
Form 605

Corporations Act 2001
Section 671B

Notice of ceasing to be a substantial holder

To: **Company Name/Scheme:** SMARTGROUP CORPORATION LTD

ACN/ARSN: 126 266 831

1. Details of substantial holder

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

The holder ceased to be a substantial holder on: 02/02/2022

The previous notice was given to the company on: 13/12/2021

The previous notice was dated: 10/12/2021

2. Changes in relevant interests

Particulars of each change in, or change in the nature of, a relevant interest of the substantial holder or an associate in voting securities of the company or scheme, since the substantial holder was last required to give a substantial holding notice to the company or scheme are as follows:

Date of change	Person whose relevant interest changed	Nature of change	Consideration given in relation to change	Class and number of securities affected	Person's votes affected
See annexure B to this notice					

3. Changes in association

The persons who have become associates of, ceased to be associates of, or have changed the nature of their association with, the substantial holder in relation to voting interests in the company or scheme are as follows:

Name and ACN/ARSN (if applicable)	Nature of association

4. Addresses

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

Name	Address
Avanteos Investments Limited ACN 096 259 979	Ground Floor Tower 1, 201 Sussex Street, Sydney, NSW, 2000, Australia
Commonwealth Bank of Australia ACN 123 123 124	Ground Floor Tower 1, 201 Sussex Street, Sydney, NSW, 2000, Australia
Commonwealth Bank Officers Superannuation Corporation Pty Limited ACN 074 519 798	Level 11 Tower 1, 201 Sussex St, Sydney, NSW, 2000, Australia
Colonial First State Investments Limited ACN 002 348 352	Ground Floor Tower 1, 201 Sussex Street, Sydney, NSW, 2000, Australia

5. Signature

A handwritten signature in cursive script, appearing to read "K. Huxtable".

Dated the 03 day of February 2022

Kristy Huxtable - Company Secretary

Annexure A

This is annexure A referred to in Form 605, Notice of ceasing to be a substantial holder dated 02/02/2022



Kristy Huxtable

Company Secretary

Dated the 03/02/2022

SCHEDULE

AEGIS SECURITISATION NOMINEES PTY LTD
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
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
BWA GROUP SERVICES PTY LTD
BWA INTELLECTUAL PROPERTY HOLDINGS LIMITED
CAPITAL 121 PTY LIMITED
CBA A319 4635 PTY LIMITED
CBA A320 5289 PTY LTD
CBA A320 5638 PTY LTD
CBA A320 6749 PTY LIMITED
CBA A320 AIRCRAFT NO1 PTY LTD
CBA A330 1561 PTY LTD
CBA AIRCRAFT LEASING 2 PTY LTD
CBA B377 37091 PTY LTD
CBA B738 39822 PTY LIMITED
CBA B773 60333 PTY LIMITED
CBA CAPTIVE INSURANCE PTE. LTD
CBA CORPORATE SERVICES (NSW) PTY LIMITED
CBA CORPORATE SERVICES (VIC) PTY 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
CBA INVESTMENTS (NO.4) LIMITED
CBA ISO CONTAINERS PTY LTD
CBA IT LEASING NO 3 PTY LTD
CBA NEW DIGITAL BUSINESSES PTY LTD
CBA SAF HOLDING PTY LIMITED
CBA SERVICES INTERNATIONAL LIMITED
CBA SERVICES PRIVATE LIMITED
CBA SOUTHERN SKY PTY LIMITED
CBA SPECIALISED FINANCING PTY LIMITED
CBFC LEASING PTY. LIMITED
CBFC PTY LIMITED
CIPL ARARAT PTY LTD
CMG ASIA LIFE HOLDINGS LIMITED
CMG ASIA PTY LTD
COLONIAL HOLDING COMPANY LIMITED
COLONIAL SERVICES PTY LIMITED
COMMBANK EUROPE LIMITED
COMMBANK STAFF FOUNDATION LIMITED
COMMONWEALTH AUSTRALIA SECURITIES LLC
COMMONWEALTH BANK OF AUSTRALIA
COMMONWEALTH BANK OF AUSTRALIA (EUROPE) N.V.
COMMONWEALTH BANK OFFICERS SUPERANNUATION CORPORATION PTY LIMITED
COMMONWEALTH CUSTODIAL SERVICES PTY LTD

