

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 29 November 2023

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	3,403,401	3,403,401	5.00009%

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 – 3,403,401

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 – 42,411
Vanguard Group	BNY Mellon	Various funds and other accounts of Vanguard Group	Ordinary – 285,614
Vanguard Group	JP Morgan Chase Bank, N.A.	Various funds and other accounts of Vanguard Group	Ordinary – 2,555,990
Vanguard Group	State Street Bank and Trust Company	Various funds and other accounts of Vanguard Group	Ordinary – 519,386

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

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print name Shawn Acker capacity Compliance Manager
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sign here  date 4 December 2023

DIRECTIONS

- (1) If there are a number of substantial holders with similar or related interests (eg. a corporation and its related corporations, or the manager and trustee of an equity trust), the names could be included in an annexure to the form. If the relevant interests of a group of persons are essentially similar, they may be referred to throughout the form as a specifically named group if the membership of each group, with the names and addresses of members is clearly set out in paragraph 7 of the form.
 - (2) See the definition of "associate" in section 9 of the Corporations Act 2001.
 - (3) See the definition of "relevant interest" in sections 608 and 671B(7) of the Corporations Act 2001.
 - (4) The voting shares of a company constitute one class unless divided into separate classes.
 - (5) The total number of votes attached to all the voting shares in the company or voting interests in the scheme (if any) that the person or an Associate has a relevant interest in.
 - (6) The person's votes divided by the total votes in the body corporate or scheme multiplied by 100.
 - (7) Include details of:
 - (a) any relevant agreement or other circumstances by which the relevant interest was acquired. If subsection 671B(4) applies, a copy of any document setting out the terms of any relevant agreement, and a statement by the person giving full and accurate details of any contract, scheme or arrangement, must accompany this form, together with a written statement certifying this contract, scheme or arrangement; and
 - (b) any qualification of the power of a person to exercise, control the exercise of, or influence the exercise of, the voting powers or disposal of the securities to which the relevant interest relates (indicating clearly the particular securities to which the qualification applies).
- See the definition of "relevant agreement" in section 9 of the Corporations Act 2001.
- (8) If the substantial holder is unable to determine the identity of the person (eg. if the relevant interest arises because of an option) write "unknown".
 - (9) Details of the consideration must include any and all benefits, moneys and other, that any person from whom a relevant interest has acquired has, or may, become entitled to receive in relation to that acquisition. Details must be included even if the benefit is conditional on the happening or not of a contingency. Details must be included of any benefit paid on behalf of the substantial holder of its associate in relation to the acquisitions, even if they are not paid directly to the person from whom the relevant interest was acquired.

