
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: 21/09/2018

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	18,249,338	18,249,338	4.88%

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	485,945	485,945	0.13%

Class of securities	Number of securities	Person's votes	Voting power (%)
GRAND TOTAL			
Fully Paid ordinary shares	18,735,283	18,735,283	5.01%

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.	197,751 Fully paid ordinary shares
Commonwealth Bank of Australia ACN 123 123 124	Relevant interest under paragraph 608(1)(b) and/or 608(1)(c) of the Corporations Act 2001 (Cth), being a relevant interest arising as a result of 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 a proprietary capacity.	75,646 Fully paid ordinary shares (including 75,646 borrowed from Barclays Capital Securities Ltd, see Annexure C)
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.	13,557,035 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.	9,092,880 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.	485,945 Fully paid ordinary shares (including 363,052 borrowed from UBS AG (Agreement 2), 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>Fully paid ordinary shares (including 11,215,357 363,052 borrowed from UBS AG (Agreement 2), see Annexure C)</p>
<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>4,464,155 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>4,418,906 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		197,751 Fully paid ordinary shares
Commonwealth Bank of Australia ACN 123 123 124	The Bank Of New York Mellon, Sydney Branch		75,646 Fully paid ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Citibank N A Hong Kong		4,464,155 Fully paid ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Citicorp Nominees Pty Limited (Australia)		5,578,734 Fully paid ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Northern Trust Company		1,996,523 Fully paid ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	State Street Global Advisors (Australia) Limited		1,517,623 Fully paid ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Northern Trust Company		43,649 Fully paid ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	UBS Nominees Pty Ltd		442,296 Fully paid ordinary shares
Realindex Investments Pty Limited ACN 133 312 017	Citibank N A Hong Kong		3,081,023 Fully paid ordinary shares
Realindex Investments Pty Limited ACN 133 312 017	JPMorgan (UK)		551,869 Fully paid ordinary shares
Realindex Investments Pty Limited ACN 133 312 017	National Custodian Services		786,014 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
Commonwealth Bank of Australia ACN 123 123 124	Parent Company
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
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
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 25 day of September 2018

Clare McManus - Company Secretary

Annexure A

This is annexure A referred to in Form 603, Notice of initial substantial holder dated 21/09/2018



Clare McManus

Company Secretary

Dated the 25/09/2018

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 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
 CFGAM 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
 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
 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 603, Notice of initial substantial holder dated 21/09/2018



Clare McManus

Company Secretary

Dated the 25/09/2018

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	Friday, 07 September 2018	15,074.77		7,318 Ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Wednesday, 06 June 2018	116,746.33		51,369 Ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Wednesday, 06 June 2018	111,055.49		48,865 Ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Wednesday, 06 June 2018	79,119.51		34,813 Ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Tuesday, 03 July 2018	37,325.14		16,713 Ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Tuesday, 03 July 2018	793.95		356 Ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Tuesday, 03 July 2018	785.03		352 Ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Tuesday, 03 July 2018	36,833.82		16,493 Ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Tuesday, 03 July 2018	1,032.58		463 Ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Tuesday, 03 July 2018	48,498.34		21,716 Ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Tuesday, 24 July 2018	68,475.91		31,202 Ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Friday, 10 August 2018	306,231.71		156,881 Ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Friday, 10 August 2018	1,842,330.92		952,109 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Wednesday, 04 July 2018	13,615.02		6,226 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Thursday, 23 August 2018	68,206.40		31,126 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Friday, 31 August 2018	83,374.70		37,423 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Tuesday, 04 September 2018	32,335.96		14,770 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Wednesday, 19 September 2018	68,503.46		33,348 Ordinary shares
Commonwealth Bank of Australia ACN 123 123 124	Friday, 25 May 2018	N/A		52,928 Ordinary shares (borrowed from Barclays Capital Securities Ltd, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Tuesday, 05 June 2018	N/A		131,115 Ordinary shares (borrowed from Barclays Capital Securities Ltd, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Wednesday, 06 June 2018	N/A		131,115 Ordinary shares (borrowed from Barclays Capital Securities Ltd, see Annexure C)

