

FORM 603

Corporations Act 2001

Section 671B

Notice of initial 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 became a substantial holder on: **11/11/2015****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	1,218,829	1,218,829	1.76

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	2,238,045	2,238,045	3.24

Class of securities	Number of securities	Person's votes	Voting power (%)
GRAND TOTAL Fully paid ordinary shares	3,456,874	3,456,874	5.01

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
CBA Equities Limited ACN 003 485 952	<p>Relevant interest under paragraph 608(1)(b) and/or 608(1)(c) of the Corporations Act 2001 (Cth), being a relevant interest arising as a result of 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 a proprietary capacity (including as a result of underwriting activities). 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.</p> <p>Nature of relevant interest derived from; ordinary shares 139,903</p>	<p>139,903 Fully paid ordinary shares</p> <p>(including 139,903 borrowed from Merrill Lynch International, see Annexure C)</p>
Avanteos Investments Limited ACN 096 259 979	<p>Relevant interest under paragraph 608(1)(a), 608(1)(b) and 608(1)(c) of the Corporations Act 2001 (Cth), being a relevant interest arising as a result of being the registered holder of the relevant 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.</p> <p>Nature of relevant interest derived from; ordinary shares 48,147</p>	<p>48,147 Fully paid ordinary shares</p>
Colonial First State Investments Limited (Note 1) ACN 002 348 352	<p>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</p>	<p>2,238,045 Fully paid ordinary shares</p> <p>(including 41,513 borrowed from UBS AG (Agreement 1), see Annexure C)</p> <p>(including 6,575 borrowed from UBS AG (Agreement 2), see Annexure C)</p>

	<p>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.</p> <p>Nature of relevant interest derived from; ordinary shares 2,238,045</p>	
<p>Realindex Investments Pty Limited ACN 133 312 017</p>	<p>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 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 investment manager, as provided for under its investment mandates. 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.</p> <p>Nature of relevant interest derived from; ordinary shares 496,321</p>	<p>496,321 Fully paid ordinary shares</p>
<p>Commonwealth Bank Officers Superannuation Corporation Pty Limited ACN 074 519 798</p>	<p>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 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 trustee for the Officers' Superannuation Fund. 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.</p> <p>Nature of relevant interest derived from; ordinary shares 130,007</p>	<p>130,007 Fully paid ordinary shares</p>
<p>Colonial First State Asset Management (Australia) Limited ACN 114 194 311</p>	<p>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 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 investment manager (as provided for under its investment mandates). 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.</p> <p>Nature of relevant interest derived from; ordinary shares 404,451</p>	<p>404,451 Fully paid ordinary shares (including 371,231 borrowed from Citigroup Global Markets Limited (Agreement 5), see Annexure C)</p>

<p>Colonial First State Investments Limited ACN 002 348 352</p>	<p>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 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 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 an accelerated relevant interest held in the same capacity.</p> <p>Nature of relevant interest derived from; ordinary shares 2,767,586</p>	<p>2,767,586 Fully paid ordinary shares</p> <p>(including 41,513 borrowed from UBS AG (Agreement 1), see Annexure C)</p> <p>(including 6,575 borrowed from UBS AG (Agreement 2), see Annexure C)</p>
<p>The Colonial Mutual Life Assurance Society Limited ACN 004 021 809</p>	<p>Relevant interest under paragraph 608(1)(a), 608(1)(b) and/or 608(1)(c) of the Corporations Act 2001 (Cth), being a relevant interest arising from holding 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 a proprietary capacity as a life insurance company. Statutory fund holdings are held by external custodians and voted by the relevant investment manager, so CMLA's relevant interest is qualified accordingly. 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.</p> <p>Nature of relevant interest derived from; ordinary shares 33,220</p>	<p>33,220 Fully paid ordinary shares</p>
<p>Colonial First State Asset Management (Australia) Limited ACN 114 194 311</p>	<p>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 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 investment manager (as provided for under its investment mandates). 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.</p> <p>Nature of relevant interest derived from; ordinary shares 371,231</p>	<p>371,231 Fully paid ordinary shares</p> <p>(including 371,231 borrowed from Citigroup Global Markets Limited (Agreement 5), see Annexure C)</p>

