

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 09/01/2019

The previous notice was given to the company on 23/07/2015

The previous notice was dated 22/07/2015

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	25,048,763	20.14	24,766,295	19.81

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 (%)
Fully Paid ordinary shares	1,080,993	0.86 See note 1 at the end of this form	42,832	0.03 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 (%)
GRAND TOTAL	26,129,756	21.01	24,809,127	19.85

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
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
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Citicorp Nominees Pty Limited (Australia)		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.	2,946,356 Fully paid ordinary shares	2,946,356
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Northern Trust Company		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 residual 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 not managed by either Colonial First State 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 a residual accelerated relevant interest held in the same capacity. Colonial First State Investments Limited has authorised the manager of each such managed investment scheme to exercise the powers referred to in paragraph 608(1)(b) and/or 608(1)(c) of the Corporations Act 2001 (Cth) in relation to those securities managed by the manager to the exclusion of Colonial First State Investments Limited except for provisions allowing Colonial First State Investments Limited to terminate the agreement with the manager or to exercise those powers where the agreement is terminated.	42,832 Fully paid ordinary shares	42,832
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 State 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.	785,489 Fully paid ordinary shares	785,489
Colonial First State Investments Limited ACN 002 348 352	Citicorp Nominees Pty Limited (Australia)		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 State 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.	2,946,356 Fully paid ordinary shares	2,946,356

Colonial First State Investments Limited ACN 002 348 352	Northern Trust Company		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.	42,832 Fully paid ordinary shares	42,832
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.	785,489 Fully paid ordinary shares	785,489
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.	222,345 Fully paid ordinary shares	222,345
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.	200,320 Fully paid ordinary shares	200,320

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
Avanteos Investments Limited ACN 096 259 979	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
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
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 28 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 10 day of January 2019



Clare McManus - Company Secretary

Annexure A

This is annexure A referred to in Form 604, Notice of change of interest of substantial holder dated 09/01/2019



Clare McManus

Company Secretary

Dated the 10/01/2019

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
BOND INVESTMENTS UK 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
 CFSGAM 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.
 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
 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 09/01/2019



