
Form 603
Corporations Act 2001
Section 671B
Notice of initial substantial holder

To: Company Name/Scheme: FLEXIGROUP LIMITED

ACN/ARSN: 122 574 583

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 became a substantial holder on: 28/12/2017

2. Details of 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 on the date the substantial holder became a substantial holder are as follows:

Class of securities	Number of securities	Person's votes	Voting power (%)
Fully Paid ordinary shares	17,099,864	17,099,864	4.57%

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

Class of securities	Number of securities	Person's votes	Voting power (%)
Fully Paid ordinary shares	1,667,355	1,667,355	0.45%

Class of securities	Number of securities	Person's votes	Voting power (%)
GRAND TOTAL			
Fully Paid ordinary shares	18,767,219	18,767,219	5.02%

3. Details of relevant interests

The nature of the relevant interest the substantial holder or an associate had in the following voting securities on the date the substantial holder became a substantial holder are as follows:

Holder of relevant interest	Nature of relevant interest	Class and number of securities
Avanteos Investments Limited ACN 096 259 979	Relevant interest under paragraph 608(1)(a), 608(1)(b) and 608(1)(c) of the Corporations Act 2001 (Cth), being a relevant interest arising as a result of being the registered holder of the relevant securities in its capacity as a superannuation trustee and in its capacity as administrator of managed accounts. 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.	219,897 Fully paid ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	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.	13,899,073 Fully paid ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	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.	9,510,283 Fully paid ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	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.	1,667,355 Fully paid ordinary shares (including 48,639 borrowed from Citigroup Global Markets Limited (Agreement 1), see Annexure C) (including 835,758 borrowed from UBS AG (Agreement 1), see Annexure C) (including 525,704 borrowed from UBS AG (Agreement 2), see Annexure C) (including 257,254 borrowed from UBS AG (Agreement 3), see Annexure C)
Colonial First State Investments Limited ACN 002 348 352	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.	11,038,168 Fully paid ordinary shares (including 48,639 borrowed from Citigroup Global Markets Limited (Agreement 1), see Annexure C) (including 835,758 borrowed from UBS AG (Agreement 1), see Annexure C) (including 525,704 borrowed from UBS AG (Agreement 2), see Annexure C) (including 257,254 borrowed from UBS AG (Agreement 3), see Annexure C)

<p>Colonial First State Investments Limited ACN 002 348 352</p>	<p>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.</p>	<p>4,388,790 Fully paid ordinary shares</p>
<p>Realindex Investments Pty Limited ACN 133 312 017</p>	<p>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.</p>	<p>2,980,894 Fully paid ordinary shares</p>

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
Avanteos Investments Limited ACN 096 259 979	Avanteos Investments Limited		219,897 Fully paid ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Citibank N A Hong Kong		4,388,790 Fully paid ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Citicorp Nominees Pty Limited (Australia)		6,038,469 Fully paid ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Northern Trust Company		1,889,321 Fully paid ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	State Street Global Advisors (Australia) Limited		1,582,493 Fully paid ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Citibank N A Hong Kong		48,639 Fully paid ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	UBS Nominees Pty Ltd		1,618,716 Fully paid ordinary shares
Realindex Investments Pty Limited ACN 133 312 017	Citibank N A Hong Kong		2,359,608 Fully paid ordinary shares
Realindex Investments Pty Limited ACN 133 312 017	National Custodian Services		621,286 Fully paid ordinary shares

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	
See annexure B to this notice				

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
Avanteos Investments Limited ACN 096 259 979	An indirect wholly-owned subsidiary, and therefore related body corporate, of Commonwealth Bank of Australia
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	An indirect wholly-owned subsidiary, and therefore related body corporate, of Commonwealth Bank of Australia
Colonial First State Investments Limited ACN 002 348 352	An indirect wholly-owned subsidiary, and therefore related body corporate, of Commonwealth Bank of Australia
Realindex Investments Pty Limited ACN 133 312 017	An indirect wholly-owned subsidiary, and therefore related body corporate, of Commonwealth Bank of Australia

7. 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
CBA Markets Limited ACN 003 485 952	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

8. 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 29 day of December 2017

Clare McManus - Company Secretary

Annexure A

This is annexure A referred to in Form 603, Notice of initial substantial holder dated 28/12/2017



