

Form 604
Corporations Act 2001
Section 671B
Notice of change of interests of substantial holder

To: Company Name/Scheme: **AUSTRALIAN FINANCE GROUP LTD**

ACN/ARSN **066 385 822**

1. Details of substantial holder

Name Commonwealth Bank of Australia ACN 123 123 124 (CBA) and its related bodies corporate listed in annexure A

There was a change in the interests of the substantial holder on **09/10/2020**

The previous notice was given to the company on **19/06/2020**

The previous notice was dated **18/06/2020**

2. Previous and present 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 when last required, and when now required, to give a substantial holding notice to the company or scheme are as follows:

| Class of securities | Previous notice | | Present notice | |
|----------------------------|-----------------|------------------|----------------|------------------|
| | Person's votes | Voting power (%) | Person's votes | Voting power (%) |
| Fully Paid ordinary shares | 733,502 | 0.27 | 492,720 | 0.18 |

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

| Class of securities | Previous notice | | Present notice | |
|----------------------------|-----------------|---|----------------|---|
| | Person's votes | Voting power (%) | Person's votes | Voting power (%) |
| Fully Paid ordinary shares | 17,941,715 | 6.70 See note 1 at the end of this form | 15,485,684 | 5.77 See note 1 at the end of this form |

| Class of securities | Previous notice | | Present notice | |
|---------------------|-----------------|------------------|----------------|------------------|
| | Person's votes | Voting power (%) | Person's votes | Voting power (%) |
| GRAND TOTAL | 18,675,217 | 6.97 | 15,978,404 | 5.95 |

3. Changes in relevant interest

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 | | | | | |

4. Present relevant interests

Particulars of each relevant interest of the substantial holder in voting securities after the change are as follows:

| Holder of relevant interest | Registered holder of securities | Person entitled to be registered as holder | Nature of relevant interest | Class and number of securities | Person's votes |
|--|---|--|--|---------------------------------------|----------------|
| Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Citibank N A Hong Kong | | 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. | 13,055,992 Fully paid ordinary shares | 13,055,992 |
| Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Citicorp Nominees Pty Limited (Australia) | | 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. | 1,195,183 Fully paid ordinary shares | 1,195,183 |
| Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Northern Trust Company | | 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. | 668,209 Fully paid ordinary shares | 668,209 |

| | | | | | |
|--|---|--|--|---------------------------------------|------------|
| Colonial First State Investments Limited (Note 1) ACN 002 348 352 | UBS Nominees Pty Ltd | | 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. | 566,300 Fully paid ordinary shares | 566,300 |
| Colonial First State Investments Limited ACN 002 348 352 | Citibank N A Hong Kong | | 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. | 13,055,992 Fully paid ordinary shares | 13,055,992 |
| Colonial First State Investments Limited ACN 002 348 352 | Citicorp Nominees Pty Limited (Australia) | | 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. | 1,195,183 Fully paid ordinary shares | 1,195,183 |
| Colonial First State Investments Limited ACN 002 348 352 | Northern Trust Company | | 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. | 668,209 Fully paid ordinary shares | 668,209 |
| Colonial First State Investments Limited ACN 002 348 352 | UBS Nominees Pty Ltd | | 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. | 566,300 Fully paid ordinary shares | 566,300 |

| | | | | | |
|---|-------------------------------|--|--|---|----------------|
| <p>The Colonial Mutual Life Assurance Society Limited ACN 004 021 809</p> | <p>Citibank N A Hong Kong</p> | | <p>Relevant interest under paragraph 608(1)(a), 608(1)(b) and/or 608(1)(c) of the Corporations Act 2001 (Cth), being a relevant interest arising from holding securities, 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 as a life insurance company. Statutory fund holdings are held by external custodians and voted by the relevant investment manager, so CMLA's relevant interest is qualified accordingly. 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>492,720 Fully paid ordinary shares</p> | <p>492,720</p> |
|---|-------------------------------|--|--|---|----------------|

5. 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 |
|-----------------------------------|-----------------------|
| | |

6. Addresses

The addresses of persons named in this form are as follows:

| Name | Address |
|--|---|
| Commonwealth Bank of Australia ACN 123 123 124 | 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 |
| The Colonial Mutual Life Assurance Society Limited ACN 004 021 809 | Ground Floor Tower 1, 201 Sussex Street, Sydney, NSW, 2000, Australia |


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 12 day of October 2020

Kara Nicholls - Company Secretary

Annexure A

This is annexure A referred to in Form 604, Notice of change of interest of substantial holder dated 09/10/2020