To Company
ACN/ARSN Credit Corp Group Limited
092 697 151

Substantial Holder Name
ACN/ARSN Vanguard Group
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
2-Aug-2023	The Vanguard Group, Inc.	BUY	20.80	Ordinary	5,343	5,343
3-Aug-2023	The Vanguard Group, Inc.	BUY	20.14	Ordinary	2,310	2,310
4-Aug-2023	The Vanguard Group, Inc.	BUY	20.27	Ordinary	810	810
4-Aug-2023	The Vanguard Group, Inc.	BUY	20.27	Ordinary	3,534	3,534
7-Aug-2023	The Vanguard Group, Inc.	SELL	19.98	Ordinary	(11,808)	(11,808)
7-Aug-2023	The Vanguard Group, Inc.	BUY	20.03	Ordinary	2,052	2,052
8-Aug-2023	The Vanguard Group, Inc.	SELL	20.04	Ordinary	(4,497)	(4,497)
9-Aug-2023	The Vanguard Group, Inc.	SELL	20.01	Ordinary	(1,865)	(1,865)
8-Apr-2023	The Vanguard Group, Inc.	BUY	20.34	Ordinary	30	30
10-Aug-2023	The Vanguard Group, Inc.	BUY	19.96	Ordinary	810	810
10-Aug-2023	The Vanguard Group, Inc.	BUY	20.04	Ordinary	1,551	1,551
15-Aug-2023	The Vanguard Group, Inc.	BUY	19.45	Ordinary	810	810
16-Aug-2023	The Vanguard Group, Inc.	BUY	19.73	Ordinary	1,620	1,620
16-Aug-2023	The Vanguard Group, Inc.	BUY	19.73	Ordinary	1,710	1,710
21-Aug-2023	The Vanguard Group, Inc.	BUY	19.98	Ordinary	1,938	1,938
22-Aug-2023	The Vanguard Group, Inc.	BUY	19.88	Ordinary	1,710	1,710
23-Aug-2023	The Vanguard Group, Inc.	BUY	20.19	Ordinary	714	714
30-Aug-2023	The Vanguard Group, Inc.	BUY	21.21	Ordinary	758	758
31-Aug-2023	The Vanguard Group, Inc.	BUY	21.27	Ordinary	1,824	1,824
15-Sep-2023	The Vanguard Group, Inc.	SELL	21.63	Ordinary	(23,915)	(23,915)
15-Sep-2023	The Vanguard Group, Inc.	SELL	21.63	Ordinary	(3,043)	(3,043)
18-Sep-2023	The Vanguard Group, Inc.	BUY	20.75	Ordinary	2,005	2,005
21-Sep-2023	The Vanguard Group, Inc.	BUY	19.62	Ordinary	2,280	2,280
22-Sep-2023	The Vanguard Group, Inc.	BUY	20.05	Ordinary	4,674	4,674
27-Sep-2023	The Vanguard Group, Inc.	BUY	19.17	Ordinary	1,848	1,848
28-Sep-2023	The Vanguard Group, Inc.	BUY	19.28	Ordinary	1,296	1,296
28-Sep-2023	The Vanguard Group, Inc.	SELL	19.12	Ordinary	(2,218)	(2,218)
6-Oct-2023	The Vanguard Group, Inc.	BUY	18.31	Ordinary	566	566
6-Oct-2023	The Vanguard Group, Inc.	BUY	18.35	Ordinary	23,529	23,529
9-Oct-2023	The Vanguard Group, Inc.	BUY	17.82	Ordinary	2,280	2,280
10-Oct-2023	The Vanguard Group, Inc.	SELL	18.07	Ordinary	(2,544)	(2,544)
10-Oct-2023	The Vanguard Group, Inc.	BUY	18.07	Ordinary	456	456
11-Oct-2023	The Vanguard Group, Inc.	SELL	18.14	Ordinary	(3,146)	(3,146)
19-Oct-2023	The Vanguard Group, Inc.	BUY	11.92	Ordinary	1,824	1,824
19-Oct-2023	The Vanguard Group, Inc.	BUY	11.91	Ordinary	20,021	20,021
24-Oct-2023	The Vanguard Group, Inc.	BUY	12.46	Ordinary	912	912
25-Oct-2023	The Vanguard Group, Inc.	SELL	12.04	Ordinary	(7,632)	(7,632)
26-Oct-2023	The Vanguard Group, Inc.	SELL	11.90	Ordinary	(3,816)	(3,816)
27-Oct-2023	The Vanguard Group, Inc.	SELL	11.85	Ordinary	(1,272)	(1,272)
27-Oct-2023	The Vanguard Group, Inc.	SELL	11.85	Ordinary	(7,632)	(7,632)
27-Oct-2023	The Vanguard Group, Inc.	SELL	11.85	Ordinary	(2,544)	(2,544)
30-Oct-2023	The Vanguard Group, Inc.	SELL	12.15	Ordinary	(4,664)	(4,664)
31-Oct-2023	The Vanguard Group, Inc.	SELL	12.16	Ordinary	(3,816)	(3,816)
3-Nov-2023	The Vanguard Group, Inc.	BUY	12.49	Ordinary	570	570
7-Nov-2023	The Vanguard Group, Inc.	BUY	12.49	Ordinary	2,280	2,280
16-Nov-2023	The Vanguard Group, Inc.	BUY	12.92	Ordinary	1,272	1,272
21-Nov-2023	The Vanguard Group, Inc.	BUY	13.29	Ordinary	3,192	3,192
22-Nov-2023	The Vanguard Group, Inc.	BUY	12.90	Ordinary	1,329	1,329
22-Nov-2023	The Vanguard Group, Inc.	BUY	12.90	Ordinary	2,280	2,280
27-Nov-2023	The Vanguard Group, Inc.	BUY	12.74	Ordinary	1,140	1,140
28-Nov-2023	The Vanguard Group, Inc.	BUY	12.77	Ordinary	4,873	4,873
31-Jul-2023	Vanguard Investments Australia Ltd.	SELL	23.60	Ordinary	(105)	(105)
3-Aug-2023	Vanguard Investments Australia Ltd.	BUY	20.20	Ordinary	608	608
4-Aug-2023	Vanguard Investments Australia Ltd.	BUY	20.34	Ordinary	687	687
9-Aug-2023	Vanguard Investments Australia Ltd.	BUY	20.11	Ordinary	770	770
10-Aug-2023	Vanguard Investments Australia Ltd.	BUY	20.04	Ordinary	780	780
16-Aug-2023	Vanguard Investments Australia Ltd.	BUY	19.83	Ordinary	648	648

