

Holder of relevant interest	Nature of relevant interest	Class and number of securities
MLC Investments Limited	Power to control the voting and /or disposal of securities pursuant to its position as the responsible entity or trustee of various managed investment schemes and trusts	Fully paid ordinary shares 250,539
National Australia Bank Limited	Power to control the voting and /or disposal of securities pursuant to securities lending agreements.	Fully paid ordinary shares 518,000
NULIS Nominees (Australia) Limited	Power to exercise voting rights pursuant to position held as the Registrable Superannuation Entity licensee for the superannuation products it issues.	Fully paid ordinary shares 382,384
National Australia Bank Limited	Power to control the voting and /or disposal of securities pursuant to securities lending agreements.	Fully paid ordinary shares 11,003,854
TOTAL		12,154,777

4. Details of present registered holders

The persons registered as holders of the securities referred to in paragraph 3 above are as follows:

Holder of relevant interest	Registered holder of securities	Person entitled to be registered as holder	Class and number of securities
MLC Investments Limited	National Nominees Limited (ACN 004 278 899)		Fully paid ordinary shares 250,539
National Australia Bank Limited	National Nominees Limited (ACN 004 278 899)		Fully paid ordinary shares 518,000
NULIS Nominees (Australia) Limited	NULIS Nominees (Australia) Limited (ACN 008 515 633)		Fully paid ordinary shares 382,384
National Australia Bank Limited	National Nominees Limited (ACN 004 278 899)		Fully paid ordinary shares 11,003,854
			12,154,777

5. Consideration

The consideration paid for each relevant interest referred to in paragraph 3 above, and acquired in the four months prior to the day that the substantial holder became a substantial holder is as follows:

Holder of relevant interest	Date of acquisition	Consideration		Class and number of securities
		Cash	Non-cash	Fully paid ordinary shares
NULIS Nominees (Australia) Limited	19/11/2019	\$12,879.24		14,623
NULIS Nominees (Australia) Limited	19/11/2019	\$3,035.33		3,427
NULIS Nominees (Australia) Limited	19/11/2019	\$16,738.51		18,928
NULIS Nominees (Australia) Limited	19/11/2019	\$2,707.53		2,955
NULIS Nominees (Australia) Limited	25/11/2019	\$3,999.58		4,469
National Australia Bank Limited	15/11/2019 to 26/11/2019 - Securities Lending	No consideration directly referable to the securities provided by NAB.		Refer to Appendix 1 Table
National Australia Bank Limited	20/11/2019 - Stock borrow (refer Appendix 2(b))	No consideration directly referable to the securities provided by NAB.		23,708
National Australia Bank Limited	18/11/2019 - Stock borrow (refer Appendix 2(a))	No consideration directly referable to the securities provided by NAB.		8,813,467
National Australia Bank Limited	20/11/2019 - Stock borrow (refer Appendix 2(a))	No consideration directly referable to the securities provided by NAB.		125,406
National Australia Bank Limited	21/11/2019 - Stock borrow (refer Appendix 2(a))	No consideration directly referable to the securities provided by NAB.		1,176,840
National Australia Bank Limited	22/11/2019 - Stock borrow (refer Appendix 2(a))	No consideration directly referable to the securities provided by NAB.		6,868,902
National Australia Bank Limited	25/11/2019 - Stock borrow (refer Appendix 2(a))	No consideration directly referable to the securities provided by NAB.		1,260
National Australia Bank Limited	26/11/2019 - Stock borrow (refer Appendix 2(a))	No consideration directly referable to the securities provided by NAB.		2,397,441
National Australia Bank Limited	19/11/2019 - Stock return (refer Appendix 2(a))	No consideration directly referable to the securities provided by NAB.		8,379,462

6. Associates

The reasons the persons named in paragraph 3 above are associates of the substantial holder are as follows:

Name and ACN/ARSN (if applicable)	Nature of association
MLC Investments Limited	MLC Investments Limited is a wholly owned subsidiary of MLC Holdings Limited whose ultimate parent is National Australia Bank Limited.
NULIS Nominees (Australia) Limited	NULIS Nominees (Australia) Limited is a wholly owned subsidiary of National Wealth Management Holdings Limited whose ultimate parent is National Australia Bank Limited.

