
Form 605

Corporations Act 2001
Section 671B

Notice of ceasing to be a substantial holder

To: Company Name/Scheme: CREDIT CORP GROUP LIMITED

ACN/ARSN: 092 697 151

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: 18/05/2023

The previous notice was given to the company on: 28/02/2023

The previous notice was dated: 24/02/2023

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	Level 15, 400 George Street, Sydney, NSW, 2000, Australia
ASB Group Investments Limited 533945	Level 2, ASB North Wharf, 12 Jellicoe Street, Auckland, 1010, New Zealand
Commonwealth Bank Officers Superannuation Corporation Pty Limited ACN 074 519 798	Commonwealth Bank Place South, Level 1, 11 Harbour Street, Sydney NSW 2000, Australia
Colonial First State Investments Limited ACN 002 348 352	Level 15, 400 George Street, Sydney, NSW, 2000, Australia

5. Signature

A handwritten signature in blue ink, appearing to be 'Vicki', with a long horizontal flourish extending to the right.

Dated the 19 day of May 2023

Vicki Clarkson - Company Secretary

Annexure A

This is annexure A referred to in Form 605, Notice of ceasing to be a substantial holder dated 18/05/2023



Vicki Clarkson

Company Secretary

Dated the 19/05/2023

SCHEDULE

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
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
BWA GROUP SERVICES PTY LTD
BWA INTELLECTUAL PROPERTY HOLDINGS LIMITED
CAPITAL 121 PTY LIMITED
CBA A319 4635 PTY LIMITED
CBA A320 5289 PTY LTD
CBA A320 5638 PTY LTD
CBA A320 6749 PTY LIMITED
CBA A320 AIRCRAFT NO1 PTY LTD
CBA A330 1561 PTY LTD
CBA AIRCRAFT LEASING 2 PTY LTD
CBA B377 37091 PTY LTD
CBA B738 39822 PTY LIMITED
CBA B773 60333 PTY LIMITED
CBA CAPTIVE INSURANCE PTE. LTD
CBA CORPORATE SERVICES (NSW) PTY LIMITED
CBA CORPORATE SERVICES (VIC) PTY LIMITED
CBA ES BUSINESS SERVICES PTY LTD
CBA EUROPE LIMITED
CBA FUNDING (NZ) LIMITED
CBA GROUP PTY LIMITED
CBA INTERNATIONAL FINANCE PTY. LIMITED
CBA INVESTMENTS (NO.4) LIMITED
CBA ISO CONTAINERS PTY LTD
CBA IT LEASING NO 3 PTY LTD
CBA NEW DIGITAL BUSINESSES PTY LTD
CBA SAF HOLDING PTY LIMITED
CBA SAF UK LIMITED
CBA SERVICES INTERNATIONAL LIMITED
CBA SERVICES PRIVATE LIMITED
CBA SPECIALISED FINANCING PTY LIMITED
CBE LIMITED
CBFC LEASING PTY. LIMITED
CBFC PTY LIMITED
CIPL ARARAT PTY LTD
CMG ASIA LIFE HOLDINGS LIMITED
CMG ASIA PTY LTD
COLONIAL HOLDING COMPANY LIMITED
COLONIAL SERVICES PTY 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 INVESTMENTS PTY LIMITED

