

Commonwealth Bank

Commonwealth Bank of Australia
ACN 123 123 124

Group Governance

GPO Box 2719
Sydney NSW 1155

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Carla Collingwood
Company Secretary

3 November 2015

The Manager
ASX Market Announcements Platform
ASX Limited
20 Bridge Street
Sydney NSW 2000



Dear Sir / Madam,

FXL: Retraction of Substantial Shareholding Notice – Flexigroup Limited

Commonwealth Bank of Australia ACN 123 123 124 and its related entities lodged a Form 605 Notice of ceasing to be a substantial holder on 30 October 2015 for its holdings in Flexigroup Limited (ASX trading code FXL) (“Notice”).

Please note this Notice is not required and should be disregarded.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Collingwood', written over a light grey horizontal line.

Carla Collingwood
Company Secretary