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
CREDIT SAVVY PTY LTD
CTB AUSTRALIA LIMITED
DOSHII CONNECT PTY LTD
FINANCIAL WISDOM LIMITED
FINCONNECT (AUSTRALIA) PTY LTD
HOMEPATH PTY LIMITED
INVERLOCH LEASING PTY LIMITED
INVESTORWEB.COM. PTY LIMITED
IWL BROKING SOLUTIONS PTY LIMITED
IWL PTY LIMITED
MIS FUNDING NO.1 PTY LIMITED
MORTGAGE HOLDING TRUST COMPANY LIMITED
NEWPORT LIMITED
PREFERRED CAPITAL PTY LIMITED
PREMIUM CUSTODY SERVICES PTY LTD
PT BANK COMMONWEALTH
RESIDENTIAL MORTGAGE GROUP PTY LTD
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
SHARE DIRECT NOMINEES PTY LIMITED
SHARE INVESTMENTS PTY LIMITED
STATE NOMINEES LTD
T.W. CUSTODIANS LIMITED
THE COLONIAL MUTUAL LIFE ASSURANCE SOCIETY LIMITED
VH-VZF PTY LTD
VH-VZG PTY LTD
VH-VZH PTY LTD
WHITECOAT HOLDINGS PTY LTD
WHITECOAT OPERATING PTY LTD

Annexure B

This is annexure B referred to in Form 605, Notice of ceasing to be a substantial holder dated 02/02/2022



Kristy Huxtable

Company Secretary

Dated the 03/02/2022

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
Wednesday, 15 December 2021	Avanteos Investments Limited ACN 096 259 979	Sale	19,437.14	2,534 Ordinary shares	2,534
Friday, 31 December 2021	Avanteos Investments Limited ACN 096 259 979	Sale	4,981.34	644 Ordinary shares	644
Tuesday, 01 February 2022	Avanteos Investments Limited ACN 096 259 979	Sale	8,208.00	1,216 Ordinary shares	1,216
Monday, 13 December 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	63,275.68	8,392 Ordinary shares	8,392
Tuesday, 14 December 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	231,085.58	29,491 Ordinary shares	29,491
Wednesday, 15 December 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	165,857.52	21,388 Ordinary shares	21,388
Tuesday, 21 December 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	27,997.08	3,867 Ordinary shares	3,867
Wednesday, 22 December 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	21,651.23	2,917 Ordinary shares	2,917
Wednesday, 22 December 2021	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	13,748.94	1,863 Ordinary shares	1,863
Friday, 07 January 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	45,751.29	6,054 Ordinary shares	6,054
Thursday, 13 January 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	178,687.78	24,633 Ordinary shares	24,633
Monday, 17 January 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	164,506.86	22,316 Ordinary shares	22,316
Tuesday, 18 January 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	394,916.53	53,511 Ordinary shares	53,511
Wednesday, 19 January 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	258,507.32	35,078 Ordinary shares	35,078
Wednesday, 19 January 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	48,434.65	6,585 Ordinary shares	6,585
Wednesday, 19 January 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	14,771.92	2,007 Ordinary shares	2,007
Thursday, 20 January 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	71,867.12	9,951 Ordinary shares	9,951
Monday, 24 January 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	55,252.00	8,000 Ordinary shares	8,000
Monday, 24 January 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	165,756.00	24,000 Ordinary shares	24,000
Tuesday, 25 January 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	55,189.10	7,754 Ordinary shares	7,754
Thursday, 27 January 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	138,508.73	19,750 Ordinary shares	19,750
Thursday, 27 January 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	109,283.19	15,613 Ordinary shares	15,613
Thursday, 27 January 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	43,889.15	6,237 Ordinary shares	6,237
Thursday, 27 January 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	102,276.04	14,875 Ordinary shares	14,875
Thursday, 27 January 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	34,754.50	5,000 Ordinary shares	5,000
Thursday, 27 January 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	76,459.90	11,000 Ordinary shares	11,000
Friday, 28 January 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	45,996.79	6,602 Ordinary shares	6,602
Friday, 28 January 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	61,024.28	8,749 Ordinary shares	8,749
Monday, 31 January 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	109,135.83	15,860 Ordinary shares	15,860
Monday, 31 January 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	34,096.94	4,981 Ordinary shares	4,981
Monday, 31 January 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	59,172.11	8,749 Ordinary shares	8,749
Monday, 31 January 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	23,547.72	3,298 Ordinary shares	3,298
Tuesday, 01 February 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	239,372.64	34,996 Ordinary shares	34,996

