

**Form 604**  
**Corporations Act 2001**  
**Section 671B**  
**Notice of change of interests of substantial holder**

**To: Company Name/Scheme:** MORTGAGE CHOICE LIMITED

ACN/ARSN 009 161 979

**1. Details of substantial holder**

Name Commonwealth Bank of Australia ACN 123 123 124 (CBA) and its related bodies corporate listed in annexure A

There was a change in the interests of the substantial holder on 07/03/2019

The previous notice was given to the company on 11/02/2019

The previous notice was dated 08/02/2019

**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 had a relevant interest 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	Previous notice		Present notice	
	Person's votes	Voting power (%)	Person's votes	Voting power (%)
Fully Paid ordinary shares	23,068,891	18.46	21,806,731	17.45

For the Securities (if any) listed below see NOTE 1 at the end of this form

Class of securities	Previous notice		Present notice	
	Person's votes	Voting power (%)	Person's votes	Voting power (%)
	0	0.00 See note 1 at the end of this form	0	0.00 See note 1 at the end of this form

Class of securities	Previous notice		Present notice	
	Person's votes	Voting power (%)	Person's votes	Voting power (%)
<b>GRAND TOTAL</b>	23,068,891	18.46	21,806,731	17.45

3. Changes in relevant interest

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					

#### 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	Nature of relevant interest	Class and number of securities	Person's votes
Colonial First State Investments Limited ACN 002 348 352	Citibank N A Hong Kong		Relevant interest under paragraph 608(1)(b) and/or 608(1)(c) of the Corporations Act 2001 (Cth), being a relevant interest arising from having the power to control the exercise of the right to vote attached to securities and/or to control the exercise of the power to dispose of securities in its capacity as a responsible entity of a managed investment scheme (which managed investment scheme is managed by Colonial First Statement Investments Limited or a related body corporate). In addition, if any OTC derivatives, warrants or other securities (other than ordinary shares or ordinary units (as applicable)) are referred to below in this row, the relevant interest in respect of those securities arises under subsection 608(8) being an accelerated relevant interest held in the same capacity.	776,902 Fully paid ordinary shares	776,902
Finconnect (Australia) Pty Ltd ACN 122 896 477	Finconnect (Australia) Pty Ltd		Relevant interest under paragraph 608(1)(b) and/or 608(1)(c) of the Corporations Act 2001 (Cth), being a relevant interest arising as a result of having the power to control the exercise of the right to vote attached to securities and/or to control the exercise of the power to dispose of securities in a proprietary capacity.	20,611,785 Fully paid ordinary shares	20,611,785
Realindex Investments Pty Limited ACN 133 312 017	Citibank N A Hong Kong		Relevant interest under paragraph 608(1)(b) and/or 608(1)(c) of the Corporations Act 2001 (Cth), being a relevant interest arising from having the power to control the exercise of the right to vote attached to securities and/or to control the exercise of the power to dispose of securities in its capacity as investment manager, as provided for under its investment mandates. In addition, if any OTC derivatives, warrants or other securities (other than ordinary shares or ordinary units (as applicable)) are referred to below in this row, the relevant interest in respect of those securities arises under subsection 608(8) being an accelerated relevant interest held in the same capacity.	776,902 Fully paid ordinary shares	776,902
Realindex Investments Pty Limited ACN 133 312 017	JPMorgan (UK)		Relevant interest under paragraph 608(1)(b) and/or 608(1)(c) of the Corporations Act 2001 (Cth), being a relevant interest arising from having the power to control the exercise of the right to vote attached to securities and/or to control the exercise of the power to dispose of securities in its capacity as investment manager, as provided for under its investment mandates. In addition, if any OTC derivatives, warrants or other securities (other than ordinary shares or ordinary units (as applicable)) are referred to below in this row, the relevant interest in respect of those securities arises under subsection 608(8) being an accelerated relevant interest held in the same capacity.	219,914 Fully paid ordinary shares	219,914
Realindex Investments Pty Limited ACN 133 312 017	National Custodian Services		Relevant interest under paragraph 608(1)(b) and/or 608(1)(c) of the Corporations Act 2001 (Cth), being a relevant interest arising from having the power to control the exercise of the right to vote attached to securities and/or to control the exercise of the power to dispose of securities in its capacity as investment manager, as provided for under its investment mandates. In addition, if any OTC derivatives, warrants or other securities (other than ordinary shares or ordinary units (as applicable)) are referred to below in this row, the relevant interest in respect of those securities arises under subsection 608(8) being an accelerated relevant interest held in the same capacity.	198,130 Fully paid ordinary shares	198,130