Clare McManus

Company Secretary

Dated the 10/01/2019

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
Thursday, 09 February 2017	Avanteos Investments Limited ACN 096 259 979	Purchase	19,600.00	8,000 Ordinary shares	8,000
Wednesday, 15 February 2017	Avanteos Investments Limited ACN 096 259 979	Sale	19,760.00	8,000 Ordinary shares	8,000
Friday, 27 October 2017	Avanteos Investments Limited ACN 096 259 979	Sale	3,372.60	1,540 Ordinary shares	1,540
Friday, 22 July 2016	Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Purchase	35,920.85	17,695 Ordinary shares	17,695
Thursday, 28 July 2016	Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Sale	5,998.26	2,935 Ordinary shares	2,935
Friday, 29 July 2016	Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Sale	30,184.20	14,760 Ordinary shares	14,760
Friday, 19 May 2017	Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Sale	83,131.60	37,000 Ordinary shares	37,000
Tuesday, 10 April 2018	Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Sale	174,797.96	101,438 Ordinary shares	101,438
Wednesday, 11 April 2018	Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Sale	76,175.52	44,027 Ordinary shares	44,027
Thursday, 12 April 2018	Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Sale	1,467,065.69	854,535 Ordinary shares	854,535
Thursday, 23 July 2015	Colonial First State Investments Limited (Note 1) ACN 002 348	Sale	2,734.94	1,202 Ordinary shares	1,202
Tuesday, 28 July 2015	Colonial First State Investments Limited (Note 1) ACN 002 348	Sale	14,042.25	6,241 Ordinary shares	6,241
Wednesday, 29 July 2015	Colonial First State Investments Limited (Note 1) ACN 002 348	Sale	190.68	84 Ordinary shares	84
Tuesday, 04 August 2015	Colonial First State Investments Limited (Note 1) ACN 002 348	Sale	136,822.66	60,541 Ordinary shares	60,541
Tuesday, 04 August 2015	Colonial First State Investments Limited (Note 1) ACN 002 348	Sale	376,371.36	166,536 Ordinary shares	166,536
Wednesday, 05 August 2015	Colonial First State Investments Limited (Note 1) ACN 002 348	Sale	105,425.03	46,607 Ordinary shares	46,607
Friday, 18 September 2015	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Borrow Increase	N/A	10,380 Ordinary shares (borrowed from UBS AG (Agreement 2), see Annexure C)	10,380
Friday, 02 October 2015	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Borrow Increase	N/A	2,158 Ordinary shares (borrowed from UBS AG (Agreement 2), see Annexure C)	2,158
Wednesday, 14 October 2015	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Borrow Increase	N/A	13,751 Ordinary shares (borrowed from UBS AG (Agreement 2), see Annexure C)	13,751
Friday, 06 November 2015	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Borrow Increase	N/A	23,940 Ordinary shares (borrowed from UBS AG (Agreement 2), see Annexure C)	23,940
Wednesday, 06 April 2016	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Borrow Decrease	N/A	15,171 Ordinary shares (returned to UBS AG (Agreement 2), see Annexure C)	15,171
Monday, 07 November 2016	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Borrow Increase	N/A	16,671 Ordinary shares (borrowed from UBS AG (Agreement 2), see Annexure C)	16,671
Monday, 14 November 2016	Colonial First State Investments Limited (Note 1) ACN 002 348	Purchase	16,565.07	7,411 Ordinary shares	7,411
Tuesday, 15 November 2016	Colonial First State Investments Limited (Note 1) ACN 002 348	Purchase	105,677.13	46,476 Ordinary shares	46,476
Friday, 25 November 2016	Colonial First State Investments Limited (Note 1) ACN 002 348	Sale	121,245.75	53,887 Ordinary shares	53,887