Kara Nicholls

Company Secretary

Dated the 12/10/2020

SCHEDULE

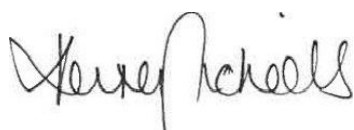
AEGIS CORRECTIONAL PARTNERSHIP PTY LTD
AEGIS SECURITISATION NOMINEES PTY LTD
AHL HOLDINGS PTY LIMITED
AHL INVESTMENTS PTY LTD
ALTONA V6 PTY LIMITED
ASB BANK LIMITED
ASB FINANCE LIMITED
ASB GROUP INVESTMENTS LIMITED
ASB HOLDINGS LIMITED
ASB MANAGEMENT SERVICES LIMITED
ASB NOMINEES LIMITED
ASB SECURITIES LIMITED
ASKLEPIOS LIMITED
AUSSIE CENTRE ADMINISTRATION PTY LIMITED
AUSSIE HOME LOANS PTY LIMITED
AUSSIEHOMELoANS.COM.AU PTY LTD
AUSTRALIAN INVESTMENT EXCHANGE LIMITED
AVANTEOS INVESTMENTS LIMITED
AVANTEOS PTY 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
BW FINANCIAL ADVICE LIMITED
BW SECURITISATION MANAGEMENT PTY LTD
BWA GROUP SERVICES PTY LTD
BWA INTELLECTUAL PROPERTY HOLDINGS LIMITED
CAPITAL 121 FINCO PTY LTD
CAPITAL 121 HOLD CO PTY LTD
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 CORPORATE SERVICES (NSW) PTY LIMITED
CBA CORPORATE SERVICES (VIC) PTY LIMITED
CBA DIGITAL SETTLEMENTS PTY LTD
CBA ES BUSINESS SERVICES PTY LTD
CBA EUROPE LIMITED
CBA EUROPE N.V.
CBA FUNDING (NZ) LIMITED
CBA FUNDING HOLDINGS PTY LTD
CBA INTERNATIONAL FINANCE PTY. LIMITED
CBA INTERNATIONAL FINANCIAL SERVICES 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 NEW DIGITAL BUSINESSES PTY LTD
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 INTERNATIONAL LIMITED
CBA SERVICES PRIVATE LIMITED
CBA SOUTHERN SKY PTY LIMITED
CBA SPECIALISED FINANCING PTY LIMITED
CBA USD INVESTMENTS PTY LIMITED
CBFC LEASING PTY. LIMITED
CBFC 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
COLLATERAL LEASING PTY LTD
COLONIAL FIRST STATE INVESTMENTS LIMITED
COLONIAL HOLDING COMPANY LIMITED
COLONIAL MUTUAL SUPERANNUATION PTY. LTD.
COLONIAL SERVICES PTY LIMITED
COMMBANK EUROPE LIMITED
COMMBANK STAFF FOUNDATION LIMITED
COMMONWEALTH AUSTRALIA SECURITIES LLC
COMMONWEALTH BANK OF AUSTRALIA
COMMONWEALTH BANK OF AUSTRALIA (UK) STAFF BENEFITS SCHEME TRUSTEE COMPANY LIMITED
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
CREDIT SAVVY PTY LTD
CRYSTAL AVENUE PTY LIMITED
CTB AUSTRALIA LIMITED
EAST TOPCO 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
FMG ASSET LEASING PTY LTD
GT USD FUNDING PTY LIMITED
HAZELWOOD INVESTMENT COMPANY PTY LIMITED
HOMEPATH PTY LIMITED
INVERLOCH LEASING PTY LIMITED
INVESTORWEB.COM. PTY LIMITED
IWL BROKING SOLUTIONS PTY LIMITED
IWL PTY LIMITED
LET'S PAY PTY LTD
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
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 NO23 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
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
TYME INVESTMENTS PROPRIETARY LIMITED
VATOSCAN PROPRIETARY LIMITED
VH-VZF PTY LTD
VH-VZG PTY LTD
VH-VZH PTY LTD

Annexure B

This is annexure B referred to in Form 604, Notice of change of interest of substantial holder dated 09/10/2020



