
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: **12/12/2023**

The previous notice was given to the company on: **28/11/2023**

The previous notice was dated: **24/11/2023**

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	Level 15, 400 George Street, Sydney, NSW, 2000, Australia
Commonwealth Bank of Australia ACN 123 123 124	Commonwealth Bank Place South, Level 1, 11 Harbour Street, Sydney NSW 2000, Australia
Colonial First State Investments Limited ACN 002 348 352	Level 15, 400 George 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 18 day of December 2023

Vicki Clarkson - Company Secretary

Annexure A

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



Vicki Clarkson

Company Secretary

Commonwealth Bank of Australia ACN 123 123 124

Dated the 18/12/2023

SCHEDULE

ASB BANK LIMITED
ASB GROUP INVESTMENTS LIMITED
ASB HOLDINGS LIMITED
ASB MANAGEMENT SERVICES LIMITED
ASB NOMINEES LIMITED
ASB SECURITIES LIMITED
ASKLEPIOS LIMITED
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 GROUP PTY LIMITED
CBA INTERNATIONAL FINANCE PTY. LIMITED
CBA INVESTMENTS (NO.4) LIMITED
CBA IT LEASING NO 3 PTY LTD
CBA NEW DIGITAL BUSINESSES PTY LTD
CBA SAF HOLDING PTY LIMITED
CBA SAF UK LIMITED
CBA SERVICES INTERNATIONAL LIMITED
CBA SERVICES PRIVATE LIMITED
CBA SPECIALISED FINANCING PTY LIMITED
CBFC LEASING PTY. LIMITED
CBFC PTY LIMITED
CMG ASIA LIFE HOLDINGS LIMITED
CMG ASIA PTY LTD
COLONIAL HOLDING COMPANY LIMITED
COLONIAL SERVICES PTY 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 INVESTMENTS PTY LIMITED
COMMONWEALTH PRIVATE LIMITED
COMMONWEALTH SECURITIES LIMITED
COMMSEC CUSTODIAL NOMINEES PTY LIMITED
COMMONWEALTH INTERNATIONAL HOLDINGS PTY LIMITED
COMSEC NOMINEES PTY LIMITED
CPM TRANSFORM HOLDCO PTY LIMITED
CTB AUSTRALIA LIMITED
DOSHII CONNECT PTY LTD

FINANCIAL WISDOM LIMITED
FINCONNECT (AUSTRALIA) PTY LTD
FUNDING NO.1 PTY LIMITED
HOMEPATH PTY LIMITED
INVERLOCH LEASING PTY LIMITED
IWL BROKING SOLUTIONS PTY LIMITED
PREMIUM CUSTODY SERVICES PTY LTD
PT BANK COMMONWEALTH
RESIDENTIAL MORTGAGE GROUP PTY LTD
SAF CORPORATE SERVICES PTY LTD
Safe No 27 Pty Ltd
SAFE NO23 PTY LTD
SAFE NO24 PTY LTD
SAFE NO4 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
WADDLE (AUSTRALIA) HOLDINGS PTY LIMITED
WADDLE HOLDINGS PTY LTD
WADDLE IP PTY LTD
WADDLE SERVICING 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