Tuesday, 21 March 2017	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Borrow Decrease	N/A	27,805 Ordinary shares (returned to UBS AG (Agreement 2), see Annexure C)	27,805
Tuesday, 25 September 2018	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Borrow Decrease	N/A	62,064 Ordinary shares (returned to UBS AG (Agreement 2), see Annexure C)	62,064
Tuesday, 18 December 2018	Colonial First State Investments Limited (Note 1) ACN 002 348	Sale	492,103.00	492,103 Ordinary shares	492,103
Thursday, 20 December 2018	Colonial First State Investments Limited (Note 1) ACN 002 348	Sale	189.35	169 Ordinary shares	169
Thursday, 20 December 2018	Colonial First State Investments Limited (Note 1) ACN 002 348	Sale	4,398.68	3,945 Ordinary shares	3,945
Monday, 24 December 2018	Colonial First State Investments Limited (Note 1) ACN 002 348	Sale	17,710.00	17,710 Ordinary shares	17,710
Thursday, 27 December 2018	Colonial First State Investments Limited (Note 1) ACN 002 348	Sale	598.00	598 Ordinary shares	598
Wednesday, 09 January 2019	Colonial First State Investments Limited (Note 1) ACN 002 348	Sale	200,321.87	204,285 Ordinary shares	204,285
Friday, 18 September 2015	Realindex Investments Pty Limited ACN 133 312 017	Purchase	19,042.87	9,693 Ordinary shares	9,693
Friday, 13 November 2015	Realindex Investments Pty Limited ACN 133 312 017	Sale	84,558.39	44,283 Ordinary shares	44,283
Wednesday, 11 May 2016	Realindex Investments Pty Limited ACN 133 312 017	Sale	5,629.91	3,302 Ordinary shares	3,302
Friday, 22 July 2016	Realindex Investments Pty Limited ACN 133 312 017	Sale	75,696.67	37,289 Ordinary shares	37,289
Friday, 22 July 2016	Realindex Investments Pty Limited ACN 133 312 017	Sale	35,920.85	17,695 Ordinary shares	17,695
Friday, 22 July 2016	Realindex Investments Pty Limited ACN 133 312 017	Purchase	75,696.67	37,289 Ordinary shares	37,289
Thursday, 28 July 2016	Realindex Investments Pty Limited ACN 133 312 017	Sale	24,859.91	12,194 Ordinary shares	12,194
Friday, 29 July 2016	Realindex Investments Pty Limited ACN 133 312 017	Sale	51,319.28	25,095 Ordinary shares	25,095
Friday, 25 November 2016	Realindex Investments Pty Limited ACN 133 312 017	Purchase	121,245.75	53,887 Ordinary shares	53,887
Friday, 09 December 2016	Realindex Investments Pty Limited ACN 133 312 017	Purchase	100,331.72	44,493 Ordinary shares	44,493
Tuesday, 31 January 2017	Realindex Investments Pty Limited ACN 133 312 017	Purchase	36,539.30	14,914 Ordinary shares	14,914
Friday, 12 May 2017	Realindex Investments Pty Limited ACN 133 312 017	Purchase	119,634.77	50,740 Ordinary shares	50,740
Tuesday, 26 September 2017	Realindex Investments Pty Limited ACN 133 312 017	Purchase	242,016.76	106,667 Ordinary shares	106,667
Thursday, 23 November 2017	Realindex Investments Pty Limited ACN 133 312 017	Purchase	391,050.00	165,000 Ordinary shares	165,000
Thursday, 18 January 2018	Realindex Investments Pty Limited ACN 133 312 017	Purchase	129,472.70	52,846 Ordinary shares	52,846
Thursday, 18 January 2018	Realindex Investments Pty Limited ACN 133 312 017	Purchase	24,899.35	10,163 Ordinary shares	10,163
Tuesday, 01 May 2018	Realindex Investments Pty Limited ACN 133 312 017	Purchase	50,200.74	28,851 Ordinary shares	28,851
Tuesday, 22 May 2018	Realindex Investments Pty Limited ACN 133 312 017	Purchase	212,850.00	110,000 Ordinary shares	110,000
Thursday, 24 May 2018	Realindex Investments Pty Limited ACN 133 312 017	Purchase	15,018.75	7,500 Ordinary shares	7,500
Thursday, 24 May 2018	Realindex Investments Pty Limited ACN 133 312 017	Purchase	3,734.25	1,875 Ordinary shares	1,875
Thursday, 24 May 2018	Realindex Investments Pty Limited ACN 133 312 017	Purchase	10,483.62	5,251 Ordinary shares	5,251
Thursday, 24 May 2018	Realindex Investments Pty Limited ACN 133 312 017	Purchase	65,081.25	32,500 Ordinary shares	32,500
Thursday, 24 May 2018	Realindex Investments Pty Limited ACN 133 312 017	Purchase	3,231.84	1,622 Ordinary shares	1,622
Thursday, 24 May 2018	Realindex Investments Pty Limited ACN 133 312 017	Purchase	45,426.36	22,753 Ordinary shares	22,753
Thursday, 24 May 2018	Realindex Investments Pty Limited ACN 133 312 017	Purchase	16,181.75	8,125 Ordinary shares	8,125
Thursday, 24 May 2018	Realindex Investments Pty Limited ACN 133 312 017	Purchase	745.20	374 Ordinary shares	374
Tuesday, 24 July 2018	Realindex Investments Pty Limited ACN 133 312 017	Purchase	40,595.85	25,157 Ordinary shares	25,157
Tuesday, 24 July 2018	Realindex Investments Pty Limited ACN 133 312 017	Purchase	60,894.58	37,736 Ordinary shares	37,736
Thursday, 25 October 2018	Realindex Investments Pty Limited ACN 133 312 017	Purchase	85,617.50	68,494 Ordinary shares	68,494

Annexure C

This is annexure C referred to in Form 604, Notice of change of interest of substantial holder dated 09/01/2019



Clare McManus

Company Secretary

Dated the 10/01/2019

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 2)

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 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