

Form 603
Corporations 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

Name Superannuation and Investments HoldCo Pty Ltd ACN 644 660 882 and its related bodies corporate listed in annexure A

The holder became a substantial holder on: **21/05/2024**

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 had a relevant interest in on the date the substantial holder became a substantial holder are as follows:

Class of securities	Number of securities	Person's votes	Voting power (%)
Fully paid Ordinary shares	21,875	21,875	0.03%

For the Securities (if any) listed below see NOTE 1 at the end of this form

Class of securities	Number of securities	Person's votes	Voting power (%)
Fully paid Ordinary shares	3,511,109	3,511,109	5.16%

Class of securities	Number of securities	Person's votes	Voting power (%)
GRAND TOTAL			
Fully paid Ordinary shares	3,532,984	3,532,984	5.19%

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	Class and number of securities
Avanteos Investments Limited ACN 096 259 979	Relevant interest under paragraph 608(1)(b) and 608(1)(c) of the Corporations Act 2001 (Cth), being a relevant interest arising from having the power to control the exercise of the right to vote attached to securities and/or to control the exercise of the power to dispose of securities in its capacity as a superannuation trustee. In addition, if any OTC derivatives, warrants or other securities (other than ordinary shares or ordinary units (as applicable)) are referred to below in this row, the relevant interest in respect of those securities arises under subsection 608(8) being an accelerated relevant interest held in the same capacity.	21,875 Fully paid Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Relevant interest under paragraph 608(1)(b) and/or 608(1)(c) of the Corporations Act 2001 (Cth), being a relevant interest arising from having the residual power to control the exercise of the right to vote attached to securities and/or to control the exercise of the power to dispose of securities in its capacity as a responsible entity of a managed investment scheme (which managed investment scheme is not managed by either Colonial First State Investments Limited or a related body corporate). In addition, if any OTC derivatives, warrants or other securities (other than ordinary shares or ordinary units (as applicable)) are referred to below in this row, the relevant interest in respect of those securities arises under subsection 608(8) being a residual accelerated relevant interest held in the same capacity. Colonial First State Investments Limited has authorised the manager of each such managed investment scheme to exercise the powers referred to in paragraph 608(1)(b) and/or 608(1)(c) of the Corporations Act 2001 (Cth) in relation to those securities managed by the manager to the exclusion of Colonial First State Investments Limited except for provisions allowing Colonial First State Investments Limited to terminate the agreement with the manager or to exercise those powers where the agreement is terminated.	3,511,109 Fully paid Ordinary shares(including 9,895 borrowed from Citi Prime Broker (Agreement 1), see Annexure C) (including 2,784 borrowed from UBS AG (Agreement 4), see Annexure C)
Colonial First State Investments Limited ACN 002 348 352	Relevant interest under paragraph 608(1)(a) and/or 608(1)(b) and/or 608(1)(c) of the Corporations Act 2001 (Cth), being a relevant interest arising from being either (a) the registered holder of the relevant securities in its capacity as a custodian and/or (b) the registered holder of the relevant securities and in its capacity as administrator of managed accounts and/or (c) the registered holder of the relevant securities, having the power to control the exercise of the right to vote attached to securities and/or to control the exercise of the power to dispose of securities in its capacity as a responsible entity of a managed investment scheme (which managed investment scheme is managed by Colonial First Statement Investments Limited). In addition, if any OTC derivatives, warrants or other securities (other than ordinary shares or ordinary units (as applicable)) are referred to below in this row, the relevant interest in respect of those securities arises under subsection 608(8) being an accelerated relevant interest held in the same capacity.	21,875 Fully paid Ordinary shares

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	Class and number of securities
Avanteos Investments Limited ACN 096 259 979	Colonial First State Investments Limited		21,875 Fully paid Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Citibank N A Hong Kong		2,940,247 Fully paid Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Citicorp Nominees Pty Limited (Australia)		520,005 Fully paid Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Citigroup Prime Broker		9,895 Fully paid Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	UBS Nominees Pty Ltd		40,962 Fully paid Ordinary shares

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		Class and number of securities
		Cash	Non-cash	
See annexure B to this notice				