7. Addresses

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

Name	Address
MLC Investments Limited	Ground Floor 105-153 Miller Street NORTH SYDNEY NSW 2060
National Nominees Limited	Level 1 800 Bourke Street DOCKLANDS VIC 3008
NULIS Nominees (Australia) Limited	Ground Floor 105-153 Miller Street NORTH SYDNEY NSW 2060
National Australia Bank Limited	Level 1 800 Bourke Street DOCKLANDS VIC 3008

Signature

Name	Kelly Patterson	Capacity Company Secretary for and on behalf of National Australia Bank Limited
Signature		Date 29/11/2019

Appendix 1 - SDA

Type of agreement and parties to agreement	National Australia Bank Limited and Securities Borrowing Agreement (SBA) clients MOTOR TRADES ASSOCIATION OF AUSTRALIA (iv) SUPERANNUATION FUND PTY LIMITED (v) CARE SUPER PTY LTD (vii) VICSUPER PTY LTD (xiii) VISION SUPER PTY LIMITED	National Australia Bank Limited and AMSLA Counterparties (a) DEUTSCHE SECURITIES AUSTRALIA LIMITED (f) CREDIT SUISSE
Transfer dates	15/11/2019 to 26/11/2019 Specific dates for each transfer can be found by matching the number reference in the 'Type of agreement and parties to agreement' field to the accompanying list of transactions.	15/11/2019 to 26/11/2019 Specific dates for each transfer can be found by matching the number reference in the 'Type of agreement and parties to agreement' field to the accompanying list of transactions.
Holder of voting rights	Registered owner	Registered owner
Are there any restrictions on voting	The registered owner holds voting rights. However, in certain circumstances the lender may request for the borrower to use best endeavours to arrange for voting instructions to be exercised in accordance with the instructions from the lender.	The registered owner holds voting rights. However, in certain circumstances the lender may request for the borrower to use best endeavours to arrange for voting instructions to be exercised in accordance with the instructions from the lender.
Scheduled date of return (if any)	On demand	On demand
Does the borrower have the right to return early?	Yes - at notice	Yes - at notice
Does the lender have the right to recall early?	Yes - at notice	Yes - at notice
Will the securities be returned on settlement?	Yes, or equivalent protection under Securities Borrowing Agreement.	Yes, or equivalent protection under AMSLA.
National Australia Bank Limited will, if required by the company or responsible entity to whom the prescribed form must be given or ASIC give a copy of the agreements to the company, responsible entity or ASIC.		

Appendix 1- SDA

Date	Nature of Change	Consideration	No. of Securities	Class	AMSLA Counterparty
19/11/2019	Settle Sec Loan		3000	ORD	(a)
19/11/2019	Settle Sec Loan		52000	ORD	(a)
20/11/2019	Return Security		-15000	ORD	(a)
20/11/2019	Return Security		-20000	ORD	(a)
20/11/2019	Return Security		-30000	ORD	(a)
20/11/2019	Return Security		-3000	ORD	(a)
20/11/2019	Return Security		-52000	ORD	(a)
22/11/2019	Settle Sec Loan		65000	ORD	(f)
25/11/2019	Return Security		-111000	ORD	(f)
26/11/2019	Return Security		-153095	ORD	(f)
26/11/2019	Return Security		-65000	ORD	(f)

Appendix 1- SDA

Date	Nature of Change	Consideration	No. of Securities	Class	SBA Counterparty
19/11/2019	Settle Sec Loan		3000	ORD	(vii)
19/11/2019	Settle Sec Loan		10779	ORD	(vii)
19/11/2019	Settle Sec Loan		8716	ORD	(v)
19/11/2019	Settle Sec Loan		32505	ORD	(iv)
20/11/2019	Return Security		-15000	ORD	(vii)
20/11/2019	Return Security		-20000	ORD	(vii)
20/11/2019	Return Security		-7870	ORD	(vii)
20/11/2019	Return Security		-2000	ORD	(v)
20/11/2019	Return Security		-20130	ORD	(xiii)
20/11/2019	Return Security		-3000	ORD	(vii)
20/11/2019	Return Security		-10779	ORD	(vii)
20/11/2019	Return Security		-8716	ORD	(v)
20/11/2019	Return Security		-32505	ORD	(iv)
22/11/2019	Settle Sec Loan		50799	ORD	(vii)
22/11/2019	Settle Sec Loan		14201	ORD	(xiii)
25/11/2019	Return Security		-82119	ORD	(xiii)
25/11/2019	Return Security		-28881	ORD	(v)
26/11/2019	Return Security		-51362	ORD	(vii)
26/11/2019	Return Security		-9000	ORD	(vii)
26/11/2019	Return Security		-29150	ORD	(xiii)
26/11/2019	Return Security		-63583	ORD	(v)
26/11/2019	Return Security		-50799	ORD	(vii)
26/11/2019	Return Security		-14201	ORD	(xiii)