Commonwealth Bank of Australia ACN 123 123 124	Tuesday, 12 June 2018	N/A	110,000 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Thursday, 28 June 2018	N/A	119,646 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Friday, 29 June 2018	N/A	119,646 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Monday, 02 July 2018	N/A	168,448 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Tuesday, 03 July 2018	N/A	168,448 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Tuesday, 03 July 2018	N/A	162,912 Ordinary shares (borrowed from Citigroup Global Markets Limited (Agreement 13), see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Wednesday, 04 July 2018	N/A	168,448 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Wednesday, 04 July 2018	N/A	162,912 Ordinary shares (borrowed from Citigroup Global Markets Limited (Agreement 13), see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Thursday, 05 July 2018	N/A	162,755 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Friday, 06 July 2018	N/A	155,153 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Monday, 09 July 2018	N/A	112,075 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Tuesday, 10 July 2018	N/A	102,414 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Wednesday, 11 July 2018	N/A	87,088 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Thursday, 12 July 2018	N/A	87,088 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Friday, 13 July 2018	N/A	87,088 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Monday, 16 July 2018	N/A	43,164 Ordinary shares (borrowed from Barclays Capital Securities Ltd, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Monday, 16 July 2018	N/A	87,088 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Tuesday, 17 July 2018	N/A	87,088 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Wednesday, 18 July 2018	N/A	87,088 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Monday, 23 July 2018	N/A	274,609 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Tuesday, 24 July 2018	N/A	271,247 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)

Commonwealth Bank of Australia ACN 123 123 124	Wednesday, 25 July 2018		N/A	270,866 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Thursday, 26 July 2018		N/A	270,745 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Friday, 27 July 2018		N/A	268,770 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Monday, 30 July 2018		N/A	71,133 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Tuesday, 31 July 2018		N/A	66,590 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Wednesday, 01 August 2018		N/A	57,965 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Thursday, 02 August 2018		N/A	57,965 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Friday, 03 August 2018		N/A	57,965 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Monday, 06 August 2018		N/A	57,965 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Tuesday, 07 August 2018		N/A	57,965 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Wednesday, 08 August 2018		N/A	57,965 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Thursday, 09 August 2018		N/A	123,574 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Friday, 10 August 2018		N/A	28,353 Ordinary shares (borrowed from Barclays Capital Securities Ltd, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Friday, 10 August 2018		N/A	114,495 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Monday, 13 August 2018		N/A	28,353 Ordinary shares (borrowed from Barclays Capital Securities Ltd, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Monday, 13 August 2018		N/A	97,620 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Tuesday, 14 August 2018		N/A	28,353 Ordinary shares (borrowed from Barclays Capital Securities Ltd, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Tuesday, 14 August 2018		N/A	85,711 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Wednesday, 15 August 2018		N/A	28,353 Ordinary shares (borrowed from Barclays Capital Securities Ltd, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Wednesday, 15 August 2018		N/A	70,203 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Thursday, 16 August 2018		N/A	66,701 Ordinary shares (borrowed from Barclays Capital Securities Ltd, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Thursday, 16 August 2018		N/A	66,090 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)

