

Form 603

Corporations Act 2001

Section 671B

Notice of initial substantial holder

To Company Name/Scheme INGENIA COMMUNITIES GROUP

ACN/ARSN ACN 154 444 925

1. Details of substantial holder (1)

Name Credit Suisse Holdings (Australia) Limited (on behalf of Credit Suisse Group AG and its affiliates)

ACN/ARSN (if applicable) 008 496 713

The holder became a substantial holder on 21-Feb-2020

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 (2) had a relevant interest (3) in on the date the substantial holder became a substantial holder are as follows:

Class of securities (4)	Number of securities	Persons' votes (5)	Voting power (6)
Stapled Securities	25,779,310	25,779,310	9.52%

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 (7)	Class and number of securities
Credit Suisse Equities (Australia) Limited (ACN 068 232 708)	Holder of securities subject to an obligation to return under a securities lending agreement	2,600,000 Stapled Securities
Credit Suisse Securities (Europe) Limited (ARBN 099554131)	Holder of securities subject to an obligation to return under a securities lending agreement	16,804,865 Stapled Securities
Credit Suisse Securities (USA) LLC	Holder of securities subject to an obligation to return under securities lending agreement	6,171,036 Stapled Securities
Credit Suisse Funds AG	Voting rights and right to dispose	203,409 Stapled Securities

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 (8)	Class and number of securities
Credit Suisse Equities (Australia) Limited (ACN 068 232 708)	CS Fourth Nominees Pty Limited (ACN 069 126 432)	Credit Suisse Equities (Australia) Limited	2,600,000 Stapled Securities
Credit Suisse Securities (Europe) Limited (ARBN 099554131)	CS Third Nominees Pty Limited (ACN 007 053 849)	Credit Suisse Securities (Europe) Limited	16,804,865 Stapled Securities
Credit Suisse Securities (USA) LLC	CS Third Nominees Pty Limited (ACN 007 053 849)	Credit Suisse Securities (USA) LLC	6,171,036 Stapled Securities
Credit Suisse Funds AG	HSBC Custody Nominees (Australia) Limited (ACN 003 094 568)	Credit Suisse Funds AG	203,409 Stapled Securities

5. Consideration

Annexure "A"

5. Consideration

The consideration paid for each relevant interest referred to in paragraph 3 above, and acquired in the 4 months prior to the day that the substantial holder became a substantial holder is as follows:

Holder of relevant interest	Date of acquisition	Consideration (9)		Class and number of securities
		Cash	Non-cash	
Credit Suisse Funds AG	31-Jan-20	929,579.13 AUD		203,409 Stapled Securities
Credit Suisse Equities (Australia) Limited	22-Oct-19	Refer to Annexure B of Notice	Stock returned under ASLA	-460,000 Stapled Securities
Credit Suisse Equities (Australia) Limited	29-Oct-19	Refer to Annexure B of Notice	Stock borrowed under ASLA	54,117 Stapled Securities
Credit Suisse Equities (Australia) Limited	31-Oct-19	Refer to Annexure B of Notice	Stock returned under ASLA	-48,785 Stapled Securities
Credit Suisse Equities (Australia) Limited	4-Nov-19	Refer to Annexure B of Notice	Stock returned under ASLA	-5,332 Stapled Securities
Credit Suisse Equities (Australia) Limited	21-Feb-20	Refer to Annexure B of Notice	Stock borrowed under ASLA	2,600,000 Stapled Securities
Credit Suisse Securities (USA) LLC	21-Feb-20	Refer to Annexure B of Notice	Stock borrowed under OSLA	4,471,036 Stapled Securities
Credit Suisse Securities (USA) LLC	21-Feb-20	Refer to Annexure B of Notice	Stock borrowed under OSLA	1,700,000 Stapled Securities
Credit Suisse Securities (Europe) Limited	22-Oct-19	Refer to Annexure B of Notice	Stock returned under OSLA	-900,000 Stapled Securities
Credit Suisse Securities (Europe) Limited	28-Oct-19	Refer to Annexure B of Notice	Stock returned under OSLA	-3,000,000 Stapled Securities
Credit Suisse Securities (Europe) Limited	28-Oct-19	Refer to Annexure B of Notice	Stock borrowed under OSLA	3,000,000 Stapled Securities
Credit Suisse Securities (Europe) Limited	30-Oct-19	Refer to Annexure B of Notice	Stock returned under OSLA	-65,181 Stapled Securities
Credit Suisse Securities (Europe) Limited	30-Oct-19	Refer to Annexure B of Notice	Stock borrowed under OSLA	352,941 Stapled Securities
Credit Suisse Securities (Europe) Limited	30-Oct-19	Refer to Annexure B of Notice	Stock borrowed under OSLA	104,325 Stapled Securities
Credit Suisse Securities (Europe) Limited	31-Oct-19	Refer to Annexure B of Notice	Stock returned under OSLA	-104,325 Stapled Securities
Credit Suisse Securities (Europe) Limited	8-Nov-19	Refer to Annexure B of Notice	Stock returned under OSLA	-40,091 Stapled Securities
Credit Suisse Securities (Europe) Limited	11-Nov-19	Refer to Annexure B of Notice	Stock returned under OSLA	-70,144 Stapled Securities
Credit Suisse Securities (Europe) Limited	12-Nov-19	Refer to Annexure B of Notice	Stock returned under OSLA	-312,850 Stapled Securities

