

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 250,539
National Australia Bank Limited	National Nominees Limited (ACN 004 278 899)		Fully paid ordinary shares 686,000
MLC Wealth Management Limited	Navigator Australia Limited (ACN 006 302 987)		Fully paid ordinary shares 310,617
National Australia Bank Limited	National Nominees Limited (ACN 004 278 899)		Fully paid ordinary shares 14,219,100
			15,466,256

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 Wealth Management Limited	21/10/2019	\$2,069.38		2,038
MLC Wealth Management Limited	23/10/2019	\$1,961.00		2,000
National Australia Bank Limited	21/10/2019 to 31/10/2019 - Securities Lending	No consideration directly referable to the securities provided by NAB		Refer to Appendix 1 Table
National Australia Bank Limited	22/10/2019 - Stock borrow (refer Appendix 2)	No consideration directly referable to the securities provided by NAB		500,680
National Australia Bank Limited	30/10/2019 - Stock borrow (refer Appendix 2)	No consideration directly referable to the securities provided by NAB		10,015,167
National Australia Bank Limited	31/10/2019 - Stock borrow (refer Appendix 2)	No consideration directly referable to the securities provided by NAB		4,051,052
National Australia Bank Limited	21/10/2019 - Stock return (refer Appendix 2)	No consideration directly referable to the securities provided by NAB		5,295,488
National Australia Bank Limited	23/10/2019 - Stock return (refer Appendix 2)	No consideration directly referable to the securities provided by NAB		4,156,969
National Australia Bank Limited	24/10/2019 - Stock return (refer Appendix 2)	No consideration directly referable to the securities provided by NAB		394,273
National Australia Bank Limited	25/10/2019 - Stock return (refer Appendix 2)	No consideration directly referable to the securities provided by NAB		2
National Australia Bank Limited	29/10/2019 - Stock return (refer Appendix 2)	No consideration directly referable to the securities provided by NAB		90,699

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.

7. Addresses

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

Name	Address
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
Navigator Australia Limited	Ground Floor 105-153 Miller Street NORTH SYDNEY NSW 2060
National Australia Bank Limited	Level 1 800 Bourke Street DOCKLANDS VIC 3008

Signature

Name	Kelly Patterson	Capacity Company Secretary for and on behalf of National Australia Bank Limited
Signature		Date 06/11/2019

Appendix 1 - SDA

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 (xiii) VISION SUPER PTY LIMITED	National Australia Bank Limited and AMSLA Counterparties (a) DEUTSCHE SECURITIES AUSTRALIA LIMITED (c) MACQUARIE BANK LTD (f) CREDIT SUISSE
Transfer dates	21/10/2019 to 31/10/2019 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.	21/10/2019 to 31/10/2019 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- SDA

Date	Nature of Change	Consideration	No. of Securities	Class	AMSLA Counterparty
22/10/2019	Return Security		-50000	ORD	(f)
23/10/2019	Return Security		-9000	ORD	(a)
23/10/2019	Settle Sec Loan		468000	ORD	(c)
25/10/2019	Settle Sec Loan		2000	ORD	(c)
28/10/2019	Settle Sec Loan		17900	ORD	(f)
30/10/2019	Return Security		-17900	ORD	(f)
31/10/2019	Settle Sec Loan		55000	ORD	(a)

Appendix 1- SDA

Date	Nature of Change	Consideration	No. of Securities	Class	SBA Counterparty
22/10/2019	Return Security		-50000	ORD	(v)
23/10/2019	Return Security		-9000	ORD	(vii)
23/10/2019	Settle Sec Loan		337250	ORD	(vii)
23/10/2019	Settle Sec Loan		130750	ORD	(xiii)
25/10/2019	Settle Sec Loan		2000	ORD	(v)
28/10/2019	Settle Sec Loan		17900	ORD	(xiii)
30/10/2019	Return Security		-17900	ORD	(xiii)
31/10/2019	Settle Sec Loan		1872	ORD	(xiii)
31/10/2019	Settle Sec Loan		53128	ORD	(iv)

APPENDIX 2 – SDA

Type of agreement and parties to agreement	National Australia Bank Limited and Securities Borrowing Agreement clients AMSLA Counterparties Barclays Bank PLC
Transfer date	21 October 2019 to 31 October 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 06/11/2019

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 (IN LIQUIDATION)

ANGARA COMPANY LIMITED

ANTARES CAPITAL PARTNERS LTD

APOGEE FINANCIAL PLANNING LIMITED

ARDB PTY LIMITED

ASIBOND PTY. LIMITED (IN LIQUIDATION)

AUSTRALIAN COMPANY NUMBER 094 484 625 LIMITED (IN LIQUIDATION)

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 (IN LIQUIDATION)

MARGIN LENDING (NZ) LIMITED

MEDFIN AUSTRALIA PTY LIMITED

MERITUM FINANCIAL GROUP PTY LTD

MERITUM FINANCIAL PLANNING PTY LTD

MLC ALLIANCE HOLDINGS PTY LIMITED (IN LIQUIDATION)

MLC ASSET MANAGEMENT PTY LIMITED

MLC ASSET MANAGEMENT SERVICES LIMITED

MLC HOLDINGS LIMITED (IN LIQUIDATION)

MLC INVESTMENTS LIMITED

MLC LIFETIME COMPANY LIMITED

MLC NOMINEES PTY LTD

MLC PROPERTIES PTY. LIMITED

MLC WEALTH MANAGEMENT LIMITED (IN LIQUIDATION)

MORTGAGE SUPPORT SERVICES PTY LTD (IN LIQUIDATION)

MSS MF PTY LTD (IN LIQUIDATION)

MSS MFA PTY LTD (IN LIQUIDATION)

MUDCHUTE PTY LIMITED (IN LIQUIDATION)

NAB ASSET MANAGEMENT LIMITED

NAB EUROPE LIMITED

NAB INVESTMENTS LIMITED

NAB JAPAN SECURITIES LIMITED

NAB PROPERTIES AUSTRALIA PTY LIMITED

NAB STAFF CLUB LIMITED

NAB TRUST SERVICES LIMITED

NAB VENTURES PTY LIMITED

NABCAPITAL LEASING (NO.2) PTY LIMITED

NABINVEST (UK) LIMITED

NABINVEST UK RE LIMITED

NABSECURITIES, 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 (IN LIQUIDATION)

NATIONAL CAPITAL HOLDINGS I INC.

NATIONAL EQUITIES LIMITED

NATIONAL FUNDING HOLDINGS PTY LTD (IN LIQUIDATION)

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

ORCHARD STREET INVESTMENT ADVISERS 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 (IN LIQUIDATION)

PRESIMA INC.

PROFESSIONAL LENDERS ASSOCIATION NETWORK OF AUSTRALIA PTY. LTD.

TASOVAC PTY LIMITED

THE DEEP IN HULL LIMITED

VALEWIN PTY. LIMITED (IN LIQUIDATION)

WEALTHHUB SECURITIES LIMITED

WEALTHHUB SECURITIES NOMINEES PTY LIMITED

WM LIFE AUSTRALIA LIMITED (IN LIQUIDATION)
