
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: 06/11/2023

The previous notice was given to the company on: 23/10/2023

The previous notice was dated: 19/10/2023

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 of Australia ACN 123 123 124	Commonwealth Bank Place South, Level 1, 11 Harbour Street, Sydney NSW 2000, Australia
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 09 day of November 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 06/11/2023



Vicki Clarkson

Company Secretary

Dated the 09/11/2023

SCHEDULE

ASB BANK LIMITED
ASB GROUP INVESTMENTS LIMITED
ASB HOLDINGS LIMITED
ASB MANAGEMENT SERVICES LIMITED
ASB NOMINEES LIMITED
ASB SECURITIES LIMITED
ASKLEPIOS LIMITED
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 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
CBFC LEASING PTY. LIMITED
CBFC PTY LIMITED
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
IWL BROKING SOLUTIONS PTY 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 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
WADDLE (AUSTRALIA) HOLDINGS PTY LIMITED
WADDLE HOLDINGS PTY LTD
WADDLE IP PTY LTD
WADDLE SERVICING 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 06/11/2023



Vicki Clarkson

Company Secretary

Dated the 09/11/2023

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
Friday, 20 October 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Borrow Decrease	N/A	720 Ordinary shares (returned to Citi Prime Broker (Agreement 1), see Annexure C)	720
Friday, 20 October 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Borrow Increase	N/A	500 Ordinary shares (borrowed from Citi Prime Broker (Agreement 1), see Annexure C)	500
Friday, 20 October 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Borrow Increase	N/A	22 Ordinary shares (borrowed from UBS AG (Agreement 4), see Annexure C)	22
Friday, 20 October 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	77,264.40	6,231 Ordinary shares	6,231
Monday, 23 October 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Borrow Increase	N/A	8 Ordinary shares (borrowed from UBS AG (Agreement 4), see Annexure C)	8
Tuesday, 24 October 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Borrow Increase	N/A	15 Ordinary shares (borrowed from UBS AG (Agreement 4), see Annexure C)	15
Friday, 27 October 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Borrow Increase	N/A	32 Ordinary shares (borrowed from UBS AG (Agreement 4), see Annexure C)	32
Friday, 27 October 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	122,760.32	10,217 Ordinary shares	10,217
Monday, 30 October 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Borrow Increase	N/A	26 Ordinary shares (borrowed from UBS AG (Agreement 4), see Annexure C)	26
Tuesday, 31 October 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Borrow Increase	N/A	12 Ordinary shares (borrowed from UBS AG (Agreement 4), see Annexure C)	12
Wednesday, 01 November 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	4,958.63	408 Ordinary shares	408
Wednesday, 01 November 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, 01 November 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	50,016.00	4,168 Ordinary shares	4,168
Wednesday, 01 November 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	12,526.65	1,031 Ordinary shares	1,031
Wednesday, 01 November 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	44,773.49	3,684 Ordinary shares	3,684
Wednesday, 01 November 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	451,620.00	37,635 Ordinary shares	37,635
Thursday, 02 November 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Borrow Increase	N/A	13 Ordinary shares (borrowed from UBS AG (Agreement 4), see Annexure C)	13
Friday, 03 November 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	64,296.21	5,181 Ordinary shares	5,181
Friday, 03 November 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Borrow Decrease	N/A	996 Ordinary shares (returned to Citi Prime Broker (Agreement 1), see Annexure C)	996
Monday, 06 November 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Borrow Increase	N/A	9 Ordinary shares (borrowed from UBS AG (Agreement 4), see Annexure C)	9

Monday, 06 November 2023	Commonwealth Bank of Australia ACN 123 123 124	Borrow Increase	N/A	116,658 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)	116,658
Monday, 06 November 2023	Commonwealth Bank Officers Superannuation Corporation Pty Limited ACN 074 519 798	Sale	4,405,872.66	355,026 Ordinary shares	355,026
Monday, 06 November 2023	Commonwealth Bank Officers Superannuation Corporation Pty Limited ACN 074 519 798	Sale	110,982.63	8,943 Ordinary shares	8,943

Annexure C

This is annexure C referred to in Form 605, Notice of ceasing to be a substantial holder dated 06/11/2023



Vicki Clarkson

Company Secretary

Dated the 09/11/2023

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).

Citi Prime Broker (Agreement 1)

Type of agreement:	Prime Brokerage Agreement
Parties to agreement:	(1) Citigroup Global Markets Limited; 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):	On settlement date of the loan.
Scheduled date (if any) when the securities are expected to be returned to the lender or its nominee (ie return date):	Any particular day unless the borrow is subject to a minimum holding period agreed with the securities lending desk at the time the borrow is located.
Does the borrower have the right to return the securities early? [Yes/No]	Yes – unless there is a minimum holding period agreed with the securities lending desk at the time the borrow is located.
If yes, in which circumstances?	At any time subject to giving notice unless there is a minimum hold period as noted above.
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]	Yes
If yes, in which circumstances?	If the borrow is term dated or there is a minimum holding period agreed with the securities lending desk at the time the borrow is located.

Merrill Lynch International

Type of agreement:	Global Master Securities Lending Agreement
Parties to agreement:	(1) Commonwealth Bank of Australia and (2) Merrill Lynch International
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