Clare McManus

Company Secretary

Dated the 29/12/2017

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
AUSIEX NOMINEES 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
CARDS NZ 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 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 SOLUTIONS DEVELOPMENT COMPANY LIMITED
 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 MARKETS LIMITED
 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 SPECIALISED FINANCING PTY LIMITED
 CBA USD INVESTMENTS PTY LIMITED
 CBFC LEASING PTY. LIMITED
 CBFC LIMITED
 CBSA FOUNDATION NPC
 CFSPAI EUROPE CO LIMITED
 CFSPAI EUROPE HOLDCO LIMITED
 CHULLORA EQUITY INVESTMENT (NO 1) PTY LIMITED
 CHULLORA EQUITY INVESTMENT (NO 2) PTY LIMITED
 CHULLORA EQUITY INVESTMENT (NO 3) PTY 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
 COMMFUNDATION PTY LIMITED
 COMMONWEALTH AUSTRALIA SECURITIES LLC
 COMMONWEALTH BANK OF AUSTRALIA
 COMMONWEALTH BANK OF AUSTRALIA (CHENG'AN) COUNTY BANK CO. LTD.
 COMMONWEALTH BANK OF AUSTRALIA (CIXIAN) COUNTY BANK CO. LTD
 COMMONWEALTH BANK OF AUSTRALIA (DENG FENG) COUNTY BANK CO. LTD
 COMMONWEALTH BANK OF AUSTRALIA (HANDANXIAN) COUNTY BANK CO. LTD.
 COMMONWEALTH BANK OF AUSTRALIA (JIYUAN) COUNTY BANK CO. LTD
 COMMONWEALTH BANK OF AUSTRALIA (LANKAO) COUNTY BANK CO. LTD
 COMMONWEALTH BANK OF AUSTRALIA (LUANCHENG) COUNTY BANK CO. LTD
 COMMONWEALTH BANK OF AUSTRALIA (MIANCHI) COUNTY BANK CO. LTD
 COMMONWEALTH BANK OF AUSTRALIA (SHEXIAN) COUNTY BANK CO. LTD
 COMMONWEALTH BANK OF AUSTRALIA (UK) STAFF BENEFITS SCHEME TRUSTEE COMPANY LIMITED
 COMMONWEALTH BANK OF AUSTRALIA (WEIXIAN) COUNTY BANK CO. LTD.
 COMMONWEALTH BANK OF AUSTRALIA (WENXIAN) COUNTY BANK CO. LTD
 COMMONWEALTH BANK OF AUSTRALIA (XINJI) COUNTY BANK CO. LTD
 COMMONWEALTH BANK OF AUSTRALIA (YICHUAN) COUNTY BANK CO. LTD
 COMMONWEALTH BANK OF AUSTRALIA (YONGCHENG) COUNTY BANK CO. LTD
 COMMONWEALTH BANK OF AUSTRALIA (YONGNIAN) COUNTY BANK CO. LTD
 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
EQUIGROUP HOLDINGS 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 (JAPAN) 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
NIMITZ NOMINEES PTY 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 NO1 PTY LTD
SAFE NO19 PTY LIMITED
SAFE NO2 PTY LTD
SAFE NO24 PTY LTD
SAFE NO25 PTY LTD
SAFE NO26 PTY LTD
SAFE NO3 PTY LTD
SAFE NO4 PTY LIMITED
SAFE NO9 PTY LIMITED
SAFE USD HOLDINGS PTY LTD
SBN NOMINEES PTY. LIMITED

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)
VIPRO PTY LIMITED (PENDING DEREGISTRATION)
WESTSIDE PROPERTIES LIMITED
WIZARD HOME LOANS PTY LIMITED

Annexure B

This is annexure B referred to in Form 603, Notice of initial substantial holder dated 28/12/2017