Kara Nicholls

Company Secretary

Dated the 12/10/2020

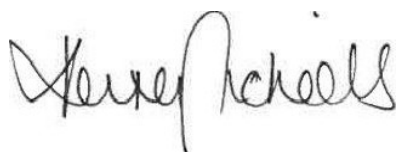
| Date of change | Person whose relevant interest changed | Nature of change | Consideration given in relation to change | Class and number of securities affected | Person's votes affected |
|----------------------------|---|------------------|---|---|-------------------------|
| Monday, 22 June 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 349,723.24 | 180,493 Ordinary shares | 180,493 |
| Monday, 22 June 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 917,542.73 | 473,546 Ordinary shares | 473,546 |
| Monday, 22 June 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 198,300.00 | 100,000 Ordinary shares | 100,000 |
| Thursday, 25 June 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 91,475.60 | 50,679 Ordinary shares | 50,679 |
| Thursday, 25 June 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 496,165.10 | 273,973 Ordinary shares | 273,973 |
| Monday, 29 June 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Purchase | 116,333.43 | 68,347 Ordinary shares | 68,347 |
| Monday, 29 June 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Purchase | 318,765.88 | 187,278 Ordinary shares | 187,278 |
| Tuesday, 30 June 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 297,061.20 | 172,000 Ordinary shares | 172,000 |
| Wednesday, 01 July 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Purchase | 4,946.95 | 2,882 Ordinary shares | 2,882 |
| Friday, 03 July 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Purchase | 37,671.97 | 22,523 Ordinary shares | 22,523 |
| Friday, 03 July 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Purchase | 103,932.02 | 62,138 Ordinary shares | 62,138 |
| Friday, 03 July 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Purchase | 199,952.64 | 119,546 Ordinary shares | 119,546 |
| Wednesday, 08 July 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Purchase | 2,995.55 | 1,826 Ordinary shares | 1,826 |
| Thursday, 09 July 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 144,315.60 | 87,464 Ordinary shares | 87,464 |
| Friday, 10 July 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 75,251.40 | 45,885 Ordinary shares | 45,885 |
| Tuesday, 14 July 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Purchase | 19,670.75 | 12,409 Ordinary shares | 12,409 |
| Wednesday, 15 July 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 45,366.89 | 27,968 Ordinary shares | 27,968 |
| Wednesday, 15 July 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Purchase | 63,864.09 | 39,818 Ordinary shares | 39,818 |
| Thursday, 16 July 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Purchase | 48,347.15 | 30,325 Ordinary shares | 30,325 |
| Thursday, 16 July 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Purchase | 196,858.13 | 123,709 Ordinary shares | 123,709 |
| Friday, 17 July 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Purchase | 71,723.42 | 44,760 Ordinary shares | 44,760 |
| Friday, 17 July 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Purchase | 127,675.59 | 79,633 Ordinary shares | 79,633 |
| Friday, 17 July 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 51,210.35 | 31,873 Ordinary shares | 31,873 |
| Monday, 20 July 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Purchase | 36,257.60 | 22,661 Ordinary shares | 22,661 |
| Wednesday, 22 July 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Purchase | 4,185.60 | 2,560 Ordinary shares | 2,560 |
| Thursday, 23 July 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Purchase | 12,775.64 | 7,605 Ordinary shares | 7,605 |
| Friday, 24 July 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Purchase | 30,346.65 | 17,666 Ordinary shares | 17,666 |
| Monday, 27 July 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Purchase | 10,452.25 | 6,106 Ordinary shares | 6,106 |
| Monday, 27 July 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Purchase | 125,840.23 | 72,677 Ordinary shares | 72,677 |
| Tuesday, 28 July 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Purchase | 249,393.54 | 140,781 Ordinary shares | 140,781 |
| Tuesday, 28 July 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Purchase | 95,767.62 | 54,106 Ordinary shares | 54,106 |
| Wednesday, 29 July 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Purchase | 32,649.04 | 18,724 Ordinary shares | 18,724 |
| Monday, 03 August 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Purchase | 73,233.29 | 44,791 Ordinary shares | 44,791 |
| Wednesday, 12 August 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Purchase | 211,334.38 | 131,985 Ordinary shares | 131,985 |
| Thursday, 27 August 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Purchase | 104,248.98 | 54,767 Ordinary shares | 54,767 |
| Monday, 07 September 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Purchase | 6,027.64 | 3,397 Ordinary shares | 3,397 |
| Tuesday, 08 September 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Purchase | 156,791.09 | 88,748 Ordinary shares | 88,748 |

