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: 16/02/2022

The previous notice was given to the company on: 04/02/2022

The previous notice was dated: 02/02/2022

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 123124	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 002348 352	Ground Floor Tower 1, 201 Sussex Street, Sydney, NSW, 2000, Australia

5. Signature

Dated the 17 day of February 2022

Kristy Huxtable - Company Secretary

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Annexure A

This is annexure A referred to in Form 605, Notice of ceasing to be a substantial holder dated 16/02/2022



Kristy Huxtable

Company Secretary

Dated the 17/02/2022

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

COMMWEALTH 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 16/02/2022

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Kristy Huxtable

Company Secretary

Dated the 17/02/2022

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
Friday, 04 February 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	49 253 10	6,828 Ordinary shares	6,828
Wednesday, 16 February 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	·	4,562 Ordinary shares	4,562
Friday, 04 February 2022	Commonwealth Bank of Australia ACN 123 123 124	Borrow Decrease	N/A	94,563 Ordinary shares (returned to Merrill Lynch International, see Annexure C)	94,563
Friday, 04 February 2022	Commonwealth Bank of Australia ACN 123 123 124	Borrow Increase	N/A	94,563 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)	94,563
Monday, 07 February 2022	Commonwealth Bank of Australia ACN 123 123 124	Borrow Decrease	N/A	94,563 Ordinary shares (returned to Merrill Lynch International, see Annexure C)	94,563
Monday, 07 February 2022	Commonwealth Bank of Australia ACN 123 123 124	Borrow Increase	N/A	94,563 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)	94,563
Tuesday, 08 February 2022	Commonwealth Bank of Australia ACN 123 123 124	Borrow Decrease	N/A	94,563 Ordinary shares (returned to Merrill Lynch International, see Annexure C)	94,563
Thursday, 10 February 2022	Commonwealth Bank of Australia ACN 123 123 124	Borrow Increase	N/A	19,904 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)	19,904
Friday, 11 February 2022	Commonwealth Bank of Australia ACN 123 123 124	Borrow Decrease	N/A	19,904 Ordinary shares (returned to Merrill Lynch International, see Annexure C)	19,904
Tuesday, 08 February 2022	Commonwealth Bank Officers Superannuation Corporation Pty Limited ACN 074 519 798	Sale	7,920.56	1,094 Ordinary shares	1,094

Annexure C

This is annexure C referred to in Form 605, Notice of ceasing to be a substantial holder dated 16/02/2022

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Kristy Huxtable

Company Secretary

Dated the 17/02/2022

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