5. 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

6. Addresses

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

Name	Address
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
Finconnect (Australia) Pty Ltd ACN 122 896 477	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

**Signature**

NOTE 1--(This note is relevant to section 2,3,4 and 5)

The relevant interests in these securities:

- a) are/were held by Colonial First State Investments Limited (CFS) as responsible entity of the specified registered managed investment schemes and relate(d) to holdings in connection with the Colonial First State First Choice product range. Decisions to buy/sell those securities and exercise voting rights in relation to those securities are made by managers to whom CFS has outsourced those functions. By instrument dated 29 October 2001 the Australian Securities and Investments Commission ("ASIC") has granted certain relief to CFS and its related bodies corporate for these holdings from the applicable provisions of Chapter 6 of the Corporations Act in relation to the acquisition of or increase in voting power of such securities (the Manager Relief). These managers are not associates of, other than by virtue of an agreement in accordance with the terms of the Manager Relief, the Commonwealth Bank of Australia group; or
- b) are/were held by or for the benefit of specified index funds where the funds have an objective of maintaining a portfolio tracking error less than 0.5% per annum. ASIC has granted certain relief to CFS and its related bodies corporate for these holdings from the applicable provisions of Chapter 6 of the Corporations Act in relation to the acquisition of or increase in voting power of such securities.

Dated the 08 day of March 2019



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Clare McManus - Company Secretary

## Annexure A

This is annexure A referred to in Form 604, Notice of change of interest of substantial holder dated 07/03/2019



Clare McManus

Company Secretary

Dated the 08/03/2019

### SCHEDULE

AEGIS CORRECTIONAL PARTNERSHIP PTY LTD  
AEGIS LIMITED  
AHL FINANCE HOLDINGS PTY LTD  
AHL FINANCE PTY LTD  
AHL HOLDINGS PTY LIMITED  
AHL INVESTMENTS PTY LTD  
ALTONA V6 PTY LIMITED  
ASB BANK LIMITED  
ASB CAPITAL LIMITED (NZX-ASBPA)  
ASB CAPITAL NO.2 LIMITED (NZX-ASBPB)  
ASB FINANCE LIMITED  
ASB FUNDING LIMITED  
ASB GROUP (LIFE) LIMITED  
ASB GROUP INVESTMENTS LIMITED  
ASB HOLDINGS LIMITED  
ASB MANAGEMENT SERVICES LIMITED  
ASB NOMINEES LIMITED  
ASB SECURITIES LIMITED  
ASKLEPIOS LIMITED  
ASPIRE SCHOOLS FINANCING (QLD) PTY LIMITED  
ASPIRE SCHOOLS HOLDINGS (QLD) PTY LIMITED  
AUSSIE CENTRE ADMINISTRATION PTY LIMITED  
AUSSIE FINANCIAL PLANNING SERVICES PTY LTD  
AUSSIE HOME INSURANCE PTY LIMITED  
AUSSIE HOME LOANS HOLDINGS PTY LTD  
AUSSIE HOME LOANS PTY LIMITED  
AUSSIE HOME SECURITY PTY LIMITED  
AUSSIE MORTGAGE MARKET HOLDINGS PTY LIMITED  
AUSSIEHOMELoans.COM.AU PTY LTD  
AUSTRALIAN HOME LOANS HOLDINGS PTY LIMITED  
AUSTRALIAN INVESTMENT EXCHANGE LIMITED  
AVANTEOS INVESTMENTS LIMITED  
AVANTEOS PTY LTD  
BANK OF HANGZHOU CO. 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  
BOCOMMLIFE INSURANCE COMPANY LIMITED  
BOND INVESTMENTS NO 1 LIMITED  
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 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 CAPITAL HOLDINGS INC.  
 CBA CORPORATE SERVICES (NSW) PTY LIMITED  
 CBA CORPORATE SERVICES (VIC) PTY LIMITED  
 CBA DIGITAL SETTLEMENTS PTY LTD  
 CBA DIGITAL SOLUTIONS DEVELOPMENT COMPANY LIMITED  
 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 (formerly known as COMMBANK MANAGEMENT CONSULTING (ASIA) COMPANY 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 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 PRIVATE LIMITED  
 CBA SPECIALISED FINANCING PTY LIMITED  
 CBA USD INVESTMENTS PTY LIMITED  
 CBFC LEASING PTY. LIMITED  
 CBFC LIMITED  
 CBSA FOUNDATION NPC  
 CFGAM IP HOLDINGS PTY LIMITED  
 CFSPAI EUROPE CO LIMITED  
 CFSPAI EUROPE HOLDCO LIMITED  
 CIPL ARARAT PTY LTD  
 CIPL SA SCHOOLS PTY LTD  
 CISL (NO.1) PTY LIMITED  
 CMG ASIA LIFE HOLDINGS LIMITED  
 CMG ASIA PTY LTD  
 CMLA Services Pty Ltd  
 COLLATERAL LEASING PTY LTD  
 COLONIAL FIRST STATE ASSET MANAGEMENT (AUSTRALIA) LIMITED  
 COLONIAL FIRST STATE GROUP LIMITED  
 COLONIAL FIRST STATE INFRASTRUCTURE HOLDINGS LIMITED  
 COLONIAL FIRST STATE INFRASTRUCTURE MANAGERS (AUSTRALIA) PTY LTD  
 COLONIAL FIRST STATE INVESTMENTS LIMITED  
 COLONIAL FIRST STATE MANAGED INFRASTRUCTURE LIMITED  
 COLONIAL HOLDING COMPANY LIMITED  
 COLONIAL MUTUAL SUPERANNUATION PTY. LTD.  
 COLONIAL SERVICES PTY LIMITED  
 COMMBANK EUROPE LIMITED  
 COMMBANK FOUNDATION LIMITED  
 COMMBANK MANAGEMENT CONSULTING (SHANGHAI) COMPANY LIMITED  
 COMMFOUNDATION PTY LIMITED  
 COMMONWEALTH AUSTRALIA SECURITIES LLC  
 COMMONWEALTH BANK OF AUSTRALIA  
 COMMONWEALTH BANK OF AUSTRALIA (UK) STAFF BENEFITS SCHEME TRUSTEE COMPANY LIMITED  
 COMMONWEALTH BANK OF SOUTH AFRICA (HOLDING COMPANY) LIMITED (formerly NEWSHELF 1314 (PTY) LTD)  
 COMMONWEALTH BANK OF SOUTH AFRICA LIMITED (formerly NEWSHELF 1315 (PTY) LTD)  
 COMMONWEALTH BANK OFFICERS SUPERANNUATION CORPORATION PTY LIMITED  
 Commonwealth Custodial Services Pty Ltd  
 COMMONWEALTH DEVELOPMENT BANK OF AUSTRALIA PTY LIMITED  
 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  
 COUNT FINANCIAL LIMITED  
 CRYSTAL AVENUE PTY LIMITED  
 CTB AUSTRALIA 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  
 FIRST STATE CINDA FUND MANAGEMENT COMPANY LIMITED  
 First State European Diversified Infrastructure Sarl  
 First State Funds Plc  
 First State Global Umbrella Fund Public Limited Company  
 FIRST STATE INFRASTRUCTURE MANAGERS (INTERNATIONAL) LIMITED  
 First State Investment Management (UK) Limited  
 FIRST STATE INVESTMENT MANAGERS (ASIA) LIMITED  
 First State Investment Services (UK) Limited  
 FIRST STATE INVESTMENTS (HONG KONG) LIMITED  
 FIRST STATE INVESTMENTS (NZ) LIMITED