Vicki Clarkson

Company Secretary

Commonwealth Bank of Australia ACN 123 123 124

Dated the 18/12/2023

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, 01 December 2023	Avanteos Investments Limited ACN 096 259 979	Sale	33,187.00	3,850 Ordinary shares	3,850
Thursday, 07 December 2023	Avanteos Investments Limited ACN 096 259 979	Sale	3,987.28	457 Ordinary shares	457
Wednesday, 29 November 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	9,577.72	1,124 Ordinary shares	1,124
Thursday, 30 November 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	51,115.14	5,973 Ordinary shares	5,973
Monday, 04 December 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	8,701.18	1,012 Ordinary shares	1,012
Wednesday, 06 December 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	33,129.60	3,808 Ordinary shares	3,808
Thursday, 07 December 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	19,472.53	2,299 Ordinary shares	2,299
Monday, 11 December 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Purchase	424,736.49	47,455 Ordinary shares	47,455
Tuesday, 12 December 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	24,616.90	2,967 Ordinary shares	2,967
Monday, 27 November 2023	Commonwealth Bank of Australia ACN 123 123 124	Borrow Decrease	N/A	282,110 Ordinary shares (returned to Merrill Lynch International, see Annexure C)	282,110
Monday, 27 November 2023	Commonwealth Bank of Australia ACN 123 123 124	Borrow Increase	N/A	280,581 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)	280,581
Tuesday, 28 November 2023	Commonwealth Bank of Australia ACN 123 123 124	Borrow Decrease	N/A	280,581 Ordinary shares (returned to Merrill Lynch International, see Annexure C)	280,581
Tuesday, 28 November 2023	Commonwealth Bank of Australia ACN 123 123 124	Borrow Increase	N/A	279,475 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)	279,475
Wednesday, 29 November 2023	Commonwealth Bank of Australia ACN 123 123 124	Borrow Decrease	N/A	279,475 Ordinary shares (returned to Merrill Lynch International, see Annexure C)	279,475
Wednesday, 29 November 2023	Commonwealth Bank of Australia ACN 123 123 124	Borrow Increase	N/A	277,999 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)	277,999
Thursday, 30 November 2023	Commonwealth Bank of Australia ACN 123 123 124	Borrow Decrease	N/A	277,999 Ordinary shares (returned to Merrill Lynch International, see Annexure C)	277,999
Thursday, 30 November 2023	Commonwealth Bank of Australia ACN 123 123 124	Borrow Increase	N/A	275,145 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)	275,145
Friday, 01 December 2023	Commonwealth Bank of Australia ACN 123 123 124	Borrow Decrease	N/A	275,145 Ordinary shares (returned to Merrill Lynch International, see Annexure C)	275,145
Friday, 01 December 2023	Commonwealth Bank of Australia ACN 123 123 124	Borrow Increase	N/A	276,402 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)	276,402
Monday, 04 December 2023	Commonwealth Bank of Australia ACN 123 123 124	Borrow Decrease	N/A	276,402 Ordinary shares (returned to Merrill Lynch International, see Annexure C)	276,402
Monday, 04 December 2023	Commonwealth Bank of Australia ACN 123 123 124	Borrow Increase	N/A	276,200 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)	276,200

Tuesday, 05 December 2023	Commonwealth Bank of Australia ACN 123 123 124	Borrow Decrease	N/A	276,200 Ordinary shares (returned to Merrill Lynch International, see Annexure C)	276,200
Tuesday, 05 December 2023	Commonwealth Bank of Australia ACN 123 123 124	Borrow Increase	N/A	274,128 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)	274,128
Wednesday, 06 December 2023	Commonwealth Bank of Australia ACN 123 123 124	Borrow Decrease	N/A	274,128 Ordinary shares (returned to Merrill Lynch International, see Annexure C)	274,128
Wednesday, 06 December 2023	Commonwealth Bank of Australia ACN 123 123 124	Borrow Increase	N/A	272,570 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)	272,570
Thursday, 07 December 2023	Commonwealth Bank of Australia ACN 123 123 124	Borrow Decrease	N/A	272,570 Ordinary shares (returned to Merrill Lynch International, see Annexure C)	272,570
Thursday, 07 December 2023	Commonwealth Bank of Australia ACN 123 123 124	Borrow Increase	N/A	271,145 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)	271,145
Friday, 08 December 2023	Commonwealth Bank of Australia ACN 123 123 124	Borrow Decrease	N/A	271,145 Ordinary shares (returned to Merrill Lynch International, see Annexure C)	271,145
Friday, 08 December 2023	Commonwealth Bank of Australia ACN 123 123 124	Borrow Increase	N/A	271,145 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)	271,145
Monday, 11 December 2023	Commonwealth Bank of Australia ACN 123 123 124	Borrow Increase	N/A	272,832 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)	272,832
Monday, 11 December 2023	Commonwealth Bank of Australia ACN 123 123 124	Borrow Decrease	N/A	271,145 Ordinary shares (returned to Merrill Lynch International, see Annexure C)	271,145
Tuesday, 12 December 2023	Commonwealth Bank of Australia ACN 123 123 124	Borrow Decrease	N/A	272,832 Ordinary shares (returned to Merrill Lynch International, see Annexure C)	272,832

Annexure C

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



Vicki Clarkson

Company Secretary

Commonwealth Bank of Australia ACN 123 123 124

Dated the 18/12/2023

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