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
16-Aug-2023	Vanguard Investments Australia Ltd.	BUY	19.83	Ordinary	810	810
17-Aug-2023	Vanguard Investments Australia Ltd.	BUY	19.94	Ordinary	810	810
17-Aug-2023	Vanguard Investments Australia Ltd.	BUY	19.94	Ordinary	916	916
18-Aug-2023	Vanguard Investments Australia Ltd.	BUY	19.49	Ordinary	810	810
22-Aug-2023	Vanguard Investments Australia Ltd.	BUY	19.95	Ordinary	6,885	6,885
23-Aug-2023	Vanguard Investments Australia Ltd.	BUY	20.10	Ordinary	324	324
23-Aug-2023	Vanguard Investments Australia Ltd.	BUY	20.10	Ordinary	810	810
23-Aug-2023	Vanguard Investments Australia Ltd.	BUY	20.10	Ordinary	2,268	2,268
23-Aug-2023	Vanguard Investments Australia Ltd.	BUY	20.10	Ordinary	3,564	3,564
25-Aug-2023	Vanguard Investments Australia Ltd.	BUY	20.10	Ordinary	800	800
30-Aug-2023	Vanguard Investments Australia Ltd.	BUY	21.19	Ordinary	2,106	2,106
30-Aug-2023	Vanguard Investments Australia Ltd.	BUY	21.19	Ordinary	780	780
30-Aug-2023	Vanguard Investments Australia Ltd.	BUY	21.19	Ordinary	180	180
31-Aug-2023	Vanguard Investments Australia Ltd.	BUY	21.41	Ordinary	1,938	1,938
1-Sep-2023	Vanguard Investments Australia Ltd.	BUY	21.48	Ordinary	460	460
6-Sep-2023	Vanguard Investments Australia Ltd.	BUY	21.28	Ordinary	1,078	1,078
11-Sep-2023	Vanguard Investments Australia Ltd.	BUY	21.36	Ordinary	308	308
11-Sep-2023	Vanguard Investments Australia Ltd.	BUY	21.36	Ordinary	687	687
12-Sep-2023	Vanguard Investments Australia Ltd.	BUY	21.31	Ordinary	770	770
14-Sep-2023	Vanguard Investments Australia Ltd.	BUY	21.19	Ordinary	988	988
14-Sep-2023	Vanguard Investments Australia Ltd.	SELL	21.19	Ordinary	(180)	(180)
19-Sep-2023	Vanguard Investments Australia Ltd.	BUY	20.39	Ordinary	790	790
21-Sep-2023	Vanguard Investments Australia Ltd.	BUY	20.00	Ordinary	948	948
22-Sep-2023	Vanguard Investments Australia Ltd.	BUY	20.15	Ordinary	1,580	1,580
25-Sep-2023	Vanguard Investments Australia Ltd.	SELL	20.15	Ordinary	(1,343)	(1,343)
25-Sep-2023	Vanguard Investments Australia Ltd.	BUY	20.15	Ordinary	687	687
26-Sep-2023	Vanguard Investments Australia Ltd.	BUY	19.63	Ordinary	790	790
27-Sep-2023	Vanguard Investments Australia Ltd.	BUY	19.17	Ordinary	632	632
28-Sep-2023	Vanguard Investments Australia Ltd.	BUY	19.12	Ordinary	320	320
29-Sep-2023	Vanguard Investments Australia Ltd.	BUY	19.38	Ordinary	960	960
2-Oct-2023	Vanguard Investments Australia Ltd.	BUY	19.20	Ordinary	1,027	1,027
3-Oct-2023	Vanguard Investments Australia Ltd.	BUY	18.72	Ordinary	2,370	2,370
4-Oct-2023	Vanguard Investments Australia Ltd.	BUY	18.52	Ordinary	1,185	1,185
4-Oct-2023	Vanguard Investments Australia Ltd.	BUY	18.52	Ordinary	684	684