| | | | | | |
|------------------------------|---|----------|------------|-------------------------|---------|
| Tuesday, 08 September 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Purchase | 52,854.00 | 30,000 Ordinary shares | 30,000 |
| Wednesday, 09 September 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Purchase | 53,346.85 | 30,967 Ordinary shares | 30,967 |
| Friday, 11 September 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Purchase | 62,327.65 | 35,130 Ordinary shares | 35,130 |
| Monday, 21 September 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Purchase | 20,754.03 | 11,419 Ordinary shares | 11,419 |
| Tuesday, 22 September 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Purchase | 67,160.98 | 37,401 Ordinary shares | 37,401 |
| Tuesday, 22 September 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 50,003.23 | 26,348 Ordinary shares | 26,348 |
| Tuesday, 22 September 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 111,442.17 | 58,463 Ordinary shares | 58,463 |
| Tuesday, 22 September 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 124,332.47 | 65,514 Ordinary shares | 65,514 |
| Tuesday, 22 September 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 277,104.29 | 145,370 Ordinary shares | 145,370 |
| Wednesday, 23 September 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 186,256.72 | 100,821 Ordinary shares | 100,821 |
| Thursday, 24 September 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Purchase | 33,924.25 | 18,913 Ordinary shares | 18,913 |
| Tuesday, 29 September 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 30,212.10 | 15,550 Ordinary shares | 15,550 |
| Tuesday, 29 September 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 84,080.94 | 43,276 Ordinary shares | 43,276 |
| Tuesday, 29 September 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 199,116.16 | 102,484 Ordinary shares | 102,484 |
| Wednesday, 30 September 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 102,351.04 | 52,005 Ordinary shares | 52,005 |
| Wednesday, 30 September 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 284,847.05 | 144,732 Ordinary shares | 144,732 |
| Wednesday, 30 September 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 674,566.28 | 342,750 Ordinary shares | 342,750 |
| Wednesday, 30 September 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Purchase | 27,442.92 | 12,884 Ordinary shares | 12,884 |
| Thursday, 01 October 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 74,040.69 | 34,976 Ordinary shares | 34,976 |
| Thursday, 01 October 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 206,241.10 | 97,426 Ordinary shares | 97,426 |
| Thursday, 01 October 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 328,473.02 | 155,167 Ordinary shares | 155,167 |
| Friday, 02 October 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 6,708.21 | 3,180 Ordinary shares | 3,180 |
| Monday, 05 October 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 117,095.98 | 55,375 Ordinary shares | 55,375 |
| Monday, 05 October 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 12,753.03 | 5,922 Ordinary shares | 5,922 |
| Monday, 05 October 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 302,491.42 | 143,049 Ordinary shares | 143,049 |
| Monday, 05 October 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 325,965.59 | 154,150 Ordinary shares | 154,150 |
| Monday, 05 October 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 35,498.29 | 16,484 Ordinary shares | 16,484 |
| Monday, 05 October 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 32,939.94 | 15,296 Ordinary shares | 15,296 |
| Tuesday, 06 October 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 48,045.34 | 22,941 Ordinary shares | 22,941 |
| Tuesday, 06 October 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 39,149.91 | 18,913 Ordinary shares | 18,913 |
| Tuesday, 06 October 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 2,463.44 | 1,162 Ordinary shares | 1,162 |
| Tuesday, 06 October 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 114,055.56 | 54,307 Ordinary shares | 54,307 |
| Tuesday, 06 October 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 120,807.09 | 58,058 Ordinary shares | 58,058 |
| Tuesday, 06 October 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 161,446.57 | 76,872 Ordinary shares | 76,872 |
| Tuesday, 06 October 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 317,577.54 | 151,213 Ordinary shares | 151,213 |
| Tuesday, 06 October 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 6,862.44 | 3,237 Ordinary shares | 3,237 |
| Tuesday, 06 October 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 3,487.40 | 1,645 Ordinary shares | 1,645 |
| Tuesday, 06 October 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 336,373.80 | 161,656 Ordinary shares | 161,656 |
| Tuesday, 06 October 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 171,002.22 | 82,181 Ordinary shares | 82,181 |
| Thursday, 08 October 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 20,933.73 | 9,419 Ordinary shares | 9,419 |
| Thursday, 08 October 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 129,822.89 | 58,413 Ordinary shares | 58,413 |
| Thursday, 08 October 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 58,240.61 | 26,205 Ordinary shares | 26,205 |
| Friday, 09 October 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 13,089.94 | 5,767 Ordinary shares | 5,767 |
| Friday, 09 October 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 20,271.08 | 8,864 Ordinary shares | 8,864 |
| Friday, 09 October 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 36,416.67 | 16,044 Ordinary shares | 16,044 |
| Friday, 09 October 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 81,174.86 | 35,763 Ordinary shares | 35,763 |
| Friday, 09 October 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 56,397.24 | 24,661 Ordinary shares | 24,661 |
| Friday, 09 October 2020 | Colonial First State Investments Limited (Note 1) ACN 002 348 352 | Sale | 125,717.75 | 54,973 Ordinary shares | 54,973 |

