

Form 605

Corporations Act 2001

Section 671B

Notice of ceasing to be a substantial holder

To Company Name/Scheme ZIP CO LIMITED.
ACN/ARSN ACN 139 546 428

1. Details of substantial holder (1)

Name Credit Suisse Holdings (Australia) Limited (on behalf of Credit Suisse Group AG and its affiliates)
ACN/ARSN (if applicable) 008 496 713
The holder ceased to be a substantial holder on 26-Mar-2020
The previous notice was given to the company on 26-Mar-2020
The previous notice was dated 26-Mar-2020

2. Changes in relevant interests

Particulars of each change in , or change in the nature of, a relevant interest (2) of the substantial holder or an associate (3) 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 (4)	Consideration given in relation to change (5)	Class (6) and number of securities affected	Person's votes affected
See Annexure "A"					

3. Changes in association

The persons who have become associates (3) of, ceased to be associates of, or have changed the nature of their association (7) 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
N/A	

4. Addresses

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

Name	Address
Credit Suisse Holdings (Australia) Limited (ACN 008 496 713)	Level 31, Gateway, 1 Macquarie Place, Sydney NSW 2000, Australia
CS Third Nominees Pty Limited (ACN 007 053 849)	Level 31, Gateway, 1 Macquarie Place, Sydney NSW 2000, Australia
Credit Suisse Equities (Australia) Limited (ACN 068 232 708)	Level 31, Gateway, 1 Macquarie Place, Sydney NSW 2000, Australia
Credit Suisse Fourth Nominees Pty Limited (ACN 069 126 432)	Level 31, Gateway, 1 Macquarie Place, Sydney NSW 2000, Australia
Credit Suisse Securities (Europe) Limited (ARBN 099554131)	One Cabot Square, London, E14 4QJ
Credit Suisse AG, Dublin Branch	Kilmore House, Park lane, Spencer Dock, Dublin 1, Ireland
Credit Suisse Funds AG	Uetlibergstrasse 231, Zurich, 8070 Switzerland
Credit Suisse Securities (USA) LLC	11 Madison Avenue, New York, NY 10010
Credit Suisse AG, Singapore Branch	1 Raffles Link #03/04-01, Singapore 039393

Signature

print name	Winston Loke	capacity	Authorised Signatory
sign here		date	31-Mar-2020



Annexure "A"

2. Changes in relevant interests

Particulars of each change in , or change in the nature of, a relevant interest (2) of the substantial holder or an associate (3) 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 (4)	Consideration given in relation to change (5)	Class (6) and number of securities affected	Person's votes affected
25-Mar-20	Credit Suisse Funds AG	Acquired on market	58,090.13 AUD	40,765 Common Stock	40,765
24-Mar-20	Credit Suisse Equities (Australia) Limited	Disposed on market	60,488.99 AUD	-47,269 Common Stock	-47,269
24-Mar-20	Credit Suisse Equities (Australia) Limited	Disposed on market	13,348.33 AUD	-10,339 Common Stock	-10,339
24-Mar-20	Credit Suisse Equities (Australia) Limited	Disposed on market	8,341.36 AUD	-6,568 Common Stock	-6,568
24-Mar-20	Credit Suisse Equities (Australia) Limited	Disposed on market	26,751.68 AUD	-21,117 Common Stock	-21,117
24-Mar-20	Credit Suisse Equities (Australia) Limited	Disposed on market	749,620.25 AUD	-564,150 Common Stock	-564,150
24-Mar-20	Credit Suisse Equities (Australia) Limited	Disposed on market	339,930.63 AUD	-262,684 Common Stock	-262,684
24-Mar-20	Credit Suisse Equities (Australia) Limited	Disposed on market	16,520.18 AUD	-12,765 Common Stock	-12,765
24-Mar-20	Credit Suisse Equities (Australia) Limited	Acquired on market	9,606.28 AUD	7,532 Common Stock	7,532
24-Mar-20	Credit Suisse Equities (Australia) Limited	Acquired on market	15.23 AUD	12 Common Stock	12
24-Mar-20	Credit Suisse Equities (Australia) Limited	Acquired on market	40,817.76 AUD	31,739 Common Stock	31,739
24-Mar-20	Credit Suisse Equities (Australia) Limited	Acquired on market	4,676.11 AUD	3,671 Common Stock	3,671
24-Mar-20	Credit Suisse Equities (Australia) Limited	Acquired on market	12,080.97 AUD	9,434 Common Stock	9,434
24-Mar-20	Credit Suisse Equities (Australia) Limited	Acquired on market	22,057.03 AUD	17,165 Common Stock	17,165
25-Mar-20	Credit Suisse Equities (Australia) Limited	Disposed on market	18,221.97 AUD	-15,771 Common Stock	-15,771
25-Mar-20	Credit Suisse Equities (Australia) Limited	Disposed on market	1,031.75 AUD	-925 Common Stock	-925
25-Mar-20	Credit Suisse Equities (Australia) Limited	Disposed on market	3,312.14 AUD	-2,838 Common Stock	-2,838

