

FORM 605

Corporations Act 2001

Section 671B

Notice of ceasing to be a substantial holder**To: Company Name/Scheme: SMS MANAGEMENT & TECHNOLOGY LIMITED**ACN/ARSN: **009 558 865****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: **10/11/2015**The previous notice was given to the company on: **10/11/2015**The previous notice was dated: **09/11/2015****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
ASB Group Investments Limited Company Number 533945	Level 2, ASB North Wharf, 12 Jellicoe Street, Auckland, 1010 , New Zealand
Commonwealth Bank Officers Superannuation Corporation Pty Limited ACN 074 519 798	Level 11 Tower 1, 201 Sussex St Sydney NSW 2001
CBA Equities Limited ACN 003 485 952	Ground Floor Tower 1, 201 Sussex Street, Sydney, NSW, 2000, Australia
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Ground Floor Tower 1, 201 Sussex Street, Sydney, NSW, 2000, Australia
Colonial First State Investments Limited ACN 002 348 352	Ground Floor Tower 1, 201 Sussex Street, Sydney, NSW, 2000, Australia
Avanteos Investments Limited ACN 096 259 979	Ground Floor Tower 1, 201 Sussex Street, Sydney, NSW, 2000, Australia
Realindex Investments Pty Limited ACN 133 312 017	Ground Floor Tower 1, 201 Sussex Street, Sydney, NSW, 2000, Australia
Sovereign Services Limited ACN 969417	Level 2, ASB North Wharf, 12 Jellicoe Street, Auckland, 1010 , New Zealand
The Colonial Mutual Life Assurance Society Limited ACN 004 021 809	Ground Floor Tower 1, 201 Sussex Street, Sydney, NSW, 2000, Australia

5. Signature

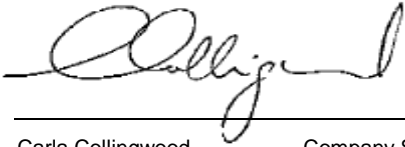


Carla Collingwood-Company Secretary

Dated the 11 day of November 2015

Annexure A

This is annexure A referred to in Form 605, Notice of ceasing to be a substantial holder dated 10/11/2015



