

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
MLC Investments Limited	National Nominees Limited (ACN 004 278 899)		Fully paid ordinary shares 33,376,898
Antares Capital Partners Limited	National Nominees Limited (ACN 004 278 899)		Fully paid ordinary shares 43,451,233
Antares Capital Partners Limited	UBS Nominees Pty Limited (ACN 001 450 522)		Fully paid ordinary shares 4,714,708
Antares Capital Partners Limited	Citicorp Nominees Pty Limited (ACN 000 809 030)		Fully paid ordinary shares 644,409
NULIS Nominees (Australia) Limited	NULIS Nominees (Australia) Limited (ACN 008 515 633)		Fully paid ordinary shares 187,078
National Australia Bank Limited	National Nominees Limited (ACN 004 278 899)		Fully paid ordinary shares 3,833,328
JBWere Limited	Invia Custodian Pty Limited (ACN 006 127 984)		Fully paid ordinary shares 130,582
		TOTAL	86,338,236

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	Fully paid ordinary shares
NULIS Nominees (Australia) Limited	10/07/2020	\$9,961.63		7,250
National Australia Bank Limited	08/07/2020 to 15/07/2020 Securities Lending	No consideration directly referable to the securities provided by NAB		Refer to Appendix 1 Table

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
MLC Investments Limited	MLC Investments Limited is a wholly owned subsidiary of MLC Holdings Limited whose ultimate parent is National Australia Bank Limited.
Antares Capital Partners Limited	Antares Capital Partners Limited is a wholly owned subsidiary of National Wealth Management Holdings Limited whose ultimate parent is National Australia Bank Limited.
NULIS Nominees (Australia) Limited	NULIS Nominees (Australia) Limited is a wholly owned subsidiary of National Wealth Management Holdings Limited whose ultimate parent is National Australia Bank Limited.
JBWere Limited	JBWere Limited is a wholly owned subsidiary of National Wealth Management Holdings Limited whose ultimate parent is National Australia Bank Limited.

7. Addresses

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

Name	Address
National Australia Bank Limited	Level 1 800 Bourke Street DOCKLANDS VIC 3008
MLC Investments Limited	Ground Floor 105-153 Miller Street NORTH SYDNEY NSW 2060
Antares Capital Partners Limited	Ground Floor 105-153 Miller Street NORTH SYDNEY NSW 2060
UBS Nominees Pty Limited	Level 16 2 Chifley Square SYDNEY NSW 2000
Citicorp Nominees Pty Limited	2 Park Street Sydney NSW 2000
NULIS Nominees (Australia) Limited	Ground Floor 105-153 Miller Street NORTH SYDNEY NSW 2060
National Nominees Limited	Level 1 800 Bourke Street DOCKLANDS VIC 3008
JBWere Limited	Level 15 101 Collins Street MELBOURNE VIC 3000
Invia Custodian Pty Limited	Level 15 101 Collins Street MELBOURNE VIC 3000

Signature

Name	Louise Thomson	Capacity Group Company Secretary for and on behalf of National Australia Bank Limited
Signature		Date 20/07/2020

Appendix 1 - NEC

Type of agreement and parties to agreement	National Australia Bank Limited and Securities Borrowing Agreement (SBA) clients (xi) ELECTRICITY SUPPLY INDUSTRY SUPERANNUATION (QLD) (xiii) VISION SUPER PTY LIMITED (xv) TASPLAN PTY LTD	National Australia Bank Limited and AMSLA Counterparties (b) UBS SECURITIES AUSTRALIA LTD
Transfer dates	8/7/2020 to 15/7/2020 Specific dates for each transfer can be found by matching the number reference in the 'Type of agreement and parties to agreement' field to the accompanying list of transactions.	8/7/2020 to 15/7/2020 Specific dates for each transfer can be found by matching the number reference in the 'Type of agreement and parties to agreement' field to the accompanying list of transactions.
Holder of voting rights	Registered owner	Registered owner
Are there any restrictions on voting	The registered owner holds voting rights. However, in certain circumstances the lender may request for the borrower to use best endeavours to arrange for voting instructions to be exercised in accordance with the instructions from the lender.	The registered owner holds voting rights. However, in certain circumstances the lender may request for the borrower to use best endeavours to arrange for voting instructions to be exercised in accordance with the instructions from the lender.
Scheduled date of return (if any)	On demand	On demand
Does the borrower have the right to return early?	Yes - at notice	Yes - at notice
Does the lender have the right to recall early?	Yes - at notice	Yes - at notice
Will the securities be returned on settlement?	Yes, or equivalent protection under Securities Borrowing Agreement.	Yes, or equivalent protection under AMSLA.
National Australia Bank Limited will, if required by the company or responsible entity to whom the prescribed form must be given or ASIC give a copy of the agreements to the company, responsible entity or ASIC.		