Tuesday, 01 February 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	75,476.94	11,067 Ordinary shares	11,067
Wednesday, 02 February 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	64,518.85	9,061 Ordinary shares	9,061
Wednesday, 02 February 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	434,713.50	61,179 Ordinary shares	61,179
Thursday, 06 January 2022	Commonwealth Bank of Australia ACN 123 123 124	Borrow Increase	N/A	22,337 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)	22,337
Friday, 07 January 2022	Commonwealth Bank of Australia ACN 123 123 124	Borrow Decrease	N/A	22,337 Ordinary shares (returned to Merrill Lynch International, see Annexure C)	22,337
Monday, 10 January 2022	Commonwealth Bank of Australia ACN 123 123 124	Borrow Increase	N/A	1,185 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)	1,185
Tuesday, 11 January 2022	Commonwealth Bank of Australia ACN 123 123 124	Borrow Decrease	N/A	1,185 Ordinary shares (returned to Merrill Lynch International, see Annexure C)	1,185
Thursday, 13 January 2022	Commonwealth Bank of Australia ACN 123 123 124	Borrow Increase	N/A	49,221 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)	49,221
Friday, 14 January 2022	Commonwealth Bank of Australia ACN 123 123 124	Borrow Decrease	N/A	49,221 Ordinary shares (returned to Merrill Lynch International, see Annexure C)	49,221
Friday, 14 January 2022	Commonwealth Bank of Australia ACN 123 123 124	Borrow Increase	N/A	49,221 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)	49,221
Monday, 17 January 2022	Commonwealth Bank of Australia ACN 123 123 124	Borrow Decrease	N/A	49,221 Ordinary shares (returned to Merrill Lynch International, see Annexure C)	49,221
Monday, 17 January 2022	Commonwealth Bank of Australia ACN 123 123 124	Borrow Increase	N/A	80,550 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)	80,550
Tuesday, 18 January 2022	Commonwealth Bank of Australia ACN 123 123 124	Borrow Decrease	N/A	80,550 Ordinary shares (returned to Merrill Lynch International, see Annexure C)	80,550
Tuesday, 18 January 2022	Commonwealth Bank of Australia ACN 123 123 124	Borrow Increase	N/A	25,677 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)	25,677
Wednesday, 19 January 2022	Commonwealth Bank of Australia ACN 123 123 124	Borrow Decrease	N/A	25,677 Ordinary shares (returned to Merrill Lynch International, see Annexure C)	25,677
Tuesday, 21 December 2021	Commonwealth Bank Officers Superannuation Corporation Pty Limited ACN 074 519 798	Sale	12,966.84	1,791 Ordinary shares	1,791

Annexure C

This is annexure C referred to in Form 605, Notice of ceasing to be a substantial holder dated 02/02/2022



Kristy Huxtable

Company Secretary

Dated the 03/02/2022

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