

**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**



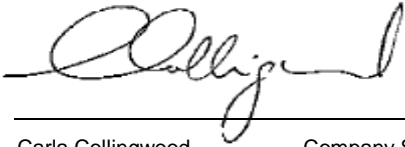
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Carla Collingwood-Company Secretary

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	CBA A320 6749 PTY LIMITED
AEGIS LIMITED	CBA A320 AIRCRAFT NO1 PTY LTD
AHL HOLDINGS PTY LIMITED	CBA A330 1427 Pty Ltd
ALTONA V6 PTY LIMITED	CBA A330 1453 PTY LIMITED
ASB BANK LIMITED	CBA AIR A320 2714 PTY LIMITED
ASB CAPITAL LIMITED (NZX-ASBPA)	CBA AIR PTY LTD
ASB CAPITAL NO.2 LIMITED (NZX-ASBPB)	CBA ASSET FINANCE (NZ) LIMITED
ASB FINANCE LIMITED	CBA ASSET HOLDINGS (NZ) LIMITED
ASB FUNDING LIMITED	CBA B377 37091 PTY LTD
ASB GROUP (LIFE) LIMITED	CBA B738 39822 PTY LIMITED
ASB GROUP INVESTMENTS LIMITED	CBA B773 60333 PTY LIMITED
ASB HOLDINGS LIMITED	CBA CAPITAL AUSTRALIA PTY LIMITED
ASB MANAGEMENT SERVICES LIMITED	CBA CAPITAL HOLDINGS INC.
ASB NOMINEES LIMITED	CBA CAPITAL TRUST I
ASB SECURITIES LIMITED	CBA CAPITAL TRUST II
ASKLEPIOS LIMITED	CBA CORPORATE SERVICES (NSW) PTY LIMITED
ASPIRE SCHOOLS FINANCING (QLD) PTY LIMITED	CBA CORPORATE SERVICES (VIC) PTY LIMITED
ASPIRE SCHOOLS HOLDINGS (QLD) PTY LIMITED	CBA EUROPE LIMITED
AUSIEX NOMINEES PTY LIMITED	CBA FUNDING (NZ) LIMITED
AUSTRALIAN INVESTMENT EXCHANGE LIMITED	CBA FUNDING HOLDINGS PTY LTD
AVANTEOS INVESTMENTS LIMITED	CBA FUNDING TRUST I
AVANTEOS PTY LTD	CBA INTERNATIONAL FINANCE PTY. LIMITED
BANK OF HANGZHOU CO. LTD	CBA INTERNATIONAL FINANCIAL SERVICES
BANKWEST FOUNDATION LIMITED	LIMITED (formerly known as COMMBANK
BDELTA VESSEL NO 1 PTY LTD	MANAGEMENT CONSULTING (ASIA) COMPANY
BDELTA VESSEL NO 2 PTY LTD	LIMITED)
BDELTA VESSEL NO 3 PTY LTD	CBA INVESTMENTS (NO.4) LIMITED
BDELTA VESSEL NO 4 PTY LTD	CBA MARKETS LIMITED
BOCOMMLIFE INSURANCE COMPANY LIMITED	CBA MTE RAIL COMPANY PTY LIMITED
BOND INVESTMENTS NO 1 LIMITED	CBA NZ HOLDING LIMITED
BOND INVESTMENTS UK LIMITED	CBA RAIL & TRAM COMPANY PTY LIMITED
BW FINANCIAL ADVICE LIMITED	CBA ROLLING STOCK COMPANY NO.1 PTY
BW SECURITISATION MANAGEMENT PTY LTD	LIMITED
BWA GROUP SERVICES PTY LTD	CBA SA HOLDINGS PROPRIETARY LIMITED
BWA INTELLECTUAL PROPERTY HOLDINGS	CBA SERVICES SINGAPORE PTE LTD
LIMITED	CBA SPECIALISED FINANCING PTY LIMITED
CAPITAL 121 PTY LIMITED	CBA STAFF COMMUNITY FUND LIMITED
CARDS NZ LIMITED	CBA USD FUNDING LIMITED
CBA (EUROPE) FINANCE LTD (IN LIQUIDATION)	CBA USD INVESTMENTS PTY LIMITED
CBA A319 4624 PTY LIMITED	CBFC LEASING PTY. LIMITED
CBA A319 4635 PTY LIMITED	CBFC LIMITED
CBA A320 4077 PTY LTD	CFSPAI EUROPE CO LIMITED (formerly known as
CBA A320 4948 PTY LIMITED	CFSPAI MALTA CO LIMITED)
CBA A320 5156 PTY LIMITED	CFSPAI EUROPE HOLDCO LIMITED (formerly known
CBA A320 5249 PTY LTD	as CFSPAI MALTA HOLDCO LIMITED)
CBA A320 5289 PTY LTD	CHRISTMAS BREAK PTY LTD
CBA A320 5638 PTY LTD	CHULLORA EQUITY INVESTMENT (NO 1) PTY