COMMONWEALTH PRIVATE LIMITED
COMMONWEALTH SECURITIES LIMITED
COMMSEC CUSTODIAL NOMINEES PTY LIMITED
COMMONWEALTH INTERNATIONAL HOLDINGS PTY LIMITED
COMSEC NOMINEES PTY LIMITED
CPM TRANSFORM HOLDCO PTY LIMITED
CTB AUSTRALIA LIMITED
DOSHII CONNECT PTY LTD
FINANCIAL WISDOM LIMITED
FINCONNECT (AUSTRALIA) PTY LTD
FUNDING NO.1 PTY LIMITED
HOMEPATH PTY LIMITED
INVERLOCH LEASING PTY LIMITED
INVESTORWEB.COM. PTY LIMITED
IWL BROKING SOLUTIONS PTY LIMITED
IWL PTY LIMITED
NEWPORT LIMITED
PREMIUM CUSTODY SERVICES PTY LTD
PT BANK COMMONWEALTH
RESIDENTIAL MORTGAGE GROUP PTY LTD
SAF CORPORATE SERVICES PTY LTD
Safe No 27 Pty Ltd
SAFE NO23 PTY LTD
SAFE NO24 PTY LTD
SAFE NO26 PTY LTD
SAFE NO4 PTY LIMITED
SAFE USD HOLDINGS PTY LTD
SECURITISATION ADVISORY SERVICES PTY. LIMITED
SECURITISATION MANAGEMENT SERVICES LIMITED
SHARE DIRECT NOMINEES PTY LIMITED
SHARE INVESTMENTS PTY LIMITED
STATE NOMINEES LTD
T.W. CUSTODIANS LIMITED
THE COLONIAL MUTUAL LIFE ASSURANCE SOCIETY LIMITED
VH-VZF PTY LTD
VH-VZG PTY LTD
VH-VZH PTY LTD
WHITECOAT HOLDINGS PTY LTD
WHITECOAT OPERATING PTY LTD

Annexure B

This is annexure B referred to in Form 605, Notice of ceasing to be a substantial holder dated 18/05/2023



Vicki Clarkson

Company Secretary

Dated the 19/05/2023

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
Monday, 27 March 2023	Avanteos Investments Limited ACN 096 259 979	Purchase	30,819.00	1,900 Ordinary shares	1,900
Tuesday, 28 February 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Borrow Increase	N/A	8,663 Ordinary shares (borrowed from UBS AG (Agreement 1), see Annexure C)	8,663
Tuesday, 28 February 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Borrow Increase	N/A	5,647 Ordinary shares (borrowed from UBS AG (Agreement 3), see Annexure C)	5,647
Thursday, 02 March 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	46,830.00	2,400 Ordinary shares	2,400
Thursday, 02 March 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	109,270.00	5,600 Ordinary shares	5,600
Friday, 03 March 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	137,858.52	6,953 Ordinary shares	6,953
Friday, 03 March 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	101,751.00	5,200 Ordinary shares	5,200
Friday, 03 March 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	211,329.00	10,800 Ordinary shares	10,800
Monday, 06 March 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	14,074.83	703 Ordinary shares	703
Monday, 06 March 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	7,670.11	383 Ordinary shares	383
Monday, 06 March 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	290,105.74	14,490 Ordinary shares	14,490
Monday, 06 March 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	158,228.59	7,901 Ordinary shares	7,901
Tuesday, 07 March 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	123,991.56	6,338 Ordinary shares	6,338
Wednesday, 08 March 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	8,842.86	450 Ordinary shares	450
Friday, 10 March 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	65,358.56	3,326 Ordinary shares	3,326
Monday, 13 March 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	39,325.92	2,140 Ordinary shares	2,140
Tuesday, 14 March 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Borrow Increase	N/A	2,193 Ordinary shares (borrowed from UBS AG (Agreement 1), see Annexure C)	2,193
Tuesday, 14 March 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	167,265.47	9,411 Ordinary shares	9,411
Thursday, 16 March 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	101,788.96	5,773 Ordinary shares	5,773
Friday, 17 March 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	126,340.18	7,078 Ordinary shares	7,078
Friday, 17 March 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	24,759.76	1,450 Ordinary shares	1,450
Friday, 17 March 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	27,321.12	1,600 Ordinary shares	1,600
Friday, 17 March 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	15,310.90	898 Ordinary shares	898
Monday, 20 March 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	5,991.10	362 Ordinary shares	362
Monday, 20 March 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	278,309.82	16,665 Ordinary shares	16,665
Friday, 24 March 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	160,065.24	9,599 Ordinary shares	9,599
Monday, 27 March 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	24,673.37	1,507 Ordinary shares	1,507
Tuesday, 28 March 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	182,384.67	11,209 Ordinary shares	11,209
Tuesday, 28 March 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	5,860.24	368 Ordinary shares	368