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
Avanteos Investments Limited ACN 096 259 979	An indirect wholly-owned subsidiary, and therefore related body corporate, of Superannuation and Investments HoldCo Pty Ltd
Colonial First State Investments Limited ACN 002 348 352	An indirect wholly-owned subsidiary, and therefore related body corporate, of Superannuation and Investments HoldCo Pty Ltd

7. 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
Colonial First State Investments Limited ACN 002 348 352	Level 15, 400 George Street, Sydney, NSW, 2000, Australia

8. Signature

NOTE 1--(This note is relevant to section 2,3,4 and 5)

The relevant interests in these securities:

are/were held by Colonial First State Investments Limited (CFS) as responsible entity of the specified registered managed investment schemes and relate(d) to holdings in connection with the Colonial First State First Choice product range. Decisions to buy/sell those securities and exercise voting rights in relation to those securities are made by managers to whom CFS has outsourced those functions. By instrument dated 29 October 2001 the Australian Securities and Investments Commission ("ASIC") has granted certain relief to CFS and its related bodies corporate for these holdings from the applicable provisions of Chapter 6 of the Corporations Act in relation to the acquisition of or increase in voting power of such securities (the Manager Relief). These managers are not associates of, other than by virtue of an agreement in accordance with the terms of the Manager Relief, the Commonwealth Bank of Australia group.



Dated the 27 day of May 2024

Annexure A

This is annexure A referred to in Form 603, Notice of initial substantial holder



Superannuation and Investments HoldCo Pty Ltd ACN 644 660 882

Dated the 27/05/2024

SCHEDULE

Avanteos Investments Limited
Colonial First State Investments Limited
Superannuation and Investments FinCo Pty Ltd
Superannuation and Investments HoldCo Pty Ltd
Superannuation and Investments Management Pty Ltd
Superannuation and Investments MidCo Pty Ltd
Superannuation and Investments Services Pty Ltd
Superannuation And Investments US LLC

Annexure B

This is annexure B referred to in Form 603, Notice of initial substantial holder



Superannuation and Investments HoldCo Pty Ltd ACN 644 660 882

Dated the 27/05/2024

Holder of relevant interest	Date of acquisition	Consideration cash	Consideration non-cash	Class and number of securities affected
Avanteos Investments Limited ACN 096 259 979	Saturday, 02 March 2024	27,449.67		1,423 Ordinary shares (Asset transfer in)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Wednesday, 24 January 2024	69,284.66		4,168 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Monday, 29 January 2024	36,048.46		2,056 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Wednesday, 31 January 2024	N/A		835 Ordinary shares (borrowed from UBS AG (Agreement 4), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Friday, 16 February 2024	968,897.80		50,624 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Tuesday, 27 February 2024	N/A		11 Ordinary shares (borrowed from UBS AG (Agreement 4), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Thursday, 29 February 2024	N/A		618 Ordinary shares (borrowed from Citi Prime Broker (Agreement 1), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Monday, 04 March 2024	N/A		741 Ordinary shares (borrowed from Citi Prime Broker (Agreement 1), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Tuesday, 05 March 2024	N/A		2,617 Ordinary shares (borrowed from Citi Prime Broker (Agreement 1), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Friday, 08 March 2024	365,005.80		19,233 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Monday, 18 March 2024	N/A		117 Ordinary shares (borrowed from Citi Prime Broker (Agreement 1), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Tuesday, 19 March 2024	N/A		37 Ordinary shares (borrowed from UBS AG (Agreement 4), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Tuesday, 19 March 2024	326,772.53		18,389 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Wednesday, 20 March 2024	20,970.93		1,166 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Thursday, 21 March 2024	N/A		1,134 Ordinary shares (borrowed from Citi Prime Broker (Agreement 1), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Thursday, 21 March 2024	128,551.91		6,958 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Friday, 22 March 2024	N/A		612 Ordinary shares (borrowed from Citi Prime Broker (Agreement 1), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Monday, 25 March 2024	68,505.80		3,839 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Tuesday, 26 March 2024	81,374.00		4,600 Ordinary shares