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|------------------------------|--|-----------------|------------|--|---------|
| Monday, 28 September 2020 | Commonwealth Bank of Australia ACN 123 123 124 | Borrow Increase | N/A | 453,817 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C) | 453,817 |
| Tuesday, 29 September 2020 | Commonwealth Bank of Australia ACN 123 123 124 | Borrow Decrease | N/A | 453,817 Ordinary shares (returned to Merrill Lynch International, see Annexure C) | 453,817 |
| Monday, 05 October 2020 | Commonwealth Bank of Australia ACN 123 123 124 | Borrow Increase | N/A | 430,172 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C) | 430,172 |
| Tuesday, 06 October 2020 | Commonwealth Bank of Australia ACN 123 123 124 | Borrow Decrease | N/A | 430,172 Ordinary shares (returned to Merrill Lynch International, see Annexure C) | 430,172 |
| Friday, 03 July 2020 | The Colonial Mutual Life Assurance Society Limited ACN 004 021 809 | Purchase | 55,078.72 | 32,930 Ordinary shares | 32,930 |
| Thursday, 20 August 2020 | The Colonial Mutual Life Assurance Society Limited ACN 004 021 809 | Sale | 4,545.80 | 2,674 Ordinary shares | 2,674 |
| Tuesday, 22 September 2020 | The Colonial Mutual Life Assurance Society Limited ACN 004 021 809 | Sale | 4,106.84 | 2,164 Ordinary shares | 2,164 |
| Tuesday, 22 September 2020 | The Colonial Mutual Life Assurance Society Limited ACN 004 021 809 | Sale | 9,151.67 | 4,801 Ordinary shares | 4,801 |
| Tuesday, 29 September 2020 | The Colonial Mutual Life Assurance Society Limited ACN 004 021 809 | Sale | 52,747.79 | 27,149 Ordinary shares | 27,149 |
| Wednesday, 30 September 2020 | The Colonial Mutual Life Assurance Society Limited ACN 004 021 809 | Sale | 178,701.51 | 90,799 Ordinary shares | 90,799 |
| Thursday, 01 October 2020 | The Colonial Mutual Life Assurance Society Limited ACN 004 021 809 | Sale | 77,436.20 | 36,580 Ordinary shares | 36,580 |
| Monday, 05 October 2020 | The Colonial Mutual Life Assurance Society Limited ACN 004 021 809 | Sale | 70,705.88 | 33,437 Ordinary shares | 33,437 |
| Monday, 05 October 2020 | The Colonial Mutual Life Assurance Society Limited ACN 004 021 809 | Sale | 7,700.92 | 3,576 Ordinary shares | 3,576 |
| Tuesday, 06 October 2020 | The Colonial Mutual Life Assurance Society Limited ACN 004 021 809 | Sale | 37,736.39 | 17,968 Ordinary shares | 17,968 |
| Tuesday, 06 October 2020 | The Colonial Mutual Life Assurance Society Limited ACN 004 021 809 | Sale | 816.20 | 385 Ordinary shares | 385 |
| Tuesday, 06 October 2020 | The Colonial Mutual Life Assurance Society Limited ACN 004 021 809 | Sale | 39,970.09 | 19,209 Ordinary shares | 19,209 |
| Thursday, 08 October 2020 | The Colonial Mutual Life Assurance Society Limited ACN 004 021 809 | Sale | 30,439.36 | 13,696 Ordinary shares | 13,696 |
| Friday, 09 October 2020 | The Colonial Mutual Life Assurance Society Limited ACN 004 021 809 | Sale | 19,032.27 | 8,385 Ordinary shares | 8,385 |
| Friday, 09 October 2020 | The Colonial Mutual Life Assurance Society Limited ACN 004 021 809 | Sale | 29,475.85 | 12,889 Ordinary shares | 12,889 |

Annexure C

This is annexure C referred to in Form 604, Notice of change of interest of substantial holder dated 09/10/2020



Kara Nicholls

Company Secretary

Dated the 12/10/2020

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).

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 lender 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 |