FIRST STATE INVESTMENTS (SINGAPORE)  
 First State Investments (UK Holdings) Limited  
 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  
 FMG ASSET LEASING PTY LTD  
 FSIB Ltd.  
 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  
 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 No 27 Pty Ltd  
 SAFE NO1 PTY LTD  
 SAFE NO2 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  
 SI Holdings Limited  
 SOVEREIGN ASSURANCE COMPANY LIMITED  
 SOVEREIGN SERVICES LIMITED  
 SOVEREIGN SUPERANNUATION FUNDS LIMITED  
 SOVEREIGN SUPERANNUATION TRUSTEES LIMITED  
 ST ANDREW'S AUSTRALIA PTY LTD  
 STATE NOMINEES LTD  
 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)  
WESTSIDE PROPERTIES LIMITED  
WIZARD HOME LOANS PTY LIMITED

**Annexure B**

This is annexure B referred to in Form 604, Notice of change of interest of substantial holder dated 07/03/2019



Clare McManus

Company Secretary

Dated the 08/03/2019

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, 11 February 2019	Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Sale	969,186.75	1,248,952 Ordinary shares	1,248,952
Thursday, 07 March 2019	Realindex Investments Pty Limited ACN 133 312 017	Sale	2,090.66	2,431 Ordinary shares	2,431
Thursday, 07 March 2019	Realindex Investments Pty Limited ACN 133 312 017	Sale	1,883.40	2,190 Ordinary shares	2,190
Thursday, 07 March 2019	Realindex Investments Pty Limited ACN 133 312 017	Sale	7,384.82	8,587 Ordinary shares	8,587