
Form 605

Corporations Act 2001
Section 671B

Notice of ceasing to be a substantial holder

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

ACN/ARSN: **126 266 831**

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: **01/04/2021**

The previous notice was given to the company on: **26/03/2021**

The previous notice was dated: **25/03/2021**

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:

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
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
The Colonial Mutual Life Assurance Society Limited ACN 004 021 809	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", written in dark ink.

Dated the 06 day of April 2021

Kristy Huxtable - Company Secretary

Annexure A

This is annexure A referred to in Form 605, Notice of ceasing to be a substantial holder dated 01/04/2021



Kristy Huxtable

Company Secretary

Dated the 06/04/2021

SCHEDULE

AEGIS SECURITISATION NOMINEES PTY LTD
AHL HOLDINGS PTY LIMITED
AHL INVESTMENTS PTY LTD
ALTONA V6 PTY LIMITED
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
AUSSIE CENTRE ADMINISTRATION PTY LIMITED
AUSSIE HOME LOANS PTY LIMITED
AUSSIEHOMELoANS.COM.AU PTY LTD
AUSTRALIAN INVESTMENT EXCHANGE 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
BW SECURITISATION MANAGEMENT PTY LTD
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 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 A330 1561 PTY LTD
CBA AIR A320 2714 PTY LIMITED
CBA AIR PTY LTD
CBA AIRCRAFT LEASING 2 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 CAPTIVE INSURANCE PTE. LTD
CBA CORPORATE SERVICES (NSW) PTY LIMITED
CBA CORPORATE SERVICES (VIC) PTY LIMITED
CBA DIGITAL SETTLEMENTS PTY LTD
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 NZ HOLDING LIMITED
 CBA RAIL & TRAM COMPANY PTY LIMITED
 CBA ROLLING STOCK COMPANY NO.1 PTY LIMITED
 CBA SA HOLDINGS PROPRIETARY LIMITED
 CBA SAF HOLDING PTY LIMITED
 CBA SERVICES INTERNATIONAL LIMITED
 CBA SERVICES PRIVATE LIMITED
 CBA SOUTHERN SKY PTY LIMITED
 CBA SPECIALISED FINANCING PTY LIMITED
 CBA USD INVESTMENTS PTY LIMITED
 CBFC LEASING PTY. LIMITED
 CBFC PTY LIMITED
 CIPL ARARAT PTY LTD
 CIPL SA SCHOOLS PTY LTD
 CMG ASIA LIFE HOLDINGS LIMITED
 CMG ASIA PTY LTD
 COLLATERAL LEASING 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
 CORE EQUITY SERVICES NOMINEES PTY LIMITED
 CREDIT SAVVY PTY LTD
 CTB AUSTRALIA LIMITED
 DOSHII CONNECT PTY LTD
 EAST TOPCO LIMITED
 ELLAS CONTAINER SHIP COMPANY 1 PTY LIMITED
 ELLAS CONTAINER SHIP COMPANY 2 PTY LIMITED
 EMERALD HOLDING COMPANY PTY LIMITED
 FINANCIAL WISDOM LIMITED
 FINCONNECT (AUSTRALIA) PTY LTD
 FMG ASSET LEASING PTY LTD
 GT USD FUNDING PTY LIMITED
 HAZELWOOD INVESTMENT COMPANY 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
 NETSHARE NOMINEES PTY LTD
 NEWPORT 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
 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 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
SENBARY PTY LIMITED
SHARE DIRECT NOMINEES PTY LIMITED
SHARE INVESTMENTS PTY LIMITED
ST ANDREW'S AUSTRALIA PTY LTD
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
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

Annexure B

This is annexure B referred to in Form 605, Notice of ceasing to be a substantial holder dated 01/04/2021



Kristy Huxtable

Company Secretary

Dated the 06/04/2021

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
Thursday, 25 March 2021	Commonwealth Bank of Australia ACN 123 123 124	Borrow Decrease	N/A	207,931 Ordinary shares (returned to Merrill Lynch International, see Annexure C)	207,931
Friday, 26 March 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	367,012.62	57,595 Ordinary shares	57,595
Monday, 29 March 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	171,544.55	27,078 Ordinary shares	27,078
Monday, 29 March 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	660,927.11	103,286 Ordinary shares	103,286
Monday, 29 March 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	352,193.02	54,730 Ordinary shares	54,730
Monday, 29 March 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	73,344.48	11,496 Ordinary shares	11,496
Tuesday, 30 March 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	354,935.94	56,868 Ordinary shares	56,868
Wednesday, 31 March 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	946,470.00	150,000 Ordinary shares	150,000
Friday, 26 March 2021	Commonwealth Bank of Australia ACN 123 123 124	Borrow Increase	N/A	164,926 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)	164,926
Monday, 29 March 2021	Commonwealth Bank of Australia ACN 123 123 124	Borrow Decrease	N/A	164,926 Ordinary shares (returned to Merrill Lynch International, see Annexure C)	164,926
Thursday, 01 April 2021	The Colonial Mutual Life Assurance Society Limited ACN 004 021 809	Assets transferred to AIA on 1 April 2021. [^]	N/A	15,130 Ordinary shares	15,130
Thursday, 01 April 2021	The Colonial Mutual Life Assurance Society Limited ACN 004 021 809	Assets transferred to AIA on 1 April 2021. [^]	N/A	364,438 Ordinary shares	364,438

[^] On 1 April 2021 the Commonwealth Bank of Australia announced that the divestment of its Australian life insurance business (CommInsure Life) had completed via a statutory asset transfer to AIA Australia Limited.

Annexure C

This is annexure C referred to in Form 605, Notice of ceasing to be a substantial holder dated 01/04/2021



Kristy Huxtable

Company Secretary

Dated the 06/04/2021

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