APPENDIX 2 – SDA

Type of agreement and parties to agreement	National Australia Bank Limited and Securities Borrowing Agreement clients AMSLA Counterparties Barclays Bank PLC (a) JP Morgan Securities Australia Sydney (b)
Transfer date	15 November 2019 to 26 November 2019 inclusive
Holder of voting rights	Registered owner
Are there any restrictions on voting	No
Scheduled date of return (if any)	N/A
Does the borrower have the right to return early?	Yes – at notice
Does the lender have the right to recall early?	Yes – at notice
Will the securities be returned on settlement?	Yes, or equivalent protection under Securities Borrowing Agreement /AMSLA

National Australia Bank Limited will, if required by the company or responsible entity to whom the prescribed form must be given or ASIC, give a copy of the agreements to the company, responsible entity or ASIC.

This is Annexure A of 3 pages referred to in the Form 603 Notice of initial substantial holder signed by me and dated 29/11/2019

Kelly Patterson, Company Secretary

ADVANTEDGE FINANCIAL SERVICES HOLDINGS PTY LTD

ADVANTEDGE FINANCIAL SERVICES PTY LTD

ADVANTEDGE FINANCIAL SOLUTIONS PTY LTD

AF&L DRAGON LEASING PTY LTD

AF&L GOLD PTY LTD

AF&L VISTA PTY LTD

AFSH NOMINEES PTY LTD

ANCHORAGE HOME LOANS PTY LTD (IN LIQUIDATION)

ANGARA COMPANY LIMITED

ANTARES CAPITAL PARTNERS LTD

APOGEE FINANCIAL PLANNING LIMITED

ARDB PTY LIMITED

ASIBOND PTY. LIMITED (IN LIQUIDATION)

AUSTRALIAN COMPANY NUMBER 094 484 625 LIMITED (IN LIQUIDATION)

BANK OF NEW ZEALAND

BLSSA PTY LTD

BNZ BRANCH PROPERTIES LTD

BNZ EQUITY INVESTMENTS NO.2 LIMITED

BNZ FACILITIES MANAGEMENT LIMITED

BNZ INSURANCE SERVICES LIMITED

BNZ INTERNATIONAL FUNDING LTD

BNZ INVESTMENT SERVICES LIMITED

BNZ INVESTMENTS LTD

BNZ LIFE INSURANCE LIMITED

BNZ PROPERTY INVESTMENTS LTD

CHOICE LEND PTY LTD (IN LIQUIDATION)

CRUICKSHANK ASSET MANAGEMENT PTY LTD

CUSTOM CREDIT CORPORATION LTD (IN LIQUIDATION)

CUSTOM CREDIT HOLDINGS LTD (IN LIQUIDATION)

DIBA EQUITIES LIMITED

DIBA INVESTMENTS LIMITED

EQUITY MANAGEMENT UNIT HOLDINGS (NO.2) PTY LTD

EQUITY MANAGEMENT UNIT HOLDINGS PTY LTD

FASTLEND PTY LTD (IN LIQUIDATION)

FINANCE & SYSTEMS TECHNOLOGY HOLDINGS PTY LIMITED (IN LIQUIDATION)

FINANCE & SYSTEMS TECHNOLOGY PTY LTD

FINTRACK MEMBERS PTY LTD (IN LIQUIDATION)

GODFREY PEMBROKE LIMITED

GWM ADVISER SERVICES LIMITED

HICAPS PTY LTD

INDEPENDENT MORTGAGE AFFILIATES PTY LIMITED (IN LIQUIDATION)