LIMITED	(YONGCHENG) COUNTY BANK CO. LTD
CHULLORA EQUITY INVESTMENT (NO 2) PTY LIMITED	COMMONWEALTH BANK OF AUSTRALIA
CHULLORA EQUITY INVESTMENT (NO 3) PTY LIMITED	(YONGNIAN) COUNTY BANK CO. LTD
CIPL ARARAT PTY LTD	COMMONWEALTH BANK OFFICERS
CIPL SA SCHOOLS PTY LTD	SUPERANNUATION CORPORATION PTY LIMITED
CISL (NO.1) PTY LIMITED	Commonwealth Custodial Services Pty Ltd
CM-SOMERTON PTY. LTD.	COMMONWEALTH DEVELOPMENT BANK OF AUSTRALIA PTY LIMITED
CMG ASIA LIFE HOLDINGS LIMITED	COMMONWEALTH FINANCIAL PLANNING LIMITED
CMG ASIA PTY LTD	COMMONWEALTH INSURANCE HOLDINGS LIMITED
COLLATERAL LEASING PTY LTD	COMMONWEALTH INSURANCE LIMITED
COLONIAL FIRST STATE ASSET MANAGEMENT (AUSTRALIA) LIMITED	COMMONWEALTH INVESTMENTS PTY LIMITED
COLONIAL FIRST STATE GROUP LIMITED	COMMONWEALTH PRIVATE LIMITED
COLONIAL FIRST STATE INFRASTRUCTURE HOLDINGS LIMITED	COMMONWEALTH SECURITIES LIMITED
COLONIAL FIRST STATE INFRASTRUCTURE MANAGERS (AUSTRALIA) PTY LTD	COMMWEALTH INTERNATIONAL HOLDINGS PTY LIMITED
COLONIAL FIRST STATE INVESTMENTS LIMITED	COMSEC NOMINEES PTY LIMITED
COLONIAL FIRST STATE MANAGED INFRASTRUCTURE LIMITED	CORE EQUITY SERVICES NOMINEES PTY LIMITED
COLONIAL HOLDING COMPANY LIMITED	COUNT FINANCIAL LIMITED
COLONIAL MUTUAL SUPERANNUATION PTY. LTD.	CRYSTAL AVENUE PTY LIMITED
COLONIAL SERVICES PTY LIMITED	CTB AUSTRALIA LIMITED
COMMBANK EUROPE LIMITED	ELLAS CONTAINER SHIP COMPANY 1 PTY LIMITED
COMMBANK MANAGEMENT CONSULTING (SHANGHAI) COMPANY LIMITED	ELLAS CONTAINER SHIP COMPANY 2 PTY LIMITED
COMMFOUNDATION PTY LIMITED	EMERALD HOLDING COMPANY PTY LIMITED
COMMONWEALTH AUSTRALIA SECURITIES LLC	EQUIGROUP HOLDINGS PTY LIMITED
COMMONWEALTH BANK OF AUSTRALIA	FINANCIAL WISDOM LIMITED
COMMONWEALTH BANK OF AUSTRALIA (CHENG'AN) COUNTY BANK CO. LTD.	FINCONNECT (AUSTRALIA) PTY LTD
COMMONWEALTH BANK OF AUSTRALIA (CIXIAN) COUNTY BANK CO. LTD	FIRST STATE CINDA FUND MANAGEMENT COMPANY LIMITED
COMMONWEALTH BANK OF AUSTRALIA (DENGFENG) COUNTY BANK CO. LTD	First State European Diversified Infrastructure Sarl
COMMONWEALTH BANK OF AUSTRALIA (HANDANXIAN) COUNTY BANK CO. LTD.	First State Funds Plc
COMMONWEALTH BANK OF AUSTRALIA (JIYUAN) COUNTY BANK CO. LTD	First State Global Umbrella Fund Public Limited Company
COMMONWEALTH BANK OF AUSTRALIA (LANKAO) COUNTY BANK CO. LTD	FIRST STATE INFRASTRUCTURE MANAGERS (INTERNATIONAL) LIMITED
COMMONWEALTH BANK OF AUSTRALIA (LUANCHENG) COUNTY BANK CO. LTD	First State Investment Management (UK) Limited
COMMONWEALTH BANK OF AUSTRALIA (MIANCHI) COUNTY BANK CO. LTD	FIRST STATE INVESTMENT MANAGERS (ASIA) LIMITED
COMMONWEALTH BANK OF AUSTRALIA (SHEXIAN) COUNTY BANK CO. LTD	First State Investment Services (UK) Limited
COMMONWEALTH BANK OF AUSTRALIA (UK) STAFF BENEFITS SCHEME TRUSTEE COMPANY LIMITED	FIRST STATE INVESTMENTS (HONG KONG) LIMITED
COMMONWEALTH BANK OF AUSTRALIA (WEIXIAN) COUNTY BANK CO. LTD.	FIRST STATE INVESTMENTS (JAPAN) LIMITED
COMMONWEALTH BANK OF AUSTRALIA (WENXIAN) COUNTY BANK CO. LTD	FIRST STATE INVESTMENTS (NZ) LIMITED
COMMONWEALTH BANK OF AUSTRALIA (XINJI) COUNTY BANK CO. LTD	FIRST STATE INVESTMENTS (SINGAPORE)
COMMONWEALTH BANK OF AUSTRALIA (YICHUAN) COUNTY BANK CO. LTD	First State Investments (UK Holdings) Limited
COMMONWEALTH BANK OF AUSTRALIA	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

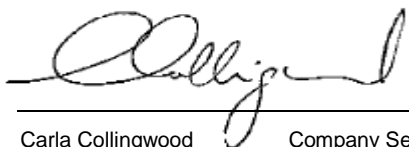
Date of change	Person whose relevant interest changed	Nature of change	Consideration given in relation to change	Class and number of securities affected	Person's votes affected
Tuesday, 20 December 2016	Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Sale	54,894.48	28,816 Ordinary 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