Appendix 1- NEC

Date	Nature of Change	Consideration	No. of Securities	Class	AMSLA Counterparty
8/07/2020	Return Security		-165482	ORD	(b)
8/07/2020	Return Security		-63781	ORD	(b)
9/07/2020	Return Security		-541457	ORD	(b)
9/07/2020	Return Security		-99	ORD	(b)
9/07/2020	Return Security		-70000	ORD	(b)
9/07/2020	Return Security		-18219	ORD	(b)
10/07/2020	Return Security		-22879	ORD	(b)
13/07/2020	Return Security		-1375402	ORD	(b)
14/07/2020	Settle Sec Loan		1121328	ORD	(b)
14/07/2020	Settle Sec Loan		1320000	ORD	(b)
15/07/2020	Settle Sec Loan		50000	ORD	(b)
15/07/2020	Settle Sec Loan		1342000	ORD	(b)

Appendix 1- NEC

Date	Nature of Change	Consideration	No. of Securities	Class	SBA Counterparty
8/07/2020	Return Security		-165482	ORD	(xiii)
8/07/2020	Return Security		-63781	ORD	(xiii)
9/07/2020	Return Security		-541457	ORD	(xi)
9/07/2020	Return Security		-99	ORD	(xiii)
9/07/2020	Return Security		-70000	ORD	(xii)
9/07/2020	Return Security		-18219	ORD	(xiii)
10/07/2020	Return Security		-22879	ORD	(xi)
13/07/2020	Return Security		-1375402	ORD	(xi)
14/07/2020	Settle Sec Loan		193591	ORD	(xiii)
14/07/2020	Settle Sec Loan		927737	ORD	(xii)
14/07/2020	Settle Sec Loan		1320000	ORD	(xiii)
15/07/2020	Settle Sec Loan		50000	ORD	(xiii)
15/07/2020	Settle Sec Loan		41611	ORD	(xiii)
15/07/2020	Settle Sec Loan		518678	ORD	(xiii)
15/07/2020	Settle Sec Loan		781711	ORD	(xv)

This is Annexure A of 3 pages referred to in the Form 603 Notice of initial substantial holder signed by me and dated 20/07/2020

Louise Thomson, Group Company Secretary

ADVANTEDGE FINANCIAL SERVICES HOLDINGS PTY LTD
ADVANTEDGE FINANCIAL SERVICES PTY LTD
ADVANTEDGE FINANCIAL SOLUTIONS PTY LTD
AF&L DRAGON LEASING PTY LTD (IN LIQUIDATION)
AF&L GOLD PTY LTD
AF&L VISTA PTY LTD
AFSH NOMINEES PTY LTD
ANCHORAGE HOME LOANS PTY LTD (IN LIQUIDATION)
ANTARES CAPITAL PARTNERS LTD
APOGEE FINANCIAL PLANNING LIMITED
ARDB PTY LIMITED (IN LIQUIDATION)
ASIBOND PTY. LIMITED (IN LIQUIDATION)
AUSTRALIAN COMPANY NUMBER 094 484 625 LIMITED (IN LIQUIDATION)
BANK OF NEW ZEALAND
BLSSA PTY LTD
BNZ BRANCH PROPERTIES LTD
BNZ EQUITY INVESTMENTS NO.2 LIMITED
BNZ FACILITIES MANAGEMENT LIMITED
BNZ INSURANCE SERVICES LIMITED
BNZ INTERNATIONAL FUNDING LTD
BNZ INVESTMENT SERVICES LIMITED
BNZ INVESTMENTS LTD
BNZ LIFE INSURANCE LIMITED
BNZ PROPERTY INVESTMENTS LTD
CRUICKSHANK ASSET MANAGEMENT PTY LTD (IN LIQUIDATION)
CUSTOM CREDIT CORPORATION LTD (IN LIQUIDATION)
CUSTOM CREDIT HOLDINGS LTD (IN LIQUIDATION)
DIBA EQUITIES LIMITED
DIBA INVESTMENTS LIMITED
EQUITY MANAGEMENT UNIT HOLDINGS (NO.2) PTY LTD (IN LIQUIDATION)
EQUITY MANAGEMENT UNIT HOLDINGS PTY LTD
FINANCE & SYSTEMS TECHNOLOGY PTY LTD
GODFREY PEMBROKE LIMITED
GWM ADVISER SERVICES LIMITED
HICAPS PTY LTD
INVIA CUSTODIAN PTY LIMITED
JBWERE (NZ) HOLDINGS LIMITED
JBWERE (NZ) NOMINEES LIMITED
JBWERE (NZ) PTY LTD
JBWERE LIMITED
LIMEHOUSE INVESTMENTS PTY LIMITED (IN LIQUIDATION)
MARGIN LENDING (NZ) LIMITED
MEDFIN AUSTRALIA PTY LIMITED
MERITUM FINANCIAL GROUP PTY LTD
MFP 131 660 065 PTY LIMITED

