

Form 603Corporations Act 2001
Section 671B**Notice of initial substantial holder**To Company Name/Scheme **SMARTGROUP CORPORATION LTD**ACN/ARSN **126 266 831****1. Details of substantial holder (1)**Name **Australian Retirement Trust Pty LTD ATF Australian Retirement Trust**ACN/ARSN (if applicable) **010 720 840**The holder became a substantial holder on **17/07/2024****2. Details of 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 (2) had a relevant interest (3) in on the date the substantial holder became a substantial holder are as follows:

Class of securities (4)	Number of securities	Person's votes (5)	Voting power (6)
Fully paid ordinary shares	6,739,210	6,739,210	5.030%

3. Details of relevant interests

The nature of the relevant interest the substantial holder or an associate had in the following voting securities on the date the substantial holder became a substantial holder are as follows:

Holder of relevant interest	Nature of relevant interest (7)	Class and number of securities
Australian Retirement Trust Pty LTD ATF Australian Retirement Trust	Power to exercise voting rights pursuant to position held as trustee of a superannuation fund.	Fully paid ordinary shares 6,739,210

4. Details of present registered holders

The persons registered as holders of the securities referred to in paragraph 3 above are as follows:

Holder of relevant interest	Registered holder of securities	Person entitled to be registered as holder (8)	Class and number of securities
Australian Retirement Trust Pty LTD ATF Australian Retirement Trust	HSBC Custody Nominees (Australia) Limited		Fully paid ordinary shares 6,739,210

5. Consideration

The consideration paid for each relevant interest referred to in paragraph 3 above, and acquired in the four months prior to the day that the substantial holder became a substantial holder is as follows:

Holder of relevant interest	Date of acquisition	Consideration (9)		Class and number of securities
		Cash	Non-cash	
Refer to Annexure A				

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6. Associates

The reasons the persons named in paragraph 3 above are associates of the substantial holder are as follows:

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

7. Addresses

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

Name	Address
Australian Retirement Trust Pty LTD ATF Australian Retirement Trust	266 George Street, Brisbane City QLD 4000

Signature

print name **Yaozhi Pan** **Joshua King** capacity **Authorised Signatory**

sign here  date **19/07/2024**

DIRECTIONS

- (1) If there are a number of substantial holders with similar or related relevant interests (eg. a corporation and its related corporations, or the manager and trustee of an equity trust), the names could be included in an annexure to the form. If the relevant interests of a group of persons are essentially similar, they may be referred to throughout the form as a specifically named group if the membership of each group, with the names and addresses of members is clearly set out in paragraph 7 of the form.
- (2) See the definition of "associate" in section 9 of the Corporations Act 2001.
- (3) See the definition of "relevant interest" in sections 608 and 671B(7) of the Corporations Act 2001.
- (4) The voting shares of a company constitute one class unless divided into separate classes.
- (5) The total number of votes attached to all the voting shares in the company or voting interests in the scheme (if any) that the person or an associate has a relevant interest in.
- (6) The person's votes divided by the total votes in the body corporate or scheme multiplied by 100.
- (7) Include details of:
 - (a) any relevant agreement or other circumstances by which the relevant interest was acquired. If subsection 671B(4) applies, a copy of any document setting out the terms of any relevant agreement, and a statement by the person giving full and accurate details of any contract, scheme or arrangement, must accompany this form, together with a written statement certifying this contract, scheme or arrangement; and
 - (b) any qualification of the power of a person to exercise, control the exercise of, or influence the exercise of, the voting powers or disposal of the securities to which the relevant interest relates (indicating clearly the particular securities to which the qualification applies).

See the definition of "relevant agreement" in section 9 of the Corporations Act 2001.
- (8) If the substantial holder is unable to determine the identity of the person (eg. if the relevant interest arises because of an option) write "unknown".
- (9) Details of the consideration must include any and all benefits, money and other, that any person from whom a relevant interest was acquired has, or may, become entitled to receive in relation to that acquisition. Details must be included even if the benefit is conditional on the happening or not of a contingency. Details must be included of any benefit paid on behalf of the substantial holder or its associate in

relation to the acquisitions, even if they are not paid directly to the person from whom the relevant interest was acquired.

Annexure A

Holder of Relevant Interest	Purchase/Sale	Trade Date	Consideration (Cash)	Consideration (Non-Cash)	Number of Securities
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	18/03/2024	1,729,450.80		184,968
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	18/03/2024	1,729,450.80		184,968
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	26/03/2024	1,943.37		208
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	24/04/2024	268,949.94		27,174
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	26/04/2024	1,282,278.64		127,691
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	26/04/2024	1,767,041.11		176,126
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	26/04/2024	1,838,686.23		183,465
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	30/04/2024	5,005.68		514
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	30/04/2024	717,705.43		73,386
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	1/05/2024	188,532.10		19,228
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	2/05/2024	171,475.94		17,757
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	3/05/2024	136,305.06		14,891
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	3/05/2024	6,006,503.76		660,060
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	6/05/2024	4,917.83		550
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	9/05/2024	49,961.74		5,600
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	9/05/2024	95,312.37		10,585
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	10/05/2024	81,797.21		9,207
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	13/05/2024	14,092.83		1,710
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	13/05/2024	38,686.09		4,657
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	15/05/2024	2,950.50		350
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	16/05/2024	204,393.64		24,449
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	16/05/2024	204,393.64		24,449
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	22/05/2024	817,033.74		99,875
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	27/05/2024	5,838.45		700
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	31/05/2024	5,515.55		700
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	3/06/2024	596,658.06		74,782
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	4/06/2024	609,516.66		74,781
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	4/06/2024	1,010,738.61		123,535
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	7/06/2024	478,954.74		58,267
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	13/06/2024	474,003.32		57,316
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	17/06/2024	473,526.68		58,388
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	17/06/2024	1,688.43		208
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	24/06/2024	4,076,027.34		472,857
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	SELL	24/06/2024	4,076,027.34		472,857
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	25/06/2024	40,023.60		4,704
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	17/07/2024	79,518.55		9,455
Australian Retirement Trust Pty Ltd ATF Australian Retirement Trust	BUY	17/07/2024	715,607.65		83,264