INVIA CUSTODIAN PTY LIMITED

JBWERE (NZ) HOLDINGS LIMITED

JBWERE (NZ) NOMINEES LIMITED

JBWERE (NZ) PTY LTD
JBWERE LIMITED
LIMEHOUSE INVESTMENTS PTY LIMITED (IN LIQUIDATION)
MARGIN LENDING (NZ) LIMITED
MEDFIN AUSTRALIA PTY LIMITED
MERITUM FINANCIAL GROUP PTY LTD
MERITUM FINANCIAL PLANNING PTY LTD
MLC ALLIANCE HOLDINGS PTY LIMITED (IN LIQUIDATION)
MLC ASSET MANAGEMENT PTY LIMITED
MLC ASSET MANAGEMENT SERVICES LIMITED
MLC HOLDINGS LIMITED (IN LIQUIDATION)
MLC INVESTMENTS LIMITED
MLC LIFETIME COMPANY LIMITED
MLC NOMINEES PTY LTD
MLC PROPERTIES PTY. LIMITED
MLC WEALTH MANAGEMENT LIMITED (IN LIQUIDATION)
MORTGAGE SUPPORT SERVICES PTY LTD (IN LIQUIDATION)
MSS MF PTY LTD (IN LIQUIDATION)
MSS MFA PTY LTD (IN LIQUIDATION)
MUDCHUTE PTY LIMITED (IN LIQUIDATION)
NAB ASSET MANAGEMENT LIMITED
NAB EUROPE LIMITED
NAB INVESTMENTS LIMITED
NAB JAPAN SECURITIES LIMITED
NAB PROPERTIES AUSTRALIA PTY LIMITED
NAB STAFF CLUB LIMITED
NAB TRUST SERVICES LIMITED
NAB VENTURES PTY LIMITED
NABCAPITAL LEASING (NO.2) PTY LIMITED
NABINVEST (UK) LIMITED
NABINVEST UK RE LIMITED
NABSECURITIES, LLC
NATIONAL ASSET MANAGEMENT LIMITED
NATIONAL AUSTRALIA BANK LIMITED
NATIONAL AUSTRALIA CORPORATE SERVICES PTY LIMITED
NATIONAL AUSTRALIA FINANCE (ASIA) LIMITED
NATIONAL AUSTRALIA FINANCE (COMMERCIAL LEASING) LIMITED
NATIONAL AUSTRALIA FINANCE (EUROPE HOLDINGS) LIMITED
NATIONAL AUSTRALIA FINANCE (INFRASTRUCTURE LEASING NO.2) LIMITED
NATIONAL AUSTRALIA FINANCE (VESSEL LEASING NO.1) LIMITED
NATIONAL AUSTRALIA FINANCE (VESSEL LEASING NO.5) LIMITED
NATIONAL AUSTRALIA FINANCE (VESSEL LEASING NO.6) LIMITED
NATIONAL AUSTRALIA FINANCE (VESSEL LEASING) LIMITED
NATIONAL AUSTRALIA FINANCIAL MANAGEMENT LIMITED
NATIONAL AUSTRALIA FUNDING (DELAWARE) INC.
NATIONAL AUSTRALIA GROUP (NZ) LIMITED
NATIONAL AUSTRALIA GROUP SERVICES LTD
NATIONAL AUSTRALIA INVESTMENT CAPITAL LIMITED
NATIONAL AUSTRALIA MANAGERS LIMITED

NATIONAL AUSTRALIA PKI HOLDINGS LLC
NATIONAL AUSTRALIA UNDERWRITERS LIMITED (IN LIQUIDATION)
NATIONAL CAPITAL HOLDINGS I INC.
NATIONAL EQUITIES LIMITED
NATIONAL FUNDING HOLDINGS PTY LTD (IN LIQUIDATION)
NATIONAL HK INVESTMENTS LIMITED
NATIONAL MARGIN SERVICES PTY LIMITED
NATIONAL MARKETS GROUP LIMITED
NATIONAL MORTGAGE SECURITIES, INC.
NATIONAL NOMINEES LIMITED
NATIONAL OBU PTY LIMITED
NATIONAL WEALTH MANAGEMENT HOLDINGS LIMITED
NATIONAL WEALTH MANAGEMENT INTERNATIONAL HOLDINGS LTD
NATIONAL WEALTH MANAGEMENT NEW ZEALAND HOLDINGS LTD
NATIONAL WEALTH MANAGEMENT SERVICES LTD
NAUTILUS INSURANCE PTE LIMITED
NAUTILUS NAB LIMITED
NAVIGATOR AUSTRALIA LIMITED
NBA PROPERTIES PTY LIMITED
NMS NOMINEES PTY LIMITED
NULIS NOMINEES (AUSTRALIA) LIMITED
NWMH SUB (CANADA) INC
NWMH SUB LIMITED
ORCHARD STREET INVESTMENT ADVISERS LIMITED
PARTOWN PTY. LIMITED
PENNLEY PTY LTD
PFS NOMINEES PTY LIMITED
PLAN AUSTRALIA OPERATIONS PTY. LTD.
PLAN GROUP NOMINEES PTY LTD
PLAN LENDING PTY LTD (IN LIQUIDATION)
PLUM FINANCIAL SERVICES LIMITED (IN LIQUIDATION)
PRESIMA INC.
PROFESSIONAL LENDERS ASSOCIATION NETWORK OF AUSTRALIA PTY. LTD.
TASOVAC PTY LIMITED
THE DEEP IN HULL LIMITED
VALEWIN PTY. LIMITED (IN LIQUIDATION)
WEALTHHUB SECURITIES LIMITED
WEALTHHUB SECURITIES NOMINEES PTY LIMITED
WM LIFE AUSTRALIA LIMITED (IN LIQUIDATION)