MLC ALLIANCE HOLDINGS PTY LIMITED (IN LIQUIDATION)
MLC ASSET MANAGEMENT (UK) LIMITED
MLC ASSET MANAGEMENT (UK) REAL ESTATE LIMITED
MLC ASSET MANAGEMENT PTY LIMITED
MLC ASSET MANAGEMENT SERVICES LIMITED
MLC HOLDINGS LIMITED (IN LIQUIDATION)
MLC INVESTMENTS LIMITED
MLC LIFETIME COMPANY LIMITED
MLC NOMINEES PTY LTD
MLC PROPERTIES PTY. LIMITED
MLC WEALTH LIMITED
MLC WEALTH MANAGEMENT LIMITED (IN LIQUIDATION)
MUDCHUTE PTY LIMITED (IN LIQUIDATION)
NAB ASSET MANAGEMENT LIMITED
NAB EUROPE LIMITED
NAB INVESTMENTS LIMITED
NAB JAPAN SECURITIES LIMITED
NAB PROPERTIES AUSTRALIA PTY LIMITED
NAB STAFF CLUB LIMITED
NAB TRUST SERVICES LIMITED
NAB VENTURES PTY LIMITED
NABCAPITAL LEASING (NO.2) PTY LIMITED (IN LIQUIDATION)
NABSECURITIES, LLC
NATIONAL ASSET MANAGEMENT LIMITED
NATIONAL AUSTRALIA BANK LIMITED
NATIONAL AUSTRALIA CORPORATE SERVICES PTY LIMITED
NATIONAL AUSTRALIA FINANCE (ASIA) LIMITED
NATIONAL AUSTRALIA FINANCE (COMMERCIAL LEASING) LIMITED
NATIONAL AUSTRALIA FINANCE (EUROPE HOLDINGS) LIMITED
NATIONAL AUSTRALIA FINANCE (INFRASTRUCTURE LEASING NO.2) LIMITED
NATIONAL AUSTRALIA FINANCE (VESSEL LEASING NO.1) LIMITED
NATIONAL AUSTRALIA FINANCE (VESSEL LEASING NO.5) LIMITED
NATIONAL AUSTRALIA FINANCE (VESSEL LEASING NO.6) LIMITED
NATIONAL AUSTRALIA FINANCE (VESSEL LEASING) LIMITED
NATIONAL AUSTRALIA FINANCIAL MANAGEMENT LIMITED
NATIONAL AUSTRALIA FUNDING (DELAWARE) INC.
NATIONAL AUSTRALIA GROUP (NZ) LIMITED
NATIONAL AUSTRALIA GROUP SERVICES LTD
NATIONAL AUSTRALIA INVESTMENT CAPITAL PTY LTD
NATIONAL AUSTRALIA MANAGERS LIMITED
NATIONAL AUSTRALIA PKI HOLDINGS LLC
NATIONAL AUSTRALIA UNDERWRITERS LIMITED (IN LIQUIDATION)
NATIONAL EQUITIES LIMITED
NATIONAL FUNDING HOLDINGS PTY LTD (IN LIQUIDATION)
NATIONAL HK INVESTMENTS LIMITED
NATIONAL MARGIN SERVICES PTY LIMITED
NATIONAL MARKETS GROUP LIMITED (IN LIQUIDATION)
NATIONAL MORTGAGE SECURITIES, INC.
NATIONAL NOMINEES LIMITED

NATIONAL OBU PTY LIMITED

NATIONAL WEALTH MANAGEMENT HOLDINGS LIMITED

NATIONAL WEALTH MANAGEMENT INTERNATIONAL HOLDINGS LTD

NATIONAL WEALTH MANAGEMENT NEW ZEALAND HOLDINGS LTD

NAUTILUS INSURANCE PTE LIMITED

NAUTILUS NAB LIMITED

NAVIGATOR AUSTRALIA LIMITED

NBA PROPERTIES PTY LIMITED

NMS NOMINEES PTY LIMITED

NULIS NOMINEES (AUSTRALIA) LIMITED

NWMH SUB (CANADA) INC

NWMH SUB LIMITED

ORCHARD STREET INVESTMENT ADVISERS LIMITED

ORCHARD STREET INVESTMENT MANAGEMENT LLP

PARTOWN PTY. LIMITED

PENNLEY PTY LTD

PFS NOMINEES PTY LIMITED

PLAN AUSTRALIA OPERATIONS PTY. LTD.

PLAN GROUP NOMINEES PTY LTD

PLUM FINANCIAL SERVICES LIMITED (IN LIQUIDATION)

PRESIMA INC.

PROFESSIONAL LENDERS ASSOCIATION NETWORK OF AUSTRALIA PTY. LTD.

RMBS RCU PTY LIMITED

TASOVAC PTY LIMITED

THE DEEP IN HULL LIMITED

VALEWIN PTY. LIMITED (IN LIQUIDATION)

WEALTHHUB SECURITIES LIMITED

WEALTHHUB SECURITIES NOMINEES PTY LIMITED

WM LIFE AUSTRALIA LIMITED (IN LIQUIDATION)