Credit Suisse Securities (Europe) Limited	12-Nov-19	Refer to Annexure B of Notice	Stock borrowed under OSLA	312,850 Stapled Securities
Credit Suisse Securities (Europe) Limited	20-Nov-19	Refer to Annexure B of Notice	Stock returned under OSLA	-2,864,675 Stapled Securities
Credit Suisse Securities (Europe) Limited	20-Nov-19	Refer to Annexure B of Notice	Stock returned under OSLA	-312,850 Stapled Securities
Credit Suisse Securities (Europe) Limited	13-Jan-20	Refer to Annexure B of Notice	Stock borrowed under OSLA	122,400 Stapled Securities
Credit Suisse Securities (Europe) Limited	14-Jan-20	Refer to Annexure B of Notice	Stock borrowed under OSLA	25,000 Stapled Securities
Credit Suisse Securities (Europe) Limited	15-Jan-20	Refer to Annexure B of Notice	Stock borrowed under OSLA	19,000 Stapled Securities
Credit Suisse Securities (Europe) Limited	17-Jan-20	Refer to Annexure B of Notice	Stock borrowed under OSLA	54,407 Stapled Securities
Credit Suisse Securities (Europe) Limited	20-Jan-20	Refer to Annexure B of Notice	Stock borrowed under OSLA	89,522 Stapled Securities
Credit Suisse Securities (Europe) Limited	21-Jan-20	Refer to Annexure B of Notice	Stock borrowed under OSLA	222,109 Stapled Securities
Credit Suisse Securities (Europe) Limited	22-Jan-20	Refer to Annexure B of Notice	Stock borrowed under OSLA	115,288 Stapled Securities
Credit Suisse Securities (Europe) Limited	23-Jan-20	Refer to Annexure B of Notice	Stock borrowed under OSLA	302,946 Stapled Securities
Credit Suisse Securities (Europe) Limited	24-Jan-20	Refer to Annexure B of Notice	Stock borrowed under OSLA	342,597 Stapled Securities
Credit Suisse Securities (Europe) Limited	28-Jan-20	Refer to Annexure B of Notice	Stock borrowed under OSLA	92,432 Stapled Securities
Credit Suisse Securities (Europe) Limited	29-Jan-20	Refer to Annexure B of Notice	Stock borrowed under OSLA	251,678 Stapled Securities
Credit Suisse Securities (Europe) Limited	30-Jan-20	Refer to Annexure B of Notice	Stock borrowed under OSLA	39,359 Stapled Securities
Credit Suisse Securities (Europe) Limited	31-Jan-20	Refer to Annexure B of Notice	Stock borrowed under OSLA	197,260 Stapled Securities
Credit Suisse Securities (Europe) Limited	31-Jan-20	Refer to Annexure B of Notice	Stock borrowed under OSLA	42,000 Stapled Securities
Credit Suisse Securities (Europe) Limited	6-Feb-20	Refer to Annexure B of Notice	Stock borrowed under OSLA	90,506 Stapled Securities
Credit Suisse Securities (Europe) Limited	12-Feb-20	Refer to Annexure B of Notice	Stock borrowed under OSLA	43,746 Stapled Securities
Credit Suisse Securities (Europe) Limited	12-Feb-20	Refer to Annexure B of Notice	Stock borrowed under OSLA	64,083 Stapled Securities
Credit Suisse Securities (Europe) Limited	13-Feb-20	Refer to Annexure B of Notice	Stock borrowed under OSLA	70,532 Stapled Securities
Credit Suisse Securities (Europe) Limited	20-Feb-20	Refer to Annexure B of Notice	Stock borrowed under OSLA	620,000 Stapled Securities
Credit Suisse Securities (Europe) Limited	21-Feb-20	Refer to Annexure B of Notice	Stock borrowed under OSLA	14,000,000 Stapled Securities

