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**Form 605**

Corporations Act 2001  
Section 671B

**Notice of ceasing to be a substantial holder**

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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: **02/05/2022**

The previous notice was given to the company on: **28/02/2022**

The previous notice was dated: **24/02/2022**

**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 123 123 124	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 blue ink, appearing to be 'Vicki Clarkson', written over a light blue horizontal line.

Dated the 03 day of May 2022

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Vicki Clarkson - Company Secretary

**Annexure A**

This is annexure A referred to in Form 605, Notice of ceasing to be a substantial holder dated 02/05/2022



Vicki Clarkson

Company Secretary

Dated the 03/05/2022

**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  
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  
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  
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 02/05/2022



Vicki Clarkson

Company Secretary

Dated the 03/05/2022

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 March 2022	Avanteos Investments Limited ACN 096 259 979	Purchase	609.84	72 Ordinary shares	72
Tuesday, 08 March 2022	Avanteos Investments Limited ACN 096 259 979	Sale	599.04	72 Ordinary shares	72
Wednesday, 23 March 2022	Avanteos Investments Limited ACN 096 259 979	Purchase	24,994.76	3,026 Ordinary shares	3,026
Friday, 25 March 2022	Avanteos Investments Limited ACN 096 259 979	Purchase	3,715.41	457 Ordinary shares	457
Friday, 25 February 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	403,854.00	48,952 Ordinary shares	48,952
Thursday, 03 March 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	131,302.29	15,691 Ordinary shares	15,691
Friday, 04 March 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	381,788.02	45,843 Ordinary shares	45,843
Monday, 07 March 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	83,595.41	10,028 Ordinary shares	10,028
Wednesday, 09 March 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	83,595.41	10,028 Ordinary shares	10,028
Wednesday, 09 March 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	201,021.08	26,039 Ordinary shares	26,039
Thursday, 10 March 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	14,509.71	1,839 Ordinary shares	1,839
Thursday, 10 March 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	39,086.36	5,063 Ordinary shares	5,063
Monday, 14 March 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	485,577.92	61,620 Ordinary shares	61,620
Wednesday, 16 March 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	248,544.42	31,498 Ordinary shares	31,498
Thursday, 17 March 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	249,782.08	31,339 Ordinary shares	31,339
Friday, 18 March 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	48,793.70	5,965 Ordinary shares	5,965
Wednesday, 23 March 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	45,299.36	5,555 Ordinary shares	5,555
Friday, 25 March 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	151,871.65	18,404 Ordinary shares	18,404
Friday, 25 March 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	9,199.63	1,114 Ordinary shares	1,114
Tuesday, 29 March 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	137,431.44	17,008 Ordinary shares	17,008
Tuesday, 29 March 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	188,833.96	23,439 Ordinary shares	23,439
Tuesday, 29 March 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	21,736.89	2,597 Ordinary shares	2,597
Tuesday, 29 March 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	404,673.31	48,554 Ordinary shares	48,554
Wednesday, 30 March 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	69,216.06	8,283 Ordinary shares	8,283
Wednesday, 30 March 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	108,715.26	13,012 Ordinary shares	13,012
Thursday, 31 March 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	69,536.22	8,371 Ordinary shares	8,371
Friday, 01 April 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	52,434.48	6,195 Ordinary shares	6,195
Wednesday, 06 April 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	108,008.60	12,466 Ordinary shares	12,466
Thursday, 07 April 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	28,515.79	3,343 Ordinary shares	3,343
Monday, 11 April 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	94,072.38	10,823 Ordinary shares	10,823
Tuesday, 12 April 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	6,639.12	765 Ordinary shares	765
Wednesday, 20 April 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	279,477.59	31,870 Ordinary shares	31,870
Thursday, 21 April 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	301,254.32	34,002 Ordinary shares	34,002

