

---

**Form 605**

Corporations Act 2001  
Section 671B

**Notice of ceasing to be a 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 ceased to be a substantial holder on: **11/09/2018**

The previous notice was given to the company on: **12/09/2018**

The previous notice was dated: **10/09/2018**

**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	Ground Floor Tower 1, 201 Sussex Street, Sydney, NSW, 2000, Australia
Commonwealth Bank of Australia ACN 123 123 124	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
Realindex Investments Pty Limited ACN 133 312 017	Ground Floor Tower 1, 201 Sussex Street, Sydney, NSW, 2000, Australia

5. Signature



Dated the 13 day of September 2018

---

Clare McManus - Company Secretary

**Annexure A**

This is annexure A referred to in Form 605, Notice of ceasing to be a substantial holder dated 11/09/2018



Clare McManus

Company Secretary

Dated the 13/09/2018

**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 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 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 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  
 CFSPA EUROPE CO LIMITED  
 CFSPA 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 (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  
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 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  
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)  
WESTSIDE PROPERTIES LIMITED  
WIZARD HOME LOANS PTY LIMITED



**Annexure B**

This is annexure B referred to in Form 605, Notice of ceasing to be a substantial holder dated 11/09/2018



Clare McManus

Company Secretary

Dated the 13/09/2018

<b>Date of change</b>	<b>Person whose relevant interest changed</b>	<b>Nature of change</b>	<b>Consideration given in relation to change</b>	<b>Class and number of securities affected</b>	<b>Person's votes affected</b>
Tuesday, 11 September 2018	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Borrow Decrease	N/A	26,249 Ordinary shares (returned to UBS AG (Agreement 1), see Annexure C)	26,249
Tuesday, 11 September 2018	Commonwealth Bank of Australia ACN 123 123 124	Borrow Decrease	N/A	276,712 Ordinary shares (returned to Citigroup Global Markets Limited (Agreement 13), see Annexure C)	276,712

**Annexure C**

This is annexure C referred to in Form 605, Notice of ceasing to be a substantial holder dated 11/09/2018

*Clare McManus*

Clare McManus                      Company Secretary                      Dated the 13/09/2018

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).

**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