Colonial First State Investments Limited (Note 1) ACN 002 348 352	Thursday, 28 March 2024	N/A	218 Ordinary shares (borrowed from Citi Prime Broker (Agreement 1), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Thursday, 28 March 2024	N/A	25 Ordinary shares (borrowed from UBS AG (Agreement 4), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Thursday, 28 March 2024	202,495.48	11,048 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Tuesday, 02 April 2024	287,706.82	15,390 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Tuesday, 02 April 2024	224,224.10	11,965 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Wednesday, 03 April 2024	420,082.19	23,562 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Thursday, 04 April 2024	357,558.00	20,000 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Friday, 05 April 2024	N/A	2,200 Ordinary shares (borrowed from Citi Prime Broker (Agreement 1), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Friday, 05 April 2024	347,970.00	20,000 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Monday, 08 April 2024	186,857.82	10,629 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Tuesday, 09 April 2024	333,644.17	19,371 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Wednesday, 10 April 2024	349,888.00	20,000 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Thursday, 11 April 2024	103,901.53	6,043 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Thursday, 11 April 2024	343,884.00	20,000 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Friday, 12 April 2024	N/A	19 Ordinary shares (borrowed from UBS AG (Agreement 4), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Friday, 12 April 2024	210,504.96	12,297 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Monday, 15 April 2024	N/A	232 Ordinary shares (borrowed from Citi Prime Broker (Agreement 1), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Monday, 15 April 2024	195,897.67	11,606 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Tuesday, 16 April 2024	263,119.95	16,097 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Wednesday, 24 April 2024	78,010.66	4,688 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Wednesday, 24 April 2024	N/A	22 Ordinary shares (borrowed from UBS AG (Agreement 4), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Wednesday, 24 April 2024	148,420.40	8,968 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Friday, 26 April 2024	307,874.75	18,517 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Monday, 29 April 2024	80,057.32	4,762 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Friday, 03 May 2024	72,742.74	4,681 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Monday, 06 May 2024	N/A	25 Ordinary shares (borrowed from UBS AG (Agreement 4), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Wednesday, 08 May 2024	157,047.66	9,761 Ordinary shares

Colonial First State Investments Limited (Note 1) ACN 002 348 352	Thursday, 09 May 2024	158,145.00	10,000 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Friday, 10 May 2024	151,727.00	10,000 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Friday, 10 May 2024	129,935.74	8,615 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Monday, 13 May 2024	35,117.64	2,361 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Monday, 13 May 2024	149,088.00	10,000 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Tuesday, 14 May 2024	154,168.00	10,000 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Tuesday, 14 May 2024	94,110.30	6,151 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Wednesday, 15 May 2024	N/A	192 Ordinary shares (borrowed from Citi Prime Broker (Agreement 1), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Wednesday, 15 May 2024	N/A	21 Ordinary shares (borrowed from UBS AG (Agreement 4), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Wednesday, 15 May 2024	149,269.00	10,000 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Thursday, 16 May 2024	152,617.00	10,000 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Friday, 17 May 2024	149,503.00	10,000 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Monday, 20 May 2024	182,632.33	12,309 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Monday, 20 May 2024	148,851.00	10,000 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Tuesday, 21 May 2024	1,843,967.98	126,857 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Tuesday, 21 May 2024	145,348.00	10,000 Ordinary shares

Annexure C

This is annexure C referred to in Form 603, Notice of initial substantial holder



Superannuation and Investments HoldCo Pty Ltd ACN 644 660 882

Dated the 27/05/2024

Superannuation and Investments HoldCo Pty Ltd 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).

Citi Prime Broker (Agreement 1)

Type of agreement:	Prime Brokerage Agreement
Parties to agreement:	(1) Citigroup Global Markets Limited; and (2) Colonial First State Investments Limited
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):	On settlement date of the loan.
Scheduled date (if any) when the securities are expected to be returned to the lender or its nominee (ie return date):	Any particular day unless the borrow is subject to a minimum holding period agreed with the securities lending desk at the time the borrow is located.
Does the borrower have the right to return the securities early? [Yes/No]	Yes – unless there is a minimum holding period agreed with the securities lending desk at the time the borrow is located.
If yes, in which circumstances?	At any time subject to giving notice unless there is a minimum hold period as noted above.
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]	Yes
If yes, in which circumstances?	If the borrow is term dated or there is a minimum holding period agreed with the securities lending desk at the time the borrow is located.

UBS AG (Agreement 4)

Type of agreement:	Australian Master Securities Lending Agreement
Parties to agreement:	(1) UBS AG, Australia Branch; UBS Nominees Pty Ltd and (2) Colonial First State Investments Limited
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