TECHNOLOGY HOLDINGS PTY LIMITED (IN LIQUIDATION)

FINANCE & SYSTEMS TECHNOLOGY PTY LTD

FINTRACK MEMBERS PTY LTD (IN LIQUIDATION)

GODFREY PEMBROKE LIMITED

GWM ADVISER SERVICES LIMITED

HICAPS PTY LTD

INDEPENDENT MORTGAGE AFFILIATES PTY LIMITED (IN LIQUIDATION)

INVIA CUSTODIAN PTY LIMITED

JBWERE (NZ) HOLDINGS LIMITED

JBWERE (NZ) NOMINEES LIMITED

JBWERE (NZ) PTY LTD

JBWERE LIMITED

LIMEHOUSE INVESTMENTS PTY LIMITED

MARGIN LENDING (NZ) LIMITED

MEDFIN AUSTRALIA PTY LIMITED

MERITUM FINANCIAL GROUP PTY LTD

MERITUM FINANCIAL PLANNING PTY LTD

MLC ALLIANCE HOLDINGS PTY LIMITED

MLC HOLDINGS LIMITED

MLC INVESTMENTS LIMITED

MLC LIFETIME COMPANY LIMITED

MLC NOMINEES PTY LTD

MLC PROPERTIES PTY. LIMITED

MLC WEALTH MANAGEMENT LIMITED

MORTGAGE SUPPORT SERVICES PTY LTD (IN LIQUIDATION)

MSS MF PTY LTD (IN LIQUIDATION)

MSS MFA PTY LTD (IN LIQUIDATION)

MUDCHUTE PTY LIMITED

NAB ASSET MANAGEMENT LIMITED

NAB ASSET MANAGEMENT SERVICES LIMITED

NAB EUROPE LIMITED

NAB INVESTMENTS LIMITED

NAB PROPERTIES AUSTRALIA PTY LIMITED

NAB TRUST SERVICES LIMITED

NAB VENTURES PTY LIMITED

NABCAPITAL LEASING (NO.2) PTY LIMITED

NABINVEST (UK) LIMITED

NABINVEST CAPITAL PARTNERS PTY LIMITED

NABINVEST UK RE LIMITED

NABSECURITIES, LLC

NAM NT RAIL PTY LIMITED (IN LIQUIDATION)

NATIONAL AMERICAS HOLDINGS LLC

NATIONAL ASSET MANAGEMENT LIMITED

NATIONAL AUSTRALIA BANK LIMITED

NATIONAL AUSTRALIA CORPORATE SERVICES PTY LIMITED

NATIONAL AUSTRALIA FINANCE (ASIA) LIMITED

NATIONAL AUSTRALIA FINANCE (COMMERCIAL LEASING) LIMITED

NATIONAL AUSTRALIA FINANCE (EUROPE HOLDINGS) LIMITED

NATIONAL AUSTRALIA FINANCE (INFRASTRUCTURE LEASING NO.2) LIMITED

NATIONAL AUSTRALIA FINANCE (VESSEL LEASING NO.1) LIMITED

NATIONAL AUSTRALIA FINANCE (VESSEL LEASING NO.5) LIMITED

NATIONAL AUSTRALIA FINANCE (VESSEL LEASING NO.6) LIMITED

NATIONAL AUSTRALIA FINANCE (VESSEL LEASING) LIMITED

NATIONAL AUSTRALIA FINANCIAL MANAGEMENT LIMITED

NATIONAL AUSTRALIA FUNDING (DELAWARE) INC.

NATIONAL AUSTRALIA GROUP (NZ) LIMITED

NATIONAL AUSTRALIA GROUP SERVICES LTD

NATIONAL AUSTRALIA INVESTMENT CAPITAL LIMITED

NATIONAL AUSTRALIA MANAGERS LIMITED

NATIONAL AUSTRALIA PKI HOLDINGS LLC

NATIONAL AUSTRALIA UNDERWRITERS LIMITED

NATIONAL CAPITAL HOLDINGS I INC.

NATIONAL EQUITIES LIMITED

NATIONAL FUNDING HOLDINGS PTY LTD

NATIONAL HK INVESTMENTS LIMITED

NATIONAL MARGIN SERVICES PTY LIMITED

NATIONAL MARKETS GROUP LIMITED

NATIONAL MORTGAGE SECURITIES, INC.

NATIONAL NOMINEES LIMITED

NATIONAL OBU PTY LIMITED

NATIONAL WEALTH MANAGEMENT HOLDINGS LIMITED

NATIONAL WEALTH MANAGEMENT INTERNATIONAL HOLDINGS LTD

NATIONAL WEALTH MANAGEMENT NEW ZEALAND HOLDINGS LTD

NATIONAL WEALTH MANAGEMENT SERVICES LTD

NAUTILUS INSURANCE PTE LIMITED

NAUTILUS NAB LIMITED

NAVIGATOR AUSTRALIA LIMITED

NBA PROPERTIES PTY LIMITED

NMS NOMINEES PTY LIMITED

NULIS NOMINEES (AUSTRALIA) LIMITED

NWMH SUB (CANADA) INC

NWMH SUB LIMITED

PARTOWN PTY. LIMITED

PENNLEY PTY LTD

PFS NOMINEES PTY LIMITED

PLAN AUSTRALIA OPERATIONS PTY. LTD.

PLAN GROUP NOMINEES PTY LTD

PLAN LENDING PTY LTD (IN LIQUIDATION)

PLUM FINANCIAL SERVICES LIMITED

PRESIMA INC.

PROFESSIONAL LENDERS ASSOCIATION NETWORK OF AUSTRALIA PTY. LTD.

TASOVAC PTY LIMITED

THE DEEP IN HULL LIMITED

VALEWIN PTY. LIMITED

WEALTHHUB SECURITIES LIMITED

WEALTHHUB SECURITIES NOMINEES PTY LIMITED

WM LIFE AUSTRALIA LIMITED