Clare McManus

Company Secretary

Dated the 29/12/2017

Holder of relevant interest	Date of acquisition	Consideration cash	Consideration non-cash	Class and number of securities affected
Avanteos Investments Limited ACN 096 259 979	Thursday, 31 August 2017	4,486.67		2,647 Ordinary shares
Avanteos Investments Limited ACN 096 259 979	Monday, 16 October 2017	4,567.50		2,900 Ordinary shares
Avanteos Investments Limited ACN 096 259 979	Tuesday, 24 October 2017	3,698.92		2,356 Ordinary shares
Avanteos Investments Limited ACN 096 259 979	Wednesday, 01 November 2017	5,300.34		3,500 Ordinary shares
Avanteos Investments Limited ACN 096 259 979	Monday, 13 November 2017	2,969.98		1,870 Ordinary shares
Avanteos Investments Limited ACN 096 259 979	Tuesday, 28 November 2017	4,143.46		2,542 Ordinary shares
Avanteos Investments Limited ACN 096 259 979	Tuesday, 05 December 2017	3,680.50		2,305 Ordinary shares
Avanteos Investments Limited ACN 096 259 979	Monday, 18 December 2017	2,985.40		1,840 Ordinary shares
Avanteos Investments Limited ACN 096 259 979	Monday, 18 December 2017	5,029.80		3,030 Ordinary shares
Avanteos Investments Limited ACN 096 259 979	Wednesday, 20 December 2017	2,003.05		1,242 Ordinary shares
Avanteos Investments Limited ACN 096 259 979	Wednesday, 20 December 2017	1,610.00		1,000 Ordinary shares
Avanteos Investments Limited ACN 096 259 979	Thursday, 21 December 2017	4,000.00		2,500 Ordinary shares
CBA Markets Limited ACN 003 485 952	Thursday, 23 November 2017	N/A		211,733 Ordinary shares (borrowed from Citigroup Global Markets Limited (Agreement 13), see Annexure C)
CBA Markets Limited ACN 003 485 952	Friday, 24 November 2017	N/A		238,288 Ordinary shares (borrowed from Citigroup Global Markets Limited (Agreement 13), see Annexure C)
CBA Markets Limited ACN 003 485 952	Tuesday, 05 December 2017	N/A		117,412 Ordinary shares (borrowed from Barclays Capital Securities Ltd, see Annexure C)
CBA Markets Limited ACN 003 485 952	Wednesday, 06 December 2017	N/A		117,412 Ordinary shares (borrowed from Barclays Capital Securities Ltd, see Annexure C)
CBA Markets Limited ACN 003 485 952	Thursday, 07 December 2017	N/A		117,412 Ordinary shares (borrowed from Barclays Capital Securities Ltd, see Annexure C)
CBA Markets Limited ACN 003 485 952	Monday, 11 December 2017	N/A		68,312 Ordinary shares (borrowed from Barclays Capital Securities Ltd, see Annexure C)
CBA Markets Limited ACN 003 485 952	Tuesday, 12 December 2017	N/A		6 Ordinary shares (borrowed from Citigroup Global Markets Limited (Agreement 13), see Annexure C)
CBA Markets Limited ACN 003 485 952	Thursday, 14 December 2017	N/A		92,200 Ordinary shares (borrowed from Barclays Capital Securities Ltd, see Annexure C)
CBA Markets Limited ACN 003 485 952	Monday, 18 December 2017	N/A		103,501 Ordinary shares (borrowed from Barclays Capital Securities Ltd, see Annexure C)

CBA Markets Limited ACN 003 485 952	Tuesday, 19 December 2017	N/A	214,565 Ordinary shares (borrowed from Barclays Capital Securities Ltd, see Annexure C)
CBA Markets Limited ACN 003 485 952	Thursday, 21 December 2017	N/A	165,365 Ordinary shares (borrowed from Barclays Capital Securities Ltd, see Annexure C)
CBA Markets Limited ACN 003 485 952	Friday, 22 December 2017	N/A	165,365 Ordinary shares (borrowed from Barclays Capital Securities Ltd, see Annexure C)
CBA Markets Limited ACN 003 485 952	Tuesday, 26 December 2017	N/A	165,363 Ordinary shares (borrowed from Barclays Capital Securities Ltd, see Annexure C)
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Friday, 15 September 2017	4,569.94	2,839 Ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Thursday, 21 September 2017	7,620.09	4,689 Ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Thursday, 21 September 2017	3,874.24	2,384 Ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Thursday, 21 September 2017	5,210.07	3,206 Ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Thursday, 21 September 2017	6,792.92	4,180 Ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Thursday, 21 September 2017	6,191.63	3,810 Ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Thursday, 21 September 2017	16,603.65	10,217 Ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Friday, 29 September 2017	12,559.74	8,077 Ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Friday, 06 October 2017	41,537.33	26,885 Ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Tuesday, 10 October 2017	99,499.96	63,868 Ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Tuesday, 07 November 2017	92,144.39	60,934 Ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Tuesday, 07 November 2017	66,630.56	44,062 Ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Tuesday, 07 November 2017	35,197.97	23,276 Ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Wednesday, 27 December 2017	81,747.39	48,132 Ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Thursday, 28 December 2017	5,664.40	3,332 Ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Thursday, 28 December 2017	3,209.60	1,888 Ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Thursday, 28 December 2017	4,727.70	2,781 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Tuesday, 29 August 2017	N/A	31,789 Ordinary shares (borrowed from UBS AG (Agreement 3), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Friday, 08 September 2017	N/A	54,486 Ordinary shares (borrowed from UBS AG (Agreement 1), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Wednesday, 13 September 2017	N/A	17,064 Ordinary shares (borrowed from UBS AG (Agreement 3), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Tuesday, 19 September 2017	N/A	1,638 Ordinary shares (borrowed from Citigroup Global Markets Limited (Agreement 1), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Wednesday, 20 September 2017	N/A	73,699 Ordinary shares (borrowed from UBS AG (Agreement 1), see Annexure C)