25-Mar-20	Credit Suisse Equities (Australia) Limited	Disposed on market	4,667.63 AUD	-3,995 Common Stock	-3,995
25-Mar-20	Credit Suisse Equities (Australia) Limited	Disposed on market	280,487.54 AUD	-233,025 Common Stock	-233,025
25-Mar-20	Credit Suisse Equities (Australia) Limited	Disposed on market	13,924.22 AUD	-11,811 Common Stock	-11,811
25-Mar-20	Credit Suisse Equities (Australia) Limited	Acquired on market	1,633.04 AUD	1,170 Common Stock	1,170
25-Mar-20	Credit Suisse Equities (Australia) Limited	Acquired on market	8,898.64 AUD	6,453 Common Stock	6,453
25-Mar-20	Credit Suisse Equities (Australia) Limited	Acquired on market	22,996.85 AUD	16,657 Common Stock	16,657
25-Mar-20	Credit Suisse Equities (Australia) Limited	Acquired on market	79,212.53 AUD	54,096 Common Stock	54,096
25-Mar-20	Credit Suisse Equities (Australia) Limited	Acquired on market	49,234.02 AUD	33,543 Common Stock	33,543
25-Mar-20	Credit Suisse Equities (Australia) Limited	Acquired on market	29,156.04 AUD	20,364 Common Stock	20,364
26-Mar-20	Credit Suisse Equities (Australia) Limited	Disposed on market	17,510.40 AUD	-13,779 Common Stock	-13,779
26-Mar-20	Credit Suisse Equities (Australia) Limited	Disposed on market	40,460.40 AUD	-32,058 Common Stock	-32,058
26-Mar-20	Credit Suisse Equities (Australia) Limited	Disposed on market	12,409.69 AUD	-9,709 Common Stock	-9,709
26-Mar-20	Credit Suisse Equities (Australia) Limited	Disposed on market	821.69 AUD	-647 Common Stock	-647
26-Mar-20	Credit Suisse Equities (Australia) Limited	Disposed on market	56,344.39 AUD	-44,437 Common Stock	-44,437
26-Mar-20	Credit Suisse Equities (Australia) Limited	Disposed on market	32,924.70 AUD	-25,852 Common Stock	-25,852
26-Mar-20	Credit Suisse Equities (Australia) Limited	Disposed on market	551.25 AUD	-443 Common Stock	-443
26-Mar-20	Credit Suisse Equities (Australia) Limited	Disposed on market	192,227.02 AUD	-151,502 Common Stock	-151,502
26-Mar-20	Credit Suisse Equities (Australia) Limited	Disposed on market	9,616.92 AUD	-7,532 Common Stock	-7,532
26-Mar-20	Credit Suisse Equities (Australia) Limited	Acquired on market	119,321.86 AUD	75,000 Common Stock	75,000
26-Mar-20	Credit Suisse Equities (Australia) Limited	Acquired on market	13,144.27 AUD	8,284 Common Stock	8,284
26-Mar-20	Credit Suisse Equities (Australia) Limited	Acquired on market	2,361.77 AUD	1,491 Common Stock	1,491
26-Mar-20	Credit Suisse Equities (Australia) Limited	Acquired on market	64,368.12 AUD	40,449 Common Stock	40,449
26-Mar-20	Credit Suisse Equities (Australia) Limited	Acquired on market	116,321.30 AUD	74,333 Common Stock	74,333
26-Mar-20	Credit Suisse Equities (Australia) Limited	Acquired on market	17,346.93 AUD	11,049 Common Stock	11,049

