

Form 603Corporations Act 2001
Section 671B**Notice of initial substantial holder**

To Company Name/Scheme Credit Corp Group Limited

ACN/ARSN 092 697 151

1. Details of substantial holder (1)

Name Vanguard Group (The Vanguard Group, Inc. and its controlled entities including those listed in Annexure A)

ACN/ARSN (if applicable) N/A

The holder became a substantial holder on 14 May 2021

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)
Ordinary	3,366,039	3,366,039	5.0004%

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
Vanguard Group	Vanguard Group is the manager of various Mutual funds and accounts and in that capacity has the power to dispose of the shares. The other members of Vanguard Group have a relevant interest under section 608(3) of the Corporations Act.	Ordinary – 3,366,039

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
Vanguard Group	Brown Brothers Harriman	Various funds and other accounts of Vanguard Group	Ordinary – 29,561
Vanguard Group	BNY Mellon	Various funds and other accounts of Vanguard Group	Ordinary – 281,996
Vanguard Group	JP Morgan Chase Bank, N.A.	Various funds and other accounts of Vanguard Group	Ordinary – 1,839,470
Vanguard Group	State Street Bank and Trust Company	Various funds and other accounts of Vanguard Group	Ordinary – 397,809
Vanguard Group	Various others	Various funds and other accounts of Vanguard Group	Ordinary – 817,203

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
See Annexure A			

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
N/A	N/A

7. Addresses

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

Name	Address
Vanguard Group	P.O. Box 2600, V26 Valley Forge, PA 19482 USA

print name Shawn Acker capacity Compliance Manager

sign here  date 19 May 2021

Annexure A

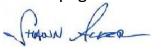
To Company	Credit Corp Group Limited
ACN/ARSN	092 697 151
Substantial Holder Name	Vanguard Group
ACN/ARSN	N/A