Colonial First State Investments Limited (Note 1) ACN 002 348 352	Thursday, 21 September 2017	N/A	815 Ordinary shares (borrowed from Citigroup Global Markets Limited (Agreement 1), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Tuesday, 26 September 2017	N/A	2,643 Ordinary shares (borrowed from Citigroup Global Markets Limited (Agreement 1), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Thursday, 28 September 2017	N/A	2,287 Ordinary shares (borrowed from Citigroup Global Markets Limited (Agreement 1), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Wednesday, 04 October 2017	N/A	16,656 Ordinary shares (borrowed from UBS AG (Agreement 3), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Thursday, 05 October 2017	N/A	69,242 Ordinary shares (borrowed from UBS AG (Agreement 1), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Thursday, 12 October 2017	N/A	2,838 Ordinary shares (borrowed from Citigroup Global Markets Limited (Agreement 1), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Tuesday, 17 October 2017	N/A	1,886 Ordinary shares (borrowed from Citigroup Global Markets Limited (Agreement 1), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Wednesday, 18 October 2017	N/A	12,463 Ordinary shares (borrowed from UBS AG (Agreement 3), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Tuesday, 24 October 2017	N/A	3,162 Ordinary shares (borrowed from Citigroup Global Markets Limited (Agreement 1), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Thursday, 26 October 2017	N/A	3,485 Ordinary shares (borrowed from Citigroup Global Markets Limited (Agreement 1), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Tuesday, 31 October 2017	N/A	31,364 Ordinary shares (borrowed from UBS AG (Agreement 2), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Tuesday, 07 November 2017	N/A	2,351 Ordinary shares (borrowed from Citigroup Global Markets Limited (Agreement 1), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Tuesday, 21 November 2017	N/A	1,708 Ordinary shares (borrowed from Citigroup Global Markets Limited (Agreement 1), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Wednesday, 22 November 2017	N/A	58,779 Ordinary shares (borrowed from UBS AG (Agreement 1), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Tuesday, 28 November 2017	N/A	1,555 Ordinary shares (borrowed from Citigroup Global Markets Limited (Agreement 1), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Thursday, 30 November 2017	N/A	847 Ordinary shares (borrowed from Citigroup Global Markets Limited (Agreement 1), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Tuesday, 05 December 2017	N/A	2,646 Ordinary shares (borrowed from Citigroup Global Markets Limited (Agreement 1), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Thursday, 07 December 2017	N/A	4,701 Ordinary shares (borrowed from Citigroup Global Markets Limited (Agreement 1), see Annexure C)
Realindex Investments Pty Limited ACN 133 312 017	Wednesday, 20 September 2017	149,783.24	90,498 Ordinary shares
Realindex Investments Pty Limited ACN 133 312 017	Thursday, 23 November 2017	638,884.26	401,814 Ordinary shares

Realindex Investments Pty Limited ACN 133 312 017	Tuesday, 28 November 2017	234,693.09	138,462 Ordinary shares
Realindex Investments Pty Limited ACN 133 312 017	Wednesday, 06 December 2017	51,013.72	30,824 Ordinary shares
Realindex Investments Pty Limited ACN 133 312 017	Friday, 08 December 2017	203,887.50	125,000 Ordinary shares
Realindex Investments Pty Limited ACN 133 312 017	Friday, 08 December 2017	56,069.06	34,375 Ordinary shares
Realindex Investments Pty Limited ACN 133 312 017	Monday, 11 December 2017	137,193.40	80,702 Ordinary shares
Realindex Investments Pty Limited ACN 133 312 017	Tuesday, 12 December 2017	595,181.52	350,251 Ordinary shares
Realindex Investments Pty Limited ACN 133 312 017	Tuesday, 12 December 2017	64,328.70	37,856 Ordinary shares
Realindex Investments Pty Limited ACN 133 312 017	Wednesday, 13 December 2017	197,067.36	117,302 Ordinary shares
Realindex Investments Pty Limited ACN 133 312 017	Wednesday, 13 December 2017	24,633.84	14,663 Ordinary shares
Realindex Investments Pty Limited ACN 133 312 017	Tuesday, 19 December 2017	34,525.28	21,052 Ordinary shares
Realindex Investments Pty Limited ACN 133 312 017	Thursday, 28 December 2017	225,371.45	131,343 Ordinary shares

Annexure C

This is annexure C referred to in Form 603, Notice of initial substantial holder dated 28/12/2017



Clare McManus Company Secretary Dated the 29/12/2017

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).

Barclays Capital Securities Ltd

Type of agreement:	Global Master Securities Lending Agreement
Parties to agreement:	(1) Commonwealth Bank of Australia and (2) Barclays Capital Securities Ltd
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

Citigroup Global Markets Limited (Agreement 1)

Type of agreement:	Australian Master Securities Lending 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):	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

Citigroup Global Markets Limited (Agreement 13)

Type of agreement:	Global Master Securities Lending Agreement
Parties to agreement:	(1) Commonwealth Bank of Australia and (2) Citigroup Global Markets 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

UBS AG (Agreement 1)

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

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

UBS AG (Agreement 3)

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