26-Mar-20	Credit Suisse Equities (Australia) Limited	Acquired on market	103,398.11 AUD	64,547 Common Stock	64,547
26-Mar-20	Credit Suisse Equities (Australia) Limited	Acquired on market	8,100.02 AUD	5,109 Common Stock	5,109
24-Mar-20	Credit Suisse AG, Dublin branch	Stock returned under Master prime brokerage agreement	Refer to Annexure B of Notice	-156,569 Common Stock	-156569
25-Mar-20	Credit Suisse AG, Dublin branch	Stock returned under Master prime brokerage agreement	Refer to Annexure B of Notice	-247,629 Common Stock	-247629
25-Mar-20	Credit Suisse AG, Dublin branch	Stock returned under Master prime brokerage agreement	Refer to Annexure B of Notice	-146,058 Common Stock	-146058
25-Mar-20	Credit Suisse AG, Dublin branch	Stock borrowed under Master prime brokerage agreement	Refer to Annexure B of Notice	144,000 Common Stock	144000
26-Mar-20	Credit Suisse AG, Dublin branch	Stock returned under Master prime brokerage agreement	Refer to Annexure B of Notice	-74,453 Common Stock	-74453
26-Mar-20	Credit Suisse AG, Dublin branch	Stock returned under Master prime brokerage agreement	Refer to Annexure B of Notice	-4,387 Common Stock	-4387
26-Mar-20	Credit Suisse AG, Dublin branch	Stock returned under Master prime brokerage agreement	Refer to Annexure B of Notice	-456,371 Common Stock	-456371
26-Mar-20	Credit Suisse AG, Dublin branch	Stock returned under Master prime brokerage agreement	Refer to Annexure B of Notice	-560,458 Common Stock	-560458
26-Mar-20	Credit Suisse AG, Dublin branch	Stock returned under Master prime brokerage agreement	Refer to Annexure B of Notice	-46,667 Common Stock	-46667
25-Mar-20	Credit Suisse Securities (USA) LLC	Stock returned under OSLA	Refer to Annexure B of Notice	-12,800 Common Stock	-12,800
25-Mar-20	Credit Suisse Securities (USA) LLC	Stock returned under OSLA	Refer to Annexure B of Notice	-336,079 Common Stock	-336,079
25-Mar-20	Credit Suisse Securities (USA) LLC	Stock borrowed under OSLA	Refer to Annexure B of Notice	80,000 Common Stock	80,000
25-Mar-20	Credit Suisse Securities (USA) LLC	Stock borrowed under OSLA	Refer to Annexure B of Notice	400,000 Common Stock	400,000
26-Mar-20	Credit Suisse Securities (USA) LLC	Stock returned under OSLA	Refer to Annexure B of Notice	-254,580 Common Stock	-254,580
26-Mar-20	Credit Suisse Securities (USA) LLC	Stock returned under OSLA	Refer to Annexure B of Notice	-15,420 Common Stock	-15,420
25-Mar-20	Credit Suisse Securities (Europe) Limited	Stock borrowed under OSLA	Refer to Annexure B of Notice	400,000 Common Stock	400000

This is Annexure "A" referred to in the Form 605 "Notice of ceasing to be a substantial holder"

Signature

Credit Suisse Holdings (Australia) Limited (ACN 008 496 713)

print name Winston Loke

capacity Authorised Signatory

sign here

date 31-Mar-2020

A handwritten signature in blue ink, appearing to be the initials 'W.L.', is written on a horizontal line.

Annexure "B"

This is Annexure "B" referred to in the Form 605 "Notice of ceasing to be a substantial holder"

Signature

Credit Suisse Holdings (Australia) Limited (ACN 008 496 713)

print name	Winston Loke	capacity	Authorised Signatory
sign here		date	31-Mar-2020



Prescribed information

Schedule

Type of agreement	Master Prime Brokerage Securities Lending Agreement
Parties to agreement	Credit Suisse AG, Dublin Branch and Tasman Market Neutral Fund
Transfer date	26-Mar-2020
Holder of voting rights	Borrower
Are there any restrictions on voting rights?	No
If yes, detail	N/A
Scheduled return date (if any)	N/A
Does the borrower have the right to return early?	Yes
If yes, detail	At Will
Does the lender have the right to recall early?	Yes
If yes, detail	With 4 business days prior notice or earlier upon agreement.
Will the securities be returned on settlement?	Yes
If yes, detail any exceptions	If an event of default occurs in respect of either the lender or the borrower, the obligation of the borrower to deliver the securities to the lender will be netted off against the obligation of the lender to return securities or cash held by the lender as collateral.

Prescribed information

Schedule

Type of agreement	Master Prime Brokerage Securities Lending Agreement
Parties to agreement	Credit Suisse AG, Dublin Branch and Regal Australian LS Equity Fund
Transfer date	26-Mar-2020
Holder of voting rights	Borrower
Are there any restrictions on voting rights?	No
If yes, detail	N/A
Scheduled return date (if any)	N/A
Does the borrower have the right to return early?	Yes
If yes, detail	At Will
Does the lender have the right to recall early?	Yes
If yes, detail	With 4 business days prior notice or earlier upon agreement.
Will the securities be returned on settlement?	Yes
If yes, detail any exceptions	If an event of default occurs in respect of either the lender or the borrower, the obligation of the borrower to deliver the securities to the lender will be netted off against the obligation of the lender to return securities or cash held by the lender as collateral.

Prescribed information

Schedule

Type of agreement	Master Prime Brokerage Securities Lending Agreement
Parties to agreement	Credit Suisse AG, Dublin Branch and Regal Investment Fund
Transfer date	26-Mar-2020
Holder of voting rights	Borrower
Are there any restrictions on voting rights?	No
If yes, detail	N/A
Scheduled return date (if any)	N/A
Does the borrower have the right to return early?	Yes
If yes, detail	At Will
Does the lender have the right to recall early?	Yes
If yes, detail	With 4 business days prior notice or earlier upon agreement.
Will the securities be returned on settlement?	Yes
If yes, detail any exceptions	If an event of default occurs in respect of either the lender or the borrower, the obligation of the borrower to deliver the securities to the lender will be netted off against the obligation of the lender to return securities or cash held by the lender as collateral.

Prescribed information

Schedule

Type of agreement	Master Prime Brokerage Securities Lending Agreement
Parties to agreement	Credit Suisse AG, Dublin Branch and Regal AUS Small Companies Fund
Transfer date	25-Mar-2020
Holder of voting rights	Borrower
Are there any restrictions on voting rights?	No
If yes, detail	N/A
Scheduled return date (if any)	N/A
Does the borrower have the right to return early?	Yes
If yes, detail	At Will
Does the lender have the right to recall early?	Yes
If yes, detail	With 4 business days prior notice or earlier upon agreement.
Will the securities be returned on settlement?	Yes
If yes, detail any exceptions	If an event of default occurs in respect of either the lender or the borrower, the obligation of the borrower to deliver the securities to the lender will be netted off against the obligation of the lender to return securities or cash held by the lender as collateral.

Prescribed information**Schedule**

Type of agreement	Overseas Securities Lending Agreement
Parties to agreement	Credit Suisse Securities (Europe) Limited and Citibank N.A.
Transfer date	25-Mar-2020
Holder of voting rights	Borrower
Are there any restrictions on voting rights?	Yes
If yes, detail	Voting rights to be exercised in accordance with lender's instructions provided such instructions are received 7 days prior.
Scheduled return date (if any)	N/A
Does the borrower have the right to return early?	Yes
If yes, detail	At Will
Does the lender have the right to recall early?	Yes
If yes, detail	With 4 business days prior notice or earlier upon agreement
Will the securities be returned on settlement?	Yes
If yes, detail any exceptions	If an event of default occurs in respect of either the lender or the borrower, the obligation of the borrower to deliver the securities to the lender will be netted off against the obligation of the lender to return securities or cash held by the lender as collateral.

Prescribed information

Schedule

Type of agreement	Overseas Securities Lending Agreement
Parties to agreement	Credit Suisse Securities (USA) LLC and Brown Brothers Harriman and Co.
Transfer date	26-Mar-2020
Holder of voting rights	Borrower
Are there any restrictions on voting rights?	No
If yes, detail	N/A
Scheduled return date (if any)	N/A
Does the borrower have the right to return early?	Yes
If yes, detail	With 4 business days prior notice, unless Borrower and Lender agree to the contrary.
Does the lender have the right to recall early?	Yes
If yes, detail	With 4 business days prior notice or earlier upon agreement
Will the securities be returned on settlement?	Yes
If yes, detail any exceptions	If an event of default occurs in respect of either the lender or the borrower, the obligation of the borrower to deliver the securities to the lender will be netted off against the obligation of the lender to return securities or cash held by the lender as collateral.

Prescribed information

Schedule

Type of agreement	Overseas Securities Lending Agreement
Parties to agreement	Credit Suisse Securities (USA) LLC and The Bank of New York Mellon
Transfer date	26-Mar-2020
Holder of voting rights	Borrower
Are there any restrictions on voting rights?	No
If yes, detail	N/A
Scheduled return date (if any)	N/A
Does the borrower have the right to return early?	Yes
If yes, detail	At Will, unless Borrower and Lender agree to the contrary.
Does the lender have the right to recall early?	Yes
If yes, detail	With 4 business days prior notice or earlier upon agreement
Will the securities be returned on settlement?	Yes
If yes, detail any exceptions	If an event of default occurs in respect of either the lender or the borrower, the obligation of the borrower to deliver the securities to the lender will be netted off against the obligation of the lender to return securities or cash held by the lender as collateral.