Date of change	Person whose relevant interest changed	Nature of Change(6)	Consideration given in relation to change(7)	Class	Number of securities affected	Person's votes affected
21-Jan-21	The Vanguard Group, Inc.	BUY	29.95	Ordinary	603	603
22-Jan-21	The Vanguard Group, Inc.	BUY	29.72	Ordinary	1,494	1,494
29-Jan-21	The Vanguard Group, Inc.	BUY	28.17	Ordinary	201	201
10-Feb-21	The Vanguard Group, Inc.	BUY	33.01	Ordinary	268	268
10-Feb-21	The Vanguard Group, Inc.	BUY	33.01	Ordinary	938	938
11-Feb-21	The Vanguard Group, Inc.	BUY	32.29	Ordinary	268	268
12-Feb-21	The Vanguard Group, Inc.	BUY	31.55	Ordinary	201	201
22-Feb-21	The Vanguard Group, Inc.	SELL	33.11	Ordinary	(1,227)	(1,227)
23-Feb-21	The Vanguard Group, Inc.	BUY	32.99	Ordinary	1,068	1,068
25-Feb-21	The Vanguard Group, Inc.	BUY	31.66	Ordinary	3,916	3,916
26-Feb-21	The Vanguard Group, Inc.	BUY	31.86	Ordinary	2,136	2,136
26-Feb-21	The Vanguard Group, Inc.	BUY	31.86	Ordinary	6,408	6,408
1-Mar-21	The Vanguard Group, Inc.	BUY	33.17	Ordinary	4,984	4,984
2-Mar-21	The Vanguard Group, Inc.	BUY	32.43	Ordinary	3,560	3,560
4-Mar-21	The Vanguard Group, Inc.	BUY	32.78	Ordinary	3,916	3,916
5-Mar-21	The Vanguard Group, Inc.	BUY	32.05	Ordinary	2,848	2,848
5-Mar-21	The Vanguard Group, Inc.	BUY	32.05	Ordinary	4,272	4,272
9-Mar-21	The Vanguard Group, Inc.	BUY	32.13	Ordinary	670	670
9-Mar-21	The Vanguard Group, Inc.	BUY	32.13	Ordinary	4,272	4,272
10-Mar-21	The Vanguard Group, Inc.	BUY	33.02	Ordinary	3,560	3,560
15-Mar-21	The Vanguard Group, Inc.	BUY	33.26	Ordinary	2,492	2,492
16-Mar-21	The Vanguard Group, Inc.	BUY	33.76	Ordinary	1,068	1,068
16-Mar-21	The Vanguard Group, Inc.	BUY	33.76	Ordinary	5,340	5,340
16-Mar-21	The Vanguard Group, Inc.	BUY	33.76	Ordinary	2,136	2,136
17-Mar-21	The Vanguard Group, Inc.	BUY	33.61	Ordinary	2,136	2,136
17-Mar-21	The Vanguard Group, Inc.	BUY	33.61	Ordinary	4,272	4,272
19-Mar-21	The Vanguard Group, Inc.	BUY	33.56	Ordinary	570	570
19-Mar-21	The Vanguard Group, Inc.	SELL	33.54	Ordinary	(26)	(26)
19-Mar-21	The Vanguard Group, Inc.	SELL	33.54	Ordinary	(28,941)	(28,941)
22-Mar-21	The Vanguard Group, Inc.	BUY	33.37	Ordinary	4,251	4,251
22-Mar-21	The Vanguard Group, Inc.	BUY	33.37	Ordinary	1,962	1,962
23-Mar-21	The Vanguard Group, Inc.	BUY	32.81	Ordinary	39	39
1-Apr-21	The Vanguard Group, Inc.	BUY	32.52	Ordinary	8,118	8,118
1-Apr-21	The Vanguard Group, Inc.	BUY	33.09	Ordinary	1,260	1,260
7-Apr-21	The Vanguard Group, Inc.	BUY	32.96	Ordinary	18,535	18,535
7-Apr-21	The Vanguard Group, Inc.	BUY	32.83	Ordinary	945	945
9-Apr-21	The Vanguard Group, Inc.	BUY	32.08	Ordinary	720	720
13-Apr-21	The Vanguard Group, Inc.	BUY	31.81	Ordinary	945	945
15-Apr-21	The Vanguard Group, Inc.	BUY	30.45	Ordinary	276	276
16-Apr-21	The Vanguard Group, Inc.	BUY	30.27	Ordinary	20,328	20,328
19-Apr-21	The Vanguard Group, Inc.	SELL	30.43	Ordinary	(87)	(87)
23-Apr-21	The Vanguard Group, Inc.	BUY	30.64	Ordinary	945	945
26-Apr-21	The Vanguard Group, Inc.	BUY	29.97	Ordinary	276	276
26-Apr-21	The Vanguard Group, Inc.	BUY	29.97	Ordinary	1,890	1,890
26-Apr-21	The Vanguard Group, Inc.	BUY	29.97	Ordinary	1,890	1,890
27-Apr-21	The Vanguard Group, Inc.	SELL	29.60	Ordinary	(54)	(54)
27-Apr-21	The Vanguard Group, Inc.	BUY	29.67	Ordinary	720	720
28-Apr-21	The Vanguard Group, Inc.	BUY	29.94	Ordinary	600	600
29-Apr-21	The Vanguard Group, Inc.	BUY	29.59	Ordinary	900	900
4-May-21	The Vanguard Group, Inc.	BUY	27.75	Ordinary	720	720
4-May-21	The Vanguard Group, Inc.	BUY	27.75	Ordinary	1,020	1,020
5-May-21	The Vanguard Group, Inc.	SELL	27.74	Ordinary	(2,457)	(2,457)
7-May-21	The Vanguard Group, Inc.	SELL	27.45	Ordinary	(127)	(127)
7-May-21	The Vanguard Group, Inc.	BUY	27.58	Ordinary	276	276
7-May-21	The Vanguard Group, Inc.	BUY	27.58	Ordinary	2,100	2,100
13-May-21	The Vanguard Group, Inc.	SELL	26.84	Ordinary	(759)	(759)
19-Jan-21	Vanguard Investments Australia Ltd.	BUY	29.18	Ordinary	390	390
20-Jan-21	Vanguard Investments Australia Ltd.	BUY	29.92	Ordinary	774	774
20-Jan-21	Vanguard Investments Australia Ltd.	BUY	29.92	Ordinary	74	74
28-Jan-21	Vanguard Investments Australia Ltd.	BUY	28.29	Ordinary	7,503	7,503
28-Jan-21	Vanguard Investments Australia Ltd.	BUY	28.29	Ordinary	1,027	1,027

Annexure A

Date of change	Person whose relevant interest changed	Nature of Change(6)	Consideration given in relation to change(7)	Class	Number of securities affected	Person's votes affected
2-Feb-21	Vanguard Investments Australia Ltd.	BUY	32.06	Ordinary	1,106	1,106
3-Feb-21	Vanguard Investments Australia Ltd.	BUY	33.58	Ordinary	1,462	1,462
3-Feb-21	Vanguard Investments Australia Ltd.	BUY	33.58	Ordinary	74	74
5-Feb-21	Vanguard Investments Australia Ltd.	BUY	33.24	Ordinary	219	219
8-Feb-21	Vanguard Investments Australia Ltd.	BUY	34.23	Ordinary	1,048	1,048
8-Feb-21	Vanguard Investments Australia Ltd.	BUY	34.23	Ordinary	786	786
10-Feb-21	Vanguard Investments Australia Ltd.	BUY	33.25	Ordinary	949	949
11-Feb-21	Vanguard Investments Australia Ltd.	BUY	32.25	Ordinary	518	518
16-Feb-21	Vanguard Investments Australia Ltd.	BUY	32.94	Ordinary	786	786
22-Feb-21	Vanguard Investments Australia Ltd.	BUY	33.09	Ordinary	740	740
26-Feb-21	Vanguard Investments Australia Ltd.	BUY	31.92	Ordinary	2,265	2,265
26-Feb-21	Vanguard Investments Australia Ltd.	BUY	31.91	Ordinary	786	786
26-Feb-21	Vanguard Investments Australia Ltd.	BUY	31.91	Ordinary	750	750
3-Mar-21	Vanguard Investments Australia Ltd.	BUY	33.33	Ordinary	1,480	1,480
5-Mar-21	Vanguard Investments Australia Ltd.	BUY	31.42	Ordinary	740	740
8-Mar-21	Vanguard Investments Australia Ltd.	BUY	31.66	Ordinary	114	114
9-Mar-21	Vanguard Investments Australia Ltd.	BUY	31.82	Ordinary	222	222
10-Mar-21	Vanguard Investments Australia Ltd.	BUY	32.68	Ordinary	888	888
17-Mar-21	Vanguard Investments Australia Ltd.	BUY	33.57	Ordinary	783	783
17-Mar-21	Vanguard Investments Australia Ltd.	BUY	33.57	Ordinary	770	770
23-Mar-21	Vanguard Investments Australia Ltd.	BUY	32.97	Ordinary	2,985	2,985
29-Mar-21	Vanguard Investments Australia Ltd.	BUY	32.85	Ordinary	522	522
30-Mar-21	Vanguard Investments Australia Ltd.	BUY	32.42	Ordinary	858	858
30-Mar-21	Vanguard Investments Australia Ltd.	BUY	32.42	Ordinary	1,014	1,014
31-Mar-21	Vanguard Investments Australia Ltd.	BUY	32.68	Ordinary	76	76
1-Apr-21	Vanguard Investments Australia Ltd.	SELL	32.81	Ordinary	(119,905)	(119,905)
6-Apr-21	Vanguard Investments Australia Ltd.	BUY	32.45	Ordinary	2,052	2,052
6-Apr-21	Vanguard Investments Australia Ltd.	BUY	32.45	Ordinary	231	231
7-Apr-21	Vanguard Investments Australia Ltd.	BUY	33.00	Ordinary	3,082	3,082
7-Apr-21	Vanguard Investments Australia Ltd.	BUY	32.68	Ordinary	936	936
8-Apr-21	Vanguard Investments Australia Ltd.	BUY	32.04	Ordinary	334	334
9-Apr-21	Vanguard Investments Australia Ltd.	BUY	32.03	Ordinary	1,044	1,044
9-Apr-21	Vanguard Investments Australia Ltd.	BUY	32.03	Ordinary	1,738	1,738
9-Apr-21	Vanguard Investments Australia Ltd.	BUY	32.03	Ordinary	948	948
9-Apr-21	Vanguard Investments Australia Ltd.	BUY	32.03	Ordinary	380	380
9-Apr-21	Vanguard Investments Australia Ltd.	BUY	32.03	Ordinary	114	114
14-Apr-21	Vanguard Investments Australia Ltd.	BUY	30.45	Ordinary	38	38
14-Apr-21	Vanguard Investments Australia Ltd.	BUY	30.45	Ordinary	76	76
14-Apr-21	Vanguard Investments Australia Ltd.	BUY	30.45	Ordinary	114	114
16-Apr-21	Vanguard Investments Australia Ltd.	BUY	30.33	Ordinary	783	783
20-Apr-21	Vanguard Investments Australia Ltd.	BUY	29.92	Ordinary	1,640	1,640
26-Apr-21	Vanguard Investments Australia Ltd.	BUY	29.87	Ordinary	783	783
28-Apr-21	Vanguard Investments Australia Ltd.	BUY	29.80	Ordinary	988	988
29-Apr-21	Vanguard Investments Australia Ltd.	BUY	29.66	Ordinary	902	902
29-Apr-21	Vanguard Investments Australia Ltd.	BUY	29.66	Ordinary	152	152
30-Apr-21	Vanguard Investments Australia Ltd.	BUY	29.03	Ordinary	783	783
3-May-21	Vanguard Investments Australia Ltd.	BUY	27.55	Ordinary	820	820
3-May-21	Vanguard Investments Australia Ltd.	BUY	27.55	Ordinary	114	114
5-May-21	Vanguard Investments Australia Ltd.	BUY	28.09	Ordinary	783	783
6-May-21	Vanguard Investments Australia Ltd.	BUY	26.84	Ordinary	522	522
6-May-21	Vanguard Investments Australia Ltd.	BUY	26.84	Ordinary	1,245	1,245
7-May-21	Vanguard Investments Australia Ltd.	BUY	27.45	Ordinary	38	38
10-May-21	Vanguard Investments Australia Ltd.	BUY	27.99	Ordinary	38	38
13-May-21	Vanguard Investments Australia Ltd.	BUY	26.56	Ordinary	76	76
13-May-21	Vanguard Investments Australia Ltd.	BUY	26.56	Ordinary	114	114
14-May-21	Vanguard Investments Australia Ltd.	BUY	26.55	Ordinary	783	783
14-May-21	Vanguard Investments Australia Ltd.	BUY	26.55	Ordinary	1,162	1,162

This is Annexure A of 2 pages referred to in Form 603, Notice of initial substantial holder.

Signature: 

Name: Shawn Acker

Capacity: Compliance Manager

Date: 19 May 2021