Carla Collingwood

Company Secretary

Dated the 11 November 2015

SCHEDULE

AEGIS CORRECTIONAL PARTNERSHIP PTY LTD
AEGIS LIMITED
AHL HOLDINGS PTY LIMITED
ALTONA V6 PTY LIMITED
ASB BANK LIMITED
ASB CAPITAL LIMITED (NZX-ASBPA)
ASB CAPITAL NO.2 LIMITED (NZX-ASBPB)
ASB FINANCE LIMITED
ASB FUNDING LIMITED
ASB GROUP (LIFE) LIMITED
ASB GROUP INVESTMENTS LIMITED
ASB HOLDINGS LIMITED
ASB MANAGEMENT SERVICES LIMITED
ASB NOMINEES LIMITED
ASB SECURITIES LIMITED
ASKLEPIOS LIMITED
ASPIRE SCHOOLS FINANCING (QLD) PTY LIMITED
ASPIRE SCHOOLS HOLDINGS (QLD) PTY LIMITED
AUSIEX NOMINEES PTY LIMITED
AUSTRALIAN INVESTMENT EXCHANGE LIMITED
AVANTEOS INVESTMENTS LIMITED
AVANTEOS PTY LTD
BANK OF HANGZHOU CO. LTD
BANKWEST FOUNDATION LIMITED
BDELTA VESSEL NO 1 PTY LTD
BDELTA VESSEL NO 2 PTY LTD
BDELTA VESSEL NO 3 PTY LTD
BDELTA VESSEL NO 4 PTY LTD
BOCOMMLIFE INSURANCE COMPANY LIMITED
BOND INVESTMENTS NO 1 LIMITED
BOND INVESTMENTS UK LIMITED
BW FINANCIAL ADVICE LIMITED
BW SECURITISATION MANAGEMENT PTY LTD
BWA GROUP SERVICES PTY LTD
BWA INTELLECTUAL PROPERTY HOLDINGS
LIMITED
CABLE BEACH PTY LIMITED (PENDING
DEREGISTRATION)
CAPITAL 121 PTY LIMITED
CARDS NZ LIMITED
CBA (EUROPE) FINANCE LTD
CBA A319 4624 PTY LIMITED
CBA A319 4635 PTY LIMITED
CBA A320 4077 PTY LTD
CBA A320 4948 PTY LIMITED
CBA A320 5156 PTY LIMITED
CBA A320 5249 PTY LTD
CBA A320 5289 PTY LTD
CBA A320 5638 PTY LTD
CBA A320 6749 PTY LIMITED
CBA A320 AIRCRAFT NO1 PTY LTD
CBA A330 1427 Pty Ltd
CBA A330 1453 PTY LIMITED
CBA AIR A320 2714 PTY LIMITED
CBA AIR PTY LTD
CBA ASSET FINANCE (NZ) LIMITED
CBA ASSET HOLDINGS (NZ) LIMITED
CBA B377 37091 PTY LTD
CBA B738 39822 PTY LIMITED
CBA CAPITAL AUSTRALIA (NO 2) PTY LIMITED
(pending deregistration 23/10/15)
CBA CAPITAL AUSTRALIA PTY LIMITED
CBA CAPITAL HOLDINGS INC.
CBA CAPITAL TRUST I
CBA CAPITAL TRUST II
CBA CORPORATE SERVICES (NSW) PTY LIMITED
CBA CORPORATE SERVICES (VIC) PTY LIMITED
CBA EQUITIES LIMITED
CBA EUROPE LIMITED
CBA FUNDING (NZ) LIMITED
CBA FUNDING HOLDINGS PTY LTD
CBA FUNDING TRUST I
CBA INTERNATIONAL FINANCE PTY. LIMITED
CBA INVESTMENTS (NO.4) LIMITED
CBA IT CO PTY LIMITED
CBA MTE RAIL COMPANY PTY LIMITED
CBA NZ HOLDING LIMITED
CBA RAIL & TRAM COMPANY PTY LIMITED
CBA REAL ESTATE FUNDING (NZ) LIMITED
CBA SA HOLDINGS PROPRIETARY LIMITED
CBA SERVICES SINGAPORE PTE LTD
CBA SPECIALISED FINANCING PTY LIMITED
CBA STAFF COMMUNITY FUND LIMITED
CBA USD FUNDING LIMITED
CBA USD INVESTMENTS PTY LIMITED
CBFC LEASING PTY. LIMITED
CBFC LIMITED
CFS Newham Limited
CFSPA I EUROPE CO LIMITED (formerly known as
CFSPA I MALTA CO LIMITED)
CFSPA I EUROPE HOLDCO LIMITED (formerly known
as CFSPA I MALTA HOLDCO LIMITED)
CHRISTMAS BREAK PTY LTD
CHULLORA EQUITY INVESTMENT (NO 1) PTY

LIMITED
 CHULLORA EQUITY INVESTMENT (NO 2) PTY LIMITED
 CHULLORA EQUITY INVESTMENT (NO 3) PTY LIMITED
 CIPL ARARAT PTY LTD
 CIPL SA SCHOOLS PTY LTD
 CISL (HAZELWOOD) PTY. LIMITED
 CM-SOMERTON PTY. LTD.
 CMG ASIA LIFE HOLDINGS LIMITED
 CMG ASIA PTY LTD
 COLLATERAL LEASING PTY LTD
 Colonial (UK) Trustees Limited
 COLONIAL FIRST STATE ASSET MANAGEMENT (AUSTRALIA) LIMITED
 COLONIAL FIRST STATE GROUP LIMITED
 COLONIAL FIRST STATE INFRASTRUCTURE HOLDINGS LIMITED
 COLONIAL FIRST STATE INFRASTRUCTURE MANAGERS (AUSTRALIA) PTY LTD
 Colonial First State Investment Managers (UK) Limited
 COLONIAL FIRST STATE INVESTMENTS (NZ) LIMITED (PENDING DEREGISTRATION)
 COLONIAL FIRST STATE INVESTMENTS LIMITED
 COLONIAL FIRST STATE MANAGED INFRASTRUCTURE LIMITED
 COLONIAL HOLDING COMPANY LIMITED
 COLONIAL MUTUAL SUPERANNUATION PTY. LTD.
 COLONIAL SERVICES PTY LIMITED
 COMMBANK EUROPE LIMITED
 COMMBANK MANAGEMENT CONSULTING (ASIA) COMPANY LIMITED
 COMMBANK MANAGEMENT CONSULTING (SHANGHAI) COMPANY LIMITED
 COMMCAPITAL S.A.R.L
 COMMFOUNDATION PTY LIMITED
 COMMINTERNATIONAL LIMITED
 COMMONWEALTH AUSTRALIA SECURITIES LLC
 COMMONWEALTH BANK OF AUSTRALIA
 COMMONWEALTH BANK OF AUSTRALIA (CHENG'AN) COUNTY BANK CO. LTD.
 COMMONWEALTH BANK OF AUSTRALIA (CIXIAN) COUNTY BANK CO. LTD
 COMMONWEALTH BANK OF AUSTRALIA (DENG FENG) COUNTY BANK CO. LTD
 COMMONWEALTH BANK OF AUSTRALIA (HANDANXIAN) COUNTY BANK CO. LTD.
 COMMONWEALTH BANK OF AUSTRALIA (JIYUAN) COUNTY BANK CO. LTD
 COMMONWEALTH BANK OF AUSTRALIA (LANKAO) COUNTY BANK CO. LTD
 COMMONWEALTH BANK OF AUSTRALIA (LUANCHENG) COUNTY BANK CO. LTD
 COMMONWEALTH BANK OF AUSTRALIA (MIANCHI) COUNTY BANK CO. LTD
 COMMONWEALTH BANK OF AUSTRALIA (SHEXIAN) COUNTY BANK CO. LTD
 COMMONWEALTH BANK OF AUSTRALIA (UK) STAFF BENEFITS SCHEME TRUSTEE COMPANY LIMITED
 COMMONWEALTH BANK OF AUSTRALIA (WEIXIAN)

COUNTY BANK CO. LTD.
 COMMONWEALTH BANK OF AUSTRALIA (WENXIAN) COUNTY BANK CO. LTD
 COMMONWEALTH BANK OF AUSTRALIA (XINJI) COUNTY BANK CO. LTD
 COMMONWEALTH BANK OF AUSTRALIA (YICHUAN) COUNTY BANK CO. LTD
 COMMONWEALTH BANK OF AUSTRALIA (YONGCHENG) COUNTY BANK CO. LTD
 COMMONWEALTH BANK OF AUSTRALIA (YONGNIAN) COUNTY BANK CO. LTD
 COMMONWEALTH BANK OFFICERS
 SUPERANNUATION CORPORATION PTY LIMITED
 Commonwealth Custodial Services Pty Ltd
 COMMONWEALTH DEVELOPMENT BANK OF AUSTRALIA PTY LIMITED
 COMMONWEALTH FINANCIAL PLANNING LIMITED
 COMMONWEALTH INSURANCE HOLDINGS LIMITED
 COMMONWEALTH INSURANCE LIMITED
 COMMONWEALTH INVESTMENTS PTY LIMITED
 COMMONWEALTH PRIVATE LIMITED
 COMMONWEALTH SECURITIES LIMITED
 COMMWEALTH INTERNATIONAL HOLDINGS PTY LIMITED
 COMSEC NOMINEES PTY LIMITED
 CORE EQUITY SERVICES NOMINEES PTY LIMITED
 COUNT FINANCE PTY LIMITED (PENDING DEREGISTRATION AS AT 25/09/2015)
 COUNT FINANCIAL LIMITED
 CRYSTAL AVENUE PTY LIMITED
 CTB AUSTRALIA LIMITED
 ELLAS CONTAINER SHIP COMPANY 1 PTY LIMITED
 ELLAS CONTAINER SHIP COMPANY 2 PTY LIMITED
 EMERALD HOLDING COMPANY PTY LIMITED
 EQUIGROUP HOLDINGS PTY LIMITED
 FINANCIAL WISDOM LIMITED
 FINCONNECT (AUSTRALIA) PTY LTD
 FIRST STATE CINDA FUND MANAGEMENT COMPANY LIMITED
 First State Diversified Hedge Fund Limited
 First State European Diversified Infrastructure Sarl
 First State Funds Plc
 First State Global Umbrella Fund Public Limited Company
 First State Hedge Funds SPC Limited
 FIRST STATE INFRASTRUCTURE MANAGERS (INTERNATIONAL) LIMITED
 First State Infrastructure S.à r.l.
 First State Investment Management (UK) Limited
 FIRST STATE INVESTMENT MANAGERS (ASIA) LIMITED
 First State Investment Services (UK) Limited
 FIRST STATE INVESTMENTS (HONG KONG) LIMITED
 FIRST STATE INVESTMENTS (JAPAN) LIMITED
 FIRST STATE INVESTMENTS (NZ) LIMITED
 FIRST STATE INVESTMENTS (SINGAPORE)
 First State Investments (UK Holdings) Limited
 First State Investments (UK) Limited
 FIRST STATE INVESTMENTS (US) LLC
 First State Investments Fund Management Sarl

First State Investments GIP Management Sarl
 FIRST STATE INVESTMENTS GLOBAL RESOURCES
 LONG SHORT MASTER FUND LIMITED (PENDING
 DEREGISTRATION)
 FIRST STATE INVESTMENTS HOLDINGS
 (SINGAPORE) LIMITED
 First State Investments ICVC
 First State Investments International Inc
 First State Investments International Limited
 FIRST STATE NOMINEES (HONG KONG) LIMITED
 FSIB LTD (formerly known as FIRST STATE
 INVESTMENTS (BERMUDA) LIMITED)
 FSIC Limited (formerly known as First State
 Investments (Cayman) Limited)
 GT USD FUNDING PTY LIMITED
 HAZELWOOD INVESTMENT COMPANY PTY
 LIMITED
 HOMEPATH PTY LIMITED
 INVERLOCH LEASING PTY LIMITED
 INVESTMENT CUSTODIAL SERVICES LIMITED
 INVESTOR SECURITIES PTY LTD
 INVESTORWEB.COM. PTY LIMITED
 IWL BROKING SOLUTIONS LIMITED
 IWL LIMITED
 JACQUES MARTIN ADMINISTRATION AND
 CONSULTING PTY LTD
 JACQUES MARTIN PTY. LTD.
 LOFT NO 1 PTY LIMITED
 LOFT NO 2 PTY LIMITED
 LOFT NO.3 PTY LIMITED
 MIS FUNDING NO.1 PTY LIMITED
 MORTGAGE HOLDING TRUST COMPANY LIMITED
 MTE DEBT VEHICLE PTY LTD
 MTE LESSOR 1 PTY LTD
 MTE LESSOR 2 PTY LTD
 MTE LESSOR 3 PTY LTD
 MTE LESSOR 4 PTY LTD
 MTE LESSOR 5 PTY LTD
 MTE NOMINEE PARTNER PTY LTD
 NETSHARE NOMINEES PTY LTD
 NEWPORT LIMITED
 NIMITZ NOMINEES PTY LIMITED
 ORE & OVERBURDEN PTY LIMITED
 PREFERRED CAPITAL LIMITED
 PREMIUM ALTERNATIVE INVESTMENTS PTY
 LIMITED
 PREMIUM CUSTODY SERVICES PTY LTD
 PREMIUM PLANTATIONS PTY LIMITED
 PREMIUM PLANTATIONS SERVICES PTY LTD
 PT BANK COMMONWEALTH
 PT COMMONWEALTH LIFE
 PT FIRST STATE INVESTMENTS INDONESIA
 QILU BANK CO. LTD.
 REALINDEX INVESTMENTS PTY LIMITED
 RELIANCE ACHIEVER PTY LIMITED
 RESIDENTIAL MORTGAGE GROUP PTY LTD
 ROCK & RUBBLE (DEBT VEHICLE) PTY LIMITED
 ROCK & RUBBLE (EXISTING) PTY LIMITED
 ROCK & RUBBLE (NEW) PTY LIMITED
 SAF MINING NO.2 PTY LIMITED
 SAF Mining No1 Pty Limited
 SAFE NO1 PTY LTD
 SAFE NO17 PTY LIMITED
 SAFE NO2 PTY LTD
 SAFE NO3 PTY LTD
 SAFE NO4 PTY LIMITED
 SAFE NO9 PTY LIMITED
 SAFE USD HOLDINGS PTY LTD
 SBN NOMINEES PTY. LIMITED
 SECURITISATION ADVISORY SERVICES PTY.
 LIMITED
 SECURITISATION MANAGEMENT SERVICES
 LIMITED
 SECURITY HOLDING INVESTMENT ENTITY LINKING
 DEALS LIMITED
 SENBARY PTY LIMITED
 SHARE DIRECT NOMINEES PTY LIMITED
 SHARE INVESTMENTS PTY LIMITED
 SI Holdings Limited
 SIF RAILWAY NO.1 PTY LIMITED
 SIF RAILWAY NO.2 PTY LIMITED
 SOVEREIGN ASSURANCE COMPANY LIMITED
 SOVEREIGN SERVICES LIMITED
 SOVEREIGN SUPERANNUATION FUNDS LIMITED
 SOVEREIGN SUPERANNUATION TRUSTEES
 LIMITED
 ST ANDREW'S AUSTRALIA PTY LTD
 STATE NOMINEES LTD
 SWAN SECURITISATION FINANCE PTY LIMITED (IN
 LIQUIDATION)
 SWAN SECURITISATION INVESTMENTS PTY LTD
 (IN LIQUIDATION)
 T.W. CUSTODIANS LIMITED
 TANKSTREAM RAIL (BY - 1) PTY LIMITED
 TANKSTREAM RAIL (BY - 2) PTY LIMITED
 TANKSTREAM RAIL (BY - 3) PTY LIMITED
 TANKSTREAM RAIL (BY - 4) PTY LIMITED
 TANKSTREAM RAIL (SW - 1) PTY LIMITED
 TANKSTREAM RAIL (SW - 2) PTY LIMITED
 TANKSTREAM RAIL (SW - 3) PTY LIMITED
 TANKSTREAM RAIL (SW - 4) PTY LIMITED
 TANKSTREAM RAIL (VICTORIA) PTY LIMITED
 THE COLONIAL MUTUAL LIFE ASSURANCE
 SOCIETY LIMITED
 TOTAL KEEN INVESTMENT LIMITED
 TYME CAPITAL PROPRIETARY LIMITED
 TYME INFIELD PROPRIETARY LIMITED
 TYME INTELLECTUAL PROPERTIES PROPRIETARY
 LIMITED
 TYME INVESTMENTS PROPRIETARY LIMITED
 TYME TECHNICAL SOLUTIONS PROPRIETARY
 LIMITED
 VATOSCAN PROPRIETARY LIMITED
 VH-VZF PTY LTD
 VH-VZG PTY LTD
 VH-VZH PTY LTD
 VIETNAM INTERNATIONAL BANK (VIETNAM
 INTERNATIONAL COMMERCIAL JOINT STOCK
 BANK)
 VIPRO PTY LIMITED
 WESTSIDE PROPERTIES LIMITED

Annexure B

This is annexure B referred to in Form 605, Notice of ceasing to be a substantial holder dated **10/11/2015**



Carla Collingwood

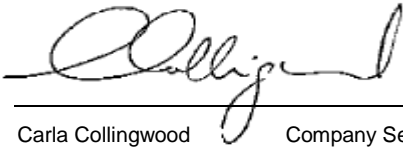
Company Secretary

Dated the 11 November 2015

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
Tuesday, 10 November 2015	CBA Equities Limited ACN 003 485 952	Borrow Increase	N/A	78,616 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)	78,616
Tuesday, 10 November 2015	CBA Equities Limited ACN 003 485 952	Borrow Decrease	N/A	139,448 Ordinary shares (returned to Merrill Lynch International, see Annexure C)	139,448

Annexure C

This is annexure C referred to in Form 605, Notice of ceasing to be a substantial holder dated **10/11/2015**



Carla Collingwood Company Secretary Dated the 11 November 2015

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 borrower 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