This is Annexure "A" referred to in the Form 603 "Notice of initial substantial holder"

Signature

Credit Suisse Holdings (Australia) Limited (ACN 008 496 713)

print name	Winston Loke	capacity	Authorised Signatory
sign here		date	26-Feb-2020



Annexure "B"

This is Annexure "B" referred to in the Form 603 "Notice of initial substantial holder"

Signature

Credit Suisse Holdings (Australia) Limited (ACN 008 496 713)

print name	Winston Loke	capacity	Authorised Signatory
sign here		date	26-Feb-2020



Prescribed information**Schedule**

Type of agreement	Australian Securities Lending Agreement
Parties to agreement	Credit Suisse Equities (Australia) Limited and State Street Bank and Trust Company
Transfer date	21-Feb-2020
Holder of voting rights	Borrower
Are there any restrictions on voting rights?	No
If yes, detail	N/A
Scheduled return date (if any)	N/A
Does the borrower have the right to return early?	Yes
If yes, detail	At Will
Does the lender have the right to recall early?	Yes
If yes, detail	With 4 business days prior notice or earlier upon agreement
Will the securities be returned on settlement?	Yes
If yes, detail any exceptions	If an event of default occurs in respect of either the lender or the borrower, the obligation of the borrower to deliver the securities to the lender will be netted off against the obligation of the lender to return securities or cash held by the lender as collateral.

Prescribed information

Schedule

Type of agreement	Australian Securities Lending Agreement
Parties to agreement	Credit Suisse Equities (Australia) Limited and Citibank NA Sydney Branch
Transfer date	4-Nov-2019
Holder of voting rights	Borrower
Are there any restrictions on voting rights?	Yes
If yes, detail	Voting rights to be exercised in accordance with lender's instructions provided such instructions are received 7 days prior.
Scheduled return date (if any)	N/A
Does the borrower have the right to return early?	Yes
If yes, detail	At Will.
Does the lender have the right to recall early?	Yes
If yes, detail	With 4 business days prior notice or earlier upon agreement
Will the securities be returned on settlement?	Yes
If yes, detail any exceptions	If an event of default occurs in respect of either the lender or the borrower, the obligation of the borrower to deliver the securities to the lender will be netted off against the obligation of the lender to return securities or cash held by the lender as collateral.

Prescribed information

Schedule

Type of agreement	Overseas Securities Lending Agreement
Parties to agreement	Credit Suisse Securities (USA) LLC and BlackRock Institutional Trust Company
Transfer date	21-Feb-2020
Holder of voting rights	Borrower
Are there any restrictions on voting rights?	No
If yes, detail	N/A
Scheduled return date (if any)	N/A
Does the borrower have the right to return early?	Yes
If yes, detail	With 4 business days prior notice, unless Borrower and Lender agree to the contrary.
Does the lender have the right to recall early?	Yes
If yes, detail	With 4 business days prior notice or earlier upon agreement
Will the securities be returned on settlement?	Yes
If yes, detail any exceptions	If an event of default occurs in respect of either the lender or the borrower, the obligation of the borrower to deliver the securities to the lender will be netted off against the obligation of the lender to return securities or cash held by the lender as collateral.

Prescribed information**Schedule**

Type of agreement	Overseas Securities Lending Agreement
Parties to agreement	Credit Suisse Securities (USA) LLC and Citibank N.A.
Transfer date	21-Feb-2020
Holder of voting rights	Borrower
Are there any restrictions on voting rights?	No
If yes, detail	N/A
Scheduled return date (if any)	N/A
Does the borrower have the right to return early?	Yes
If yes, detail	At Will
Does the lender have the right to recall early?	Yes
If yes, detail	With 4 business days prior notice or earlier upon agreement
Will the securities be returned on settlement?	Yes
If yes, detail any exceptions	If an event of default occurs in respect of either the lender or the borrower, the obligation of the borrower to deliver the securities to the lender will be netted off against the obligation of the lender to return securities or cash held by the lender as collateral.