Friday, 22 April 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	47,845.95	5,320 Ordinary shares	5,320
Tuesday, 26 April 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	46,669.33	5,186 Ordinary shares	5,186
Thursday, 28 April 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	59,535.00	6,615 Ordinary shares	6,615
Friday, 29 April 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	53,012.36	5,890 Ordinary shares	5,890
Friday, 29 April 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	13,818.37	1,539 Ordinary shares	1,539
Friday, 29 April 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	269,246.97	29,915 Ordinary shares	29,915
Friday, 29 April 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	70,196.26	7,818 Ordinary shares	7,818
Monday, 02 May 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	46,975.02	5,222 Ordinary shares	5,222
Monday, 02 May 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	1,342,121.08	149,475 Ordinary shares	149,475
Monday, 02 May 2022	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	238,635.28	26,528 Ordinary shares	26,528
Monday, 28 February 2022	Commonwealth Bank of Australia ACN 123 123 124	Borrow Increase	N/A	54,947 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)	54,947
Tuesday, 01 March 2022	Commonwealth Bank of Australia ACN 123 123 124	Borrow Decrease	N/A	54,947 Ordinary shares (returned to Merrill Lynch International, see Annexure C)	54,947
Tuesday, 01 March 2022	Commonwealth Bank of Australia ACN 123 123 124	Borrow Increase	N/A	54,947 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)	54,947
Wednesday, 02 March 2022	Commonwealth Bank of Australia ACN 123 123 124	Borrow Decrease	N/A	54,947 Ordinary shares (returned to Merrill Lynch International, see Annexure C)	54,947
Wednesday, 02 March 2022	Commonwealth Bank of Australia ACN 123 123 124	Borrow Increase	N/A	54,947 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)	54,947
Thursday, 03 March 2022	Commonwealth Bank of Australia ACN 123 123 124	Borrow Decrease	N/A	54,947 Ordinary shares (returned to Merrill Lynch International, see Annexure C)	54,947
Thursday, 03 March 2022	Commonwealth Bank of Australia ACN 123 123 124	Borrow Increase	N/A	54,947 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)	54,947
Friday, 04 March 2022	Commonwealth Bank of Australia ACN 123 123 124	Borrow Decrease	N/A	54,947 Ordinary shares (returned to Merrill Lynch International, see Annexure C)	54,947
Thursday, 10 March 2022	Commonwealth Bank of Australia ACN 123 123 124	Borrow Increase	N/A	132,824 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)	132,824
Friday, 11 March 2022	Commonwealth Bank of Australia ACN 123 123 124	Borrow Decrease	N/A	132,824 Ordinary shares (returned to Merrill Lynch International, see Annexure C)	132,824
Monday, 14 March 2022	Commonwealth Bank of Australia ACN 123 123 124	Borrow Increase	N/A	95,904 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)	95,904
Tuesday, 15 March 2022	Commonwealth Bank of Australia ACN 123 123 124	Borrow Decrease	N/A	95,904 Ordinary shares (returned to Merrill Lynch International, see Annexure C)	95,904
Tuesday, 29 March 2022	Commonwealth Bank of Australia ACN 123 123 124	Borrow Increase	N/A	83,998 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)	83,998
Wednesday, 30 March 2022	Commonwealth Bank of Australia ACN 123 123 124	Borrow Decrease	N/A	83,998 Ordinary shares (returned to Merrill Lynch International, see Annexure C)	83,998
Friday, 01 April 2022	Commonwealth Bank of Australia ACN 123 123 124	Borrow Increase	N/A	44,485 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)	44,485
Monday, 04 April 2022	Commonwealth Bank of Australia ACN 123 123 124	Borrow Decrease	N/A	44,485 Ordinary shares (returned to Merrill Lynch International, see Annexure C)	44,485
Thursday, 07 April 2022	Commonwealth Bank of Australia ACN 123 123 124	Borrow Increase	N/A	34,250 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)	34,250
Friday, 08 April 2022	Commonwealth Bank of Australia ACN 123 123 124	Borrow Decrease	N/A	34,250 Ordinary shares (returned to Merrill Lynch International, see Annexure C)	34,250



Wednesday, 27 April 2022	Commonwealth Bank of Australia ACN 123 123 124	Borrow Increase	N/A	18,630 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)	18,630
Thursday, 28 April 2022	Commonwealth Bank of Australia ACN 123 123 124	Borrow Decrease	N/A	18,630 Ordinary shares (returned to Merrill Lynch International, see Annexure C)	18,630
Friday, 01 April 2022	Commonwealth Bank Officers Superannuation Corporation Pty Limited ACN 074 519 798	Sale	5,429.34	651 Ordinary shares	651
Thursday, 07 April 2022	Commonwealth Bank Officers Superannuation Corporation Pty Limited ACN 074 519 798	Purchase	19,622.46	2,287 Ordinary shares	2,287

**Annexure C**

This is annexure C referred to in Form 605, Notice of ceasing to be a substantial holder dated 02/05/2022



Vicki Clarkson

Company Secretary

Dated the 03/05/2022

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