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
CBA Equities Limited ACN 003 485 952	Share Direct Nominees Pty Limited		139,903 Fully paid ordinary shares
Avanteos Investments Limited ACN 096 259 979	Avanteos Investments Limited		48,147 Fully paid ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Citicorp Nominees Pty Limited (Australia)		1,788,377 Fully paid ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	UBS Nominees Pty Ltd		81,853 Fully paid ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Citibank N A Hong Kong		367,815 Fully paid ordinary shares
Realindex Investments Pty Limited ACN 133 312 017	Citibank N A Hong Kong		496,321 Fully paid ordinary shares
Commonwealth Bank Officers Superannuation Corporation Pty Limited ACN 074 519 798	Citicorp Nominees Pty Limited (Australia)		130,007 Fully paid ordinary shares
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Citicorp Nominees Pty Limited (Australia)		404,451 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-Cash	Consideration-Non-Cash	Class and number of securities
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
ASB Group Investments Limited Company Number 533945	An indirect wholly-owned subsidiary, and therefore related body corporate, of Commonwealth Bank of Australia
Commonwealth Bank Officers Superannuation Corporation Pty Limited ACN 074 519 798	A direct wholly-owned subsidiary, and therefore related body corporate, of Commonwealth Bank of Australia
CBA Equities Limited ACN 003 485 952	An indirect wholly-owned subsidiary, and therefore related body corporate, of Commonwealth Bank of Australia
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	An indirect wholly-owned subsidiary, and therefore related body corporate, of Commonwealth Bank of Australia
Colonial First State Investments Limited ACN 002 348 352	An indirect wholly-owned subsidiary, and therefore related body corporate, of Commonwealth Bank of Australia
Avanteos Investments Limited ACN 096 259 979	An indirect wholly-owned subsidiary, and therefore related body corporate, of Commonwealth Bank of Australia
Realindex Investments Pty Limited ACN 133 312 017	An indirect wholly-owned subsidiary, and therefore related body corporate, of Commonwealth Bank of Australia
Sovereign Services Limited ACN 969417	An indirect wholly-owned subsidiary, and therefore related body corporate, of Commonwealth Bank of Australia
The Colonial Mutual Life Assurance Society Limited ACN 004 021 809	An indirect wholly-owned subsidiary, and therefore related body corporate, of Commonwealth Bank of Australia

7. 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

8. Signature

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

The relevant interests in these securities:

- a) 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; or
- b) are/were held by or for the benefit of specified index funds where the funds have an objective of maintaining a portfolio tracking error less than 0.5% per annum. 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.

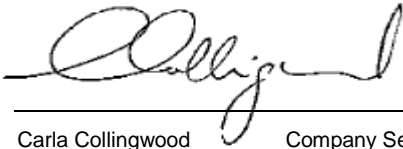


Dated the 13 day of November 2015

Carla Collingwood-Company Secretary

Annexure A

This is annexure A referred to in Form 603, Notice of initial substantial holder dated 11/11/2015



Carla Collingwood

Company Secretary

Dated the 13 November 2015

SCHEDULE

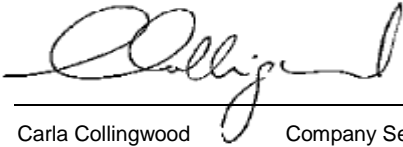
AEGIS CORRECTIONAL PARTNERSHIP PTY LTD
AEGIS LIMITED
AHL HOLDINGS PTY LIMITED
ALTONA V6 PTY LIMITED
ASB BANK LIMITED
ASB CAPITAL LIMITED (NZX-ASBPA)
ASB CAPITAL NO.2 LIMITED (NZX-ASBPB)
ASB FINANCE LIMITED
ASB FUNDING LIMITED
ASB GROUP (LIFE) LIMITED
ASB GROUP INVESTMENTS LIMITED
ASB HOLDINGS LIMITED
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 (DENGFENG) 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 603, Notice of initial substantial holder dated 11/11/2015



 Carla Collingwood Company Secretary Dated the 13 November 2015

Commonwealth Bank Officers Superannuation Corporation Pty Limited ACN 074 519 798