Prescribed information**Schedule**

Type of agreement	Overseas Securities Lending Agreement
Parties to agreement	Credit Suisse Securities (Europe) Limited and Bank of New York Mellon
Transfer date	13-Feb-2020
Holder of voting rights	Borrower
Are there any restrictions on voting rights?	No
If yes, detail	N/A
Scheduled return date (if any)	N/A
Does the borrower have the right to return early?	Yes
If yes, detail	At Will
Does the lender have the right to recall early?	Yes
If yes, detail	With 4 business days prior notice or earlier upon agreement.
Will the securities be returned on settlement?	Yes
If yes, detail any exceptions	If an event of default occurs in respect of either the lender or the borrower, the obligation of the borrower to deliver the securities to the lender will be netted off against the obligation of the lender to return securities or cash held by the lender as collateral.

Prescribed information**Schedule**

Type of agreement	Overseas Securities Lending Agreement
Parties to agreement	Credit Suisse Securities (Europe) Limited and JPM Chase Bank
Transfer date	21-Feb-2020
Holder of voting rights	Borrower
Are there any restrictions on voting rights?	Yes
If yes, detail	Voting rights to be exercised in accordance with lender's instructions provided such instructions are received 7 days prior.
Scheduled return date (if any)	N/A
Does the borrower have the right to return early?	Yes
If yes, detail	At Will
Does the lender have the right to recall early?	Yes
If yes, detail	With 4 business days prior notice or earlier upon agreement
Will the securities be returned on settlement?	Yes
If yes, detail any exceptions	If an event of default occurs in respect of either the lender or the borrower, the obligation of the borrower to deliver the securities to the lender will be netted off against the obligation of the lender to return securities or cash held by the lender as collateral.

Prescribed information

Schedule

Type of agreement	Overseas Securities Borrowing Agreement
Parties to agreement	Credit Suisse Securities (Europe) Limited and The Northern Trust Company
Transfer date	31-Oct-2019
Holder of voting rights	Borrower
Are there any restrictions on voting rights?	Yes
If yes, detail	Voting rights to be exercised in accordance with lender's instructions provided such instructions are received 7 days prior.
Scheduled return date (if any)	N/A
Does the borrower have the right to return early?	Yes
If yes, detail	At Will.
Does the lender have the right to recall early?	Yes
If yes, detail	With 4 business days prior notice or earlier upon agreement
Will the securities be returned on settlement?	Yes
If yes, detail any exceptions	If an event of default occurs in respect of either the lender or the borrower, the obligation of the borrower to deliver the securities to the lender will be netted off against the obligation of the lender to return securities or cash held by the lender as collateral.

Prescribed information

Schedule

Type of agreement	Overseas Securities Lending Agreement
Parties to agreement	Credit Suisse Securities (Europe) Limited and Canadian Imperial Bank of Commerce
Transfer date	31-Jan-2020
Holder of voting rights	Borrower
Are there any restrictions on voting rights?	Yes
If yes, detail	Borrower must use best endeavours to vote in accordance with the Lender's instructions until completion of the corporate action.
Scheduled return date (if any)	N/A
Does the borrower have the right to return early?	Yes
If yes, detail	At Will.
Does the lender have the right to recall early?	Yes
If yes, detail	With 4 business days prior notice or earlier upon agreement
Will the securities be returned on settlement?	Yes
If yes, detail any exceptions	If an event of default occurs in respect of either the lender or the borrower, the obligation of the borrower to deliver the securities to the lender will be netted off against the obligation of the lender to return securities or cash held by the lender as collateral.

Prescribed information

Schedule

Type of agreement	Overseas Securities Lending Agreement
Parties to agreement	Credit Suisse Securities (Europe) Limited and Citibank N.A.
Transfer date	20-Feb-2020
Holder of voting rights	Borrower
Are there any restrictions on voting rights?	Yes
If yes, detail	Voting rights to be exercised in accordance with lender's instructions provided such instructions are received 7 days prior.
Scheduled return date (if any)	N/A
Does the borrower have the right to return early?	Yes
If yes, detail	At Will
Does the lender have the right to recall early?	Yes
If yes, detail	With 4 business days prior notice or earlier upon agreement
Will the securities be returned on settlement?	Yes
If yes, detail any exceptions	If an event of default occurs in respect of either the lender or the borrower, the obligation of the borrower to deliver the securities to the lender will be netted off against the obligation of the lender to return securities or cash held by the lender as collateral.