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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: 03/12/2024

The previous notice was given to the company on: 04/12/2024

The previous notice was dated: 02/12/2024

**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
ASB Group Investments Limited 533945	Level 2, ASB North Wharf, 12 Jellicoe Street, Auckland, 1010, New Zealand
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 (Note 1) ACN 002 348 352	Level 15, 400 George Street, Sydney, NSW, 2000, Australia

**5. Signature**

A handwritten signature in black ink, appearing to be 'Vicki Clarkson', written over a light blue horizontal line.

Dated the 04 day of December 2024

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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



Vicki Clarkson

Company Secretary

Commonwealth Bank of Australia ACN 123 123 124

Dated the 04/12/2024

**SCHEDULE**

ASB BANK LIMITED  
ASB GROUP INVESTMENTS LIMITED  
ASB HOLDINGS LIMITED  
ASB MANAGEMENT SERVICES LIMITED  
ASB NOMINEES LIMITED  
ASB SECURITIES LIMITED  
ASKLEPIOS PTY LIMITED  
BW FINANCIAL ADVICE PTY LIMITED  
BWA GROUP SERVICES PTY LTD  
BWA INTELLECTUAL PROPERTY HOLDINGS PTY LIMITED  
CAPITAL 121 PTY LIMITED  
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 INVESTMENTS (NO.4) LIMITED  
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 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  
FUNDING NO.1 PTY LIMITED  
HOMEPATH PTY LIMITED  
INVERLOCH LEASING PTY LIMITED  
IWL BROKING SOLUTIONS PTY LIMITED  
PREMIUM CUSTODY SERVICES PTY LTD  
RESIDENTIAL MORTGAGE GROUP PTY LTD  
SAF CORPORATE SERVICES 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  
STICHTING CBA CARBON CUSTODY SERVICES  
Safe No 27 Pty Ltd  
T.W. CUSTODIANS LIMITED  
THE COLONIAL MUTUAL LIFE ASSURANCE SOCIETY PTY 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 substantial holder



Vicki Clarkson

Company Secretary

Commonwealth Bank of Australia ACN 123 123 124

Dated the 04/12/2024

Date of change	Person whose relevant interest	Nature of change	Consideration given in relation to change	Class and number of securities affected	Person's votes affected
02/12/2024	Commonwealth Bank of Australia ACN 123 123 124	Borrow Decrease	N/A	160,285 Fully Paid Ordinary Shares (returned to Merrill Lynch International, see Annexure C)	160,285
03/12/2024	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	20,430.96	2,616 Fully Paid Ordinary Shares	2,616
03/12/2024	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	127,579.18	16,327 Fully Paid Ordinary Shares	16,327

**Annexure C**

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



Vicki Clarkson

Company Secretary

Commonwealth Bank of Australia ACN 123 123 124

Dated the 04/12/2024

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