6-Oct-2023	Vanguard Investments Australia Ltd.	BUY	18.05	Ordinary	711	711
9-Oct-2023	Vanguard Investments Australia Ltd.	BUY	17.62	Ordinary	1,185	1,185
12-Oct-2023	Vanguard Investments Australia Ltd.	BUY	18.38	Ordinary	800	800
13-Oct-2023	Vanguard Investments Australia Ltd.	BUY	17.99	Ordinary	684	684
16-Oct-2023	Vanguard Investments Australia Ltd.	BUY	17.41	Ordinary	228	228
17-Oct-2023	Vanguard Investments Australia Ltd.	BUY	17.23	Ordinary	405	405
17-Oct-2023	Vanguard Investments Australia Ltd.	BUY	17.23	Ordinary	162	162
18-Oct-2023	Vanguard Investments Australia Ltd.	BUY	11.97	Ordinary	162	162
19-Oct-2023	Vanguard Investments Australia Ltd.	BUY	12.04	Ordinary	567	567
19-Oct-2023	Vanguard Investments Australia Ltd.	BUY	12.04	Ordinary	810	810
20-Oct-2023	Vanguard Investments Australia Ltd.	BUY	12.40	Ordinary	830	830
23-Oct-2023	Vanguard Investments Australia Ltd.	BUY	12.19	Ordinary	687	687
25-Oct-2023	Vanguard Investments Australia Ltd.	BUY	12.14	Ordinary	830	830
25-Oct-2023	Vanguard Investments Australia Ltd.	BUY	12.14	Ordinary	996	996
26-Oct-2023	Vanguard Investments Australia Ltd.	BUY	11.91	Ordinary	420	420
26-Oct-2023	Vanguard Investments Australia Ltd.	BUY	11.91	Ordinary	1,092	1,092
31-Oct-2023	Vanguard Investments Australia Ltd.	BUY	12.07	Ordinary	860	860
1-Nov-2023	Vanguard Investments Australia Ltd.	BUY	12.15	Ordinary	870	870
2-Nov-2023	Vanguard Investments Australia Ltd.	BUY	12.25	Ordinary	880	880
3-Nov-2023	Vanguard Investments Australia Ltd.	BUY	12.41	Ordinary	1,150	1,150
3-Nov-2023	Vanguard Investments Australia Ltd.	BUY	12.41	Ordinary	690	690
6-Nov-2023	Vanguard Investments Australia Ltd.	SELL	12.23	Ordinary	(144)	(144)
7-Nov-2023	Vanguard Investments Australia Ltd.	BUY	12.48	Ordinary	850	850
8-Nov-2023	Vanguard Investments Australia Ltd.	SELL	12.63	Ordinary	(180)	(180)
15-Nov-2023	Vanguard Investments Australia Ltd.	BUY	12.90	Ordinary	800	800
17-Nov-2023	Vanguard Investments Australia Ltd.	BUY	12.90	Ordinary	1,580	1,580
17-Nov-2023	Vanguard Investments Australia Ltd.	BUY	12.90	Ordinary	395	395
17-Nov-2023	Vanguard Investments Australia Ltd.	BUY	12.90	Ordinary	948	948
20-Nov-2023	Vanguard Investments Australia Ltd.	SELL	13.28	Ordinary	(316)	(316)
21-Nov-2023	Vanguard Investments Australia Ltd.	SELL	13.33	Ordinary	(324)	(324)

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
22-Nov-2023	Vanguard Investments Australia Ltd.	BUY	12.93	Ordinary	385	385
22-Nov-2023	Vanguard Investments Australia Ltd.	BUY	12.93	Ordinary	920	920
24-Nov-2023	Vanguard Investments Australia Ltd.	BUY	12.70	Ordinary	780	780
28-Nov-2023	Vanguard Investments Australia Ltd.	BUY	12.71	Ordinary	72	72
29-Nov-2023	Vanