

**Form 604**Corporations Act 2001  
Section 671B**Notice of change of interests of substantial holder**To Company Name/Scheme **MORTGAGE CHOICE LTD**ACN/ARSN **309 901 094****1. Details of substantial holder (1)**Name **Spheria Asset Management**ACN/ARSN (if applicable) **611 081 326**

There was a change in the interests of the substantial holder on

**16/10/2018**

The previous notice was given to the company on

**29/06/2018**

The previous notice was dated

**27/06/2018****2. Previous and present voting power**

The total number of votes attached to all the voting shares in the company or voting interests in the scheme that the substantial holder or an associate (2) had a relevant interest (3) in when last required, and when now required, to give a substantial holding notice to the company or scheme, are as follows:

Class of securities (4)	Previous notice		Present notice	
	Person's votes	Voting power (5)	Person's votes	Voting power (5)
<b>ORDINARY FULLY PAID</b>	<b>9,055,123</b>	<b>7.24%</b>	<b>11,618,495</b>	<b>9.29%</b>
			<b>REFER TO ANNEXURE A</b>	

**3. 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 (6)	Consideration given in relation to change (7)	Class and number of securities affected	Person's votes affected
<b>REFER TO ANNEXURE B</b>					

**4. Present relevant interests**

Particulars of each relevant interest of the substantial holder in voting securities after the change are as follows:

Holder of relevant interest	Registered holder of securities	Person entitled to be registered as holder (8)	Nature of relevant interest (6)	Class and number of securities	Person's votes
<b>REFER TO ANNEXURE C</b>					

## 5. Changes in association

The persons who have become associates (2) of, ceased to be associates of, or have changed the nature of their association (9) 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	

## 6. Addresses

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

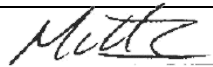
Name	Address
REFER TO ANNEXURE D	

## Signature

print name **MATTHEW BOOKER**

capacity **DIRECTOR**

sign here



date **18/10/2018**

## DIRECTIONS

- (1) If there are a number of substantial holders with similar or related relevant interests (eg. a corporation and its related corporations, or the manager and trustee of an equity trust), the names could be included in an annexure to the form. If the relevant interests of a group of persons are essentially similar, they may be referred to throughout the form as a specifically named group if the membership of each group, with the names and addresses of members is clearly set out in paragraph 6 of the form.
- (2) See the definition of "associate" in section 9 of the Corporations Act 2001.
- (3) See the definition of "relevant interest" in sections 608 and 671B(7) of the Corporations Act 2001.
- (4) The voting shares of a company constitute one class unless divided into separate classes.
- (5) The person's votes divided by the total votes in the body corporate or scheme multiplied by 100.
- (6) Include details of:
  - (a) any relevant agreement or other circumstances because of which the change in relevant interest occurred. If subsection 671B(4) applies, a copy of any document setting out the terms of any relevant agreement, and a statement by the person giving full and accurate details of any contract, scheme or arrangement, must accompany this form, together with a written statement certifying this contract, scheme or arrangement; and
  - (b) any qualification of the power of a person to exercise, control the exercise of, or influence the exercise of, the voting powers or disposal of the securities to which the relevant interest relates (indicating clearly the particular securities to which the qualification applies).

See the definition of "relevant agreement" in section 9 of the Corporations Act 2001.
- (7) Details of the consideration must include any and all benefits, money and other, that any person from whom a relevant interest was acquired has, or may, become entitled to receive in relation to that acquisition. Details must be included even if the benefit is conditional on the happening or not of a contingency. Details must be included of any benefit paid on behalf of the substantial holder or its associate in relation to the acquisitions, even if they are not paid directly to the person from whom the relevant interest was acquired.
- (8) If the substantial holder is unable to determine the identity of the person (eg. if the relevant interest arises because of an option) write "unknown".
- (9) Give details, if appropriate, of the present association and any change in that association since the last substantial holding notice.

**MORTGAGE CHOICE LTD****Annexure A**

<b>Holder of relevant interest</b>	<b>Nature of relevant interest</b>	<b>Number of securities</b>	<b>Class of securities</b>
Spheria Asset Management	Spheria Asset Management in its capacity as investment manager has the power to control voting and/or disposal of securities.	11,618,495	ORDINARY FULLY PAID

This is Annexure "A" as mentioned in form 604 Notice of change of interests of substantial holder



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Matthew Booker

Director

Date: 18/10/2018

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**MORTGAGE CHOICE LTD**
**Annexure B**

Date of change	Person whose relevant interest changed	Nature of change	Consideration		Class of Securities	Number of securities	Person's votes affected
			Cash	Non-cash			
16/07/2018	Spheria Asset Management	Purchase	\$353,772.04		ORDINARY FULLY PAID	254,215	254,215
4/09/2018	As above	Purchase	\$74,444.47		ORDINARY FULLY PAID	48,806	48,806
6/09/2018	As above	Purchase	\$158,905.36		ORDINARY FULLY PAID	107,041	107,041
7/09/2018	As above	Purchase	\$61,283.67		ORDINARY FULLY PAID	41,042	41,042
10/09/2018	As above	Purchase	\$54,233.26		ORDINARY FULLY PAID	36,914	36,914
11/09/2018	As above	Purchase	\$15,000.04		ORDINARY FULLY PAID	10,274	10,274
12/09/2018	As above	Purchase	\$46,899.67		ORDINARY FULLY PAID	32,812	32,812
13/09/2018	As above	Purchase	\$853.05		ORDINARY FULLY PAID	605	605
14/09/2018	As above	Purchase	\$3,107.64		ORDINARY FULLY PAID	2,204	2,204
17/09/2018	As above	Purchase	\$5,850.42		ORDINARY FULLY PAID	4,164	4,164
19/09/2018	As above	Purchase	\$83,484.76		ORDINARY FULLY PAID	58,510	58,510
25/09/2018	As above	Purchase	\$134,822.15		ORDINARY FULLY PAID	101,925	101,925
26/09/2018	As above	Purchase	\$20,701.08		ORDINARY FULLY PAID	15,656	15,656
10/10/2018	As above	Purchase	\$95,792.64		ORDINARY FULLY PAID	72,433	72,433
15/10/2018	As above	Purchase	\$429,049.98		ORDINARY FULLY PAID	352,000	352,000
16/10/2018	As above	Purchase	\$1,751,848.56		ORDINARY FULLY PAID	1,424,771	1,424,771

This is Annexure "B" as mentioned in form 604 Notice of change of interests of substantial holder



Matthew Booker

Director

Date: 18/10/2018

**MORTGAGE CHOICE LTD****Annexure C**

Holder of relevant interest	Registered holder of securities	Person entitled to be registered as holder	Number of securities	Class of securities	Person's votes
Spheria Asset Management	NAB Custodial Services	NAB Custodial Services	1,241,021	Ordinary fully paid	1,241,021
Spheria Asset Management	JP Morgan Chase Bank	JP Morgan Chase Bank	3,058,152	Ordinary fully paid	3,058,152
Spheria Asset Management	RBC Investor Services Trust	RBC Investor Services Trust	7,319,322	Ordinary fully paid	7,319,322

This is Annexure "C" of 1 page as mentioned in form 604 Notice of change of interests of substantial holder



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Matthew Booker

Director

Date: 18/10/2018

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**MORTGAGE CHOICE LTD**

**Annexure D**

<b>Name</b>	<b>Address</b>
Spheria Asset Management	Level 19, 307 Queen St, Brisbane QLD 4000, Australia

**This is Annexure "D" as mentioned in form 604 Notice of change of interests of substantial holder**



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Matthew Booker

Director

Date: 18/10/2018

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