Commonwealth Bank of Australia ACN 123 123 124	Friday, 17 August 2018		N/A	20,600 Ordinary shares (borrowed from Barclays Capital Securities Ltd, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Friday, 17 August 2018		N/A	66,090 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Monday, 20 August 2018		N/A	20,601 Ordinary shares (borrowed from Barclays Capital Securities Ltd, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Tuesday, 21 August 2018		N/A	20,601 Ordinary shares (borrowed from Barclays Capital Securities Ltd, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Wednesday, 22 August 2018		N/A	75,622 Ordinary shares (borrowed from Barclays Capital Securities Ltd, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Wednesday, 29 August 2018		N/A	127,379 Ordinary shares (borrowed from Barclays Capital Securities Ltd, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Thursday, 30 August 2018		N/A	121,094 Ordinary shares (borrowed from Barclays Capital Securities Ltd, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Friday, 31 August 2018		N/A	127,379 Ordinary shares (borrowed from Barclays Capital Securities Ltd, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Monday, 03 September 2018		N/A	127,379 Ordinary shares (borrowed from Barclays Capital Securities Ltd, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Monday, 03 September 2018		N/A	6 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Tuesday, 04 September 2018		N/A	37,199 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Tuesday, 04 September 2018		N/A	296,712 Ordinary shares (borrowed from Citigroup Global Markets Limited (Agreement 13), see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Monday, 10 September 2018		N/A	276,712 Ordinary shares (borrowed from Citigroup Global Markets Limited (Agreement 13), see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Thursday, 13 September 2018		N/A	75,646 Ordinary shares (borrowed from Barclays Capital Securities Ltd, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Friday, 14 September 2018		N/A	75,646 Ordinary shares (borrowed from Barclays Capital Securities Ltd, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Monday, 17 September 2018		N/A	75,646 Ordinary shares (borrowed from Barclays Capital Securities Ltd, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Tuesday, 18 September 2018		N/A	75,646 Ordinary shares (borrowed from Barclays Capital Securities Ltd, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Thursday, 20 September 2018		N/A	75,646 Ordinary shares (borrowed from Barclays Capital Securities Ltd, see Annexure C)
Commonwealth Bank of Australia ACN 123 123 124	Friday, 21 September 2018		N/A	75,646 Ordinary shares (borrowed from Barclays Capital Securities Ltd, see Annexure C)
Realindex Investments Pty Limited ACN 133 312 017	Tuesday, 22 May 2018	567,393.12		262,682 Ordinary shares
Realindex Investments Pty Limited ACN 133 312 017	Thursday, 24 May 2018	101,470.32		46,977 Ordinary shares
Realindex Investments Pty Limited ACN 133 312 017	Wednesday, 30 May 2018	149,663.52		67,416 Ordinary shares
Realindex Investments Pty Limited ACN 133 312 017	Thursday, 14 June 2018	34,124.58		15,582 Ordinary shares
Realindex Investments Pty Limited ACN 133 312 017	Monday, 18 June 2018	31,521.60		14,328 Ordinary shares

Realindex Investments Pty Limited ACN 133 312 017	Monday, 25 June 2018	21,868.31		9,767 Ordinary shares
Realindex Investments Pty Limited ACN 133 312 017	Monday, 25 June 2018	22,911.69		10,233 Ordinary shares
Realindex Investments Pty Limited ACN 133 312 017	Monday, 25 June 2018	31,240.77		13,953 Ordinary shares
Realindex Investments Pty Limited ACN 133 312 017	Tuesday, 26 June 2018	142,316.77		62,908 Ordinary shares
Realindex Investments Pty Limited ACN 133 312 017	Tuesday, 26 June 2018	624,731.88		276,149 Ordinary shares
Realindex Investments Pty Limited ACN 133 312 017	Tuesday, 26 June 2018	81,304.80		35,939 Ordinary shares
Realindex Investments Pty Limited ACN 133 312 017	Wednesday, 27 June 2018	24,454.08		10,917 Ordinary shares
Realindex Investments Pty Limited ACN 133 312 017	Thursday, 28 June 2018	30,584.19		13,839 Ordinary shares
Realindex Investments Pty Limited ACN 133 312 017	Friday, 29 June 2018	133,054.17		60,181 Ordinary shares

Annexure C

This is annexure C referred to in Form 603, Notice of initial substantial holder dated 21/09/2018



Clare McManus Company Secretary Dated the 25/09/2018

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).

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 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

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 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