Wednesday, 29 March 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Borrow Increase	N/A	4,580 Ordinary shares (borrowed from UBS AG (Agreement 1), see Annexure C)	4,580
Friday, 31 March 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	115,853.26	7,291 Ordinary shares	7,291
Tuesday, 04 April 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Borrow Decrease	N/A	72 Ordinary shares (returned to UBS AG (Agreement 4), see Annexure C)	72
Tuesday, 04 April 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	91,302.21	5,429 Ordinary shares	5,429
Tuesday, 11 April 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	162,187.12	9,301 Ordinary shares	9,301
Tuesday, 18 April 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	50,569.40	2,870 Ordinary shares	2,870
Wednesday, 19 April 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	1,524.16	88 Ordinary shares	88
Friday, 21 April 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	215,785.72	12,782 Ordinary shares	12,782
Monday, 24 April 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	55,452.54	3,289 Ordinary shares	3,289
Wednesday, 26 April 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	175,260.41	10,539 Ordinary shares	10,539
Wednesday, 03 May 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	62,681.04	3,672 Ordinary shares	3,672
Thursday, 04 May 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Borrow Increase	N/A	266 Ordinary shares (borrowed from UBS AG (Agreement 4), see Annexure C)	266
Tuesday, 09 May 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Borrow Increase	N/A	17 Ordinary shares (borrowed from UBS AG (Agreement 4), see Annexure C)	17
Wednesday, 10 May 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	35,061.00	2,000 Ordinary shares	2,000
Wednesday, 10 May 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	52,591.50	3,000 Ordinary shares	3,000
Friday, 12 May 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Borrow Increase	N/A	6 Ordinary shares (borrowed from UBS AG (Agreement 4), see Annexure C)	6
Monday, 15 May 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Borrow Increase	N/A	4,625 Ordinary shares (borrowed from UBS AG (Agreement 3), see Annexure C)	4,625
Monday, 15 May 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Borrow Increase	N/A	141 Ordinary shares (borrowed from UBS AG (Agreement 4), see Annexure C)	141
Wednesday, 17 May 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	18,618.56	1,129 Ordinary shares	1,129
Thursday, 18 May 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	195,832.14	11,895 Ordinary shares	11,895
Friday, 03 March 2023	Commonwealth Bank Officers Superannuation Corporation Pty Limited ACN 074 519 798	Purchase	16,775.10	855 Ordinary shares	855
Thursday, 09 March 2023	Commonwealth Bank Officers Superannuation Corporation Pty Limited ACN 074 519 798	Purchase	165,784.92	8,432 Ordinary shares	8,432
Tuesday, 14 March 2023	Commonwealth Bank Officers Superannuation Corporation Pty Limited ACN 074 519 798	Purchase	99,323.21	5,624 Ordinary shares	5,624
Friday, 14 April 2023	Commonwealth Bank Officers Superannuation Corporation Pty Limited ACN 074 519 798	Purchase	184,929.24	10,508 Ordinary shares	10,508
Tuesday, 09 May 2023	Commonwealth Bank Officers Superannuation Corporation Pty Limited ACN 074 519 798	Purchase	8,073.42	478 Ordinary shares	478

Annexure C

This is annexure C referred to in Form 605, Notice of ceasing to be a substantial holder dated 18/05/2023



Vicki Clarkson

Company Secretary

Dated the 19/05/2023

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).

UBS AG (Agreement 1)

Type of agreement:	Australian Master Securities Lending Agreement
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 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

UBS AG (Agreement 3)

Type of agreement:	Australian Master Securities Lending Agreement
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 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

UBS AG (Agreement 4)

Type of agreement:	Australian Master Securities Lending Agreement
Parties to agreement:	(1) UBS AG, Australia Branch; UBS Nominees Pty Ltd 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 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