Holder of relevant interest	Date of acquisition	Consideration Cash	Consideration Non-Cash	Class and number of securities
Commonwealth Bank Officers Superannuation Corporation Pty Limited ACN 074 519 798	Tuesday, 29 September 2015	38,541.24		7,446 Ordinary shares
Commonwealth Bank Officers Superannuation Corporation Pty Limited ACN 074 519 798	Wednesday, 30 September 2015	146,813.67		28,101 Ordinary shares
Commonwealth Bank Officers Superannuation Corporation Pty Limited ACN 074 519 798	Wednesday, 14 October 2015	114,035.01		23,342 Ordinary shares
Commonwealth Bank Officers Superannuation Corporation Pty Limited ACN 074 519 798	Thursday, 15 October 2015	18,659.63		3,807 Ordinary shares
Commonwealth Bank Officers Superannuation Corporation Pty Limited ACN 074 519 798	Friday, 16 October 2015	17,745.95		3,632 Ordinary shares
Commonwealth Bank Officers Superannuation Corporation Pty Limited ACN 074 519 798	Monday, 19 October 2015	8,411.63		1,766 Ordinary shares
Commonwealth Bank Officers Superannuation Corporation Pty Limited ACN 074 519 798	Wednesday, 4 November 2015	243,349.39		50,336 Ordinary shares
Commonwealth Bank Officers Superannuation Corporation Pty Limited ACN 074 519 798	Thursday, 5 November 2015	56,744.67		11,577 Ordinary shares

CBA Equities Limited ACN 003 485 952

Holder of relevant interest	Date of acquisition	Consideration Cash	Consideration Non-Cash	Class and number of securities
CBA Equities Limited ACN 003 485 952	Wednesday, 16 September 2015	N/A		1 Ordinary shares (borrowed from Barclays Capital Securities Ltd, see Annexure C)
CBA Equities Limited ACN 003 485 952	Thursday, 17 September 2015	N/A		99,238 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
CBA Equities Limited ACN 003 485 952	Friday, 18 September 2015	N/A		102,431 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
CBA Equities Limited ACN 003 485 952	Monday, 21 September 2015	N/A		104,342 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
CBA Equities Limited ACN 003 485 952	Tuesday, 22 September 2015	N/A		105,501 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
CBA Equities Limited ACN 003 485 952	Thursday, 24 September 2015	N/A		107,048 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
CBA Equities Limited ACN 003 485 952	Friday, 25 September 2015	N/A		108,016 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
CBA Equities Limited ACN 003 485 952	Monday, 28 September 2015	N/A		110,442 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
CBA Equities Limited ACN 003 485 952	Tuesday, 29 September 2015	N/A		112,349 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
CBA Equities Limited ACN 003 485 952	Friday, 2 October 2015	N/A		115,952 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
CBA Equities Limited ACN 003 485 952	Monday, 5 October 2015	N/A		116,987 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)

CBA Equities Limited ACN 003 485 952	Tuesday, 6 October 2015	N/A		118,282 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
CBA Equities Limited ACN 003 485 952	Wednesday, 7 October 2015	N/A		118,882 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
CBA Equities Limited ACN 003 485 952	Thursday, 8 October 2015	N/A		119,452 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
CBA Equities Limited ACN 003 485 952	Friday, 9 October 2015	N/A		99,573 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
CBA Equities Limited ACN 003 485 952	Monday, 12 October 2015	N/A		94,310 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
CBA Equities Limited ACN 003 485 952	Tuesday, 13 October 2015	N/A		94,310 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
CBA Equities Limited ACN 003 485 952	Thursday, 15 October 2015	N/A		105,431 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
CBA Equities Limited ACN 003 485 952	Friday, 16 October 2015	N/A		105,000 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
CBA Equities Limited ACN 003 485 952	Wednesday, 21 October 2015	N/A		105,000 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
CBA Equities Limited ACN 003 485 952	Thursday, 22 October 2015	N/A		62,430 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
CBA Equities Limited ACN 003 485 952	Thursday, 22 October 2015	N/A		71,549 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
CBA Equities Limited ACN 003 485 952	Friday, 23 October 2015	N/A		134,976 Ordinary shares (borrowed from Merrill Lynch International, see

				Annexure C)
CBA Equities Limited ACN 003 485 952	Monday, 26 October 2015	N/A		136,598 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
CBA Equities Limited ACN 003 485 952	Tuesday, 27 October 2015	N/A		137,266 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
CBA Equities Limited ACN 003 485 952	Wednesday, 28 October 2015	N/A		138,240 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
CBA Equities Limited ACN 003 485 952	Thursday, 29 October 2015	N/A		138,388 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
CBA Equities Limited ACN 003 485 952	Friday, 30 October 2015	N/A		30,369 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
CBA Equities Limited ACN 003 485 952	Monday, 2 November 2015	N/A		138,544 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
CBA Equities Limited ACN 003 485 952	Tuesday, 3 November 2015	N/A		138,090 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
CBA Equities Limited ACN 003 485 952	Friday, 6 November 2015	N/A		138,701 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
CBA Equities Limited ACN 003 485 952	Monday, 9 November 2015	N/A		139,448 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
CBA Equities Limited ACN 003 485 952	Tuesday, 10 November 2015	N/A		78,616 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)
CBA Equities Limited ACN 003 485 952	Wednesday, 11 November 2015	N/A		139,903 Ordinary shares (borrowed from Merrill Lynch International, see Annexure C)

Colonial First State Asset Management (Australia) Limited ACN 114 194 311

Holder of relevant interest	Date of acquisition	Consideration Cash	Consideration Non-Cash	Class and number of securities
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Thursday, 24 September 2015	N/A		107,829 Ordinary shares (borrowed from Citigroup Global Markets Limited (Agreement 5), see Annexure C)
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Friday, 25 September 2015	N/A		127,792 Ordinary shares (borrowed from Citigroup Global Markets Limited (Agreement 5), see Annexure C)
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Wednesday, 4 November 2015	N/A		135,610 Ordinary shares (borrowed from Citigroup Global Markets Limited (Agreement 5), see Annexure C)
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Wednesday, 11 November 2015	N/A		33,841 Ordinary shares (borrowed from Citigroup Global Markets Limited (Agreement 5), see Annexure C)

Colonial First State Investments Limited (Note 1) ACN 002 348 352

Holder of relevant interest	Date of acquisition	Consideration Cash	Consideration Non-Cash	Class and number of securities
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Tuesday, 15 September 2015	340,069.03		65,080 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Tuesday, 15 September 2015	21,805.19		4,179 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Thursday, 1 October 2015	369,386.68		69,768 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Wednesday, 21 October 2015	198,655.38		42,350 Ordinary shares
Colonial First State Investments Limited	Friday, 4 September	16,977.08		3,853 Ordinary shares

(Note 1) ACN 002 348 352	2015			
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Friday, 11 September 2015	145,279.59		29,912 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Wednesday, 22 July 2015	444,150.00		126,000 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Friday, 7 August 2015	369,464.06		99,586 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Wednesday, 15 July 2015	85,408.81		25,178 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Thursday, 16 July 2015	16,797.19		4,894 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Friday, 17 July 2015	242,638.62		69,514 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Wednesday, 19 August 2015	72,108.00		18,027 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Tuesday, 14 July 2015	100,950.00		30,000 Ordinary shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Wednesday, 22 July 2015	165,675.00		47,000 Ordinary shares

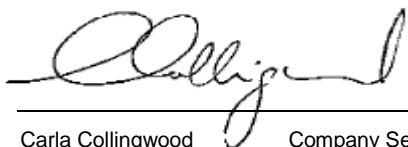
Realindex Investments Pty Limited ACN 133 312 017

Holder of relevant interest	Date of acquisition	Consideration Cash	Consideration Non- Cash	Class and number of securities
Realindex Investments Pty Limited ACN 133 312 017	Wednesday, 5 August 2015	91,780.00		25,000 Ordinary shares

Realindex Investments Pty Limited ACN 133 312 017	Monday, 14 September 2015	45,687.60		9,000 Ordinary shares
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Annexure C

This is annexure C referred to in Form 603, Notice of initial substantial holder dated **11/11/2015**



Carla Collingwood Company Secretary Dated the 13 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

Barclays Capital Securities Ltd

Type of agreement:	Global Master Securities Lending Agreement
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Parties to agreement:	(1) Commonwealth Bank of Australia and (2) Barclays Capital Securities Ltd
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

Citigroup Global Markets Limited (Agreement 5)

Type of agreement:	Australian Master Securities Lending 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):	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

UBS AG (Agreement 1)

Type of agreement:	Australian Master Securities Lending Agreement
Parties to agreement:	(1) UBS AG; 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 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

UBS AG (Agreement 2)

Type of agreement:	Australian Master Securities Lending Agreement
Parties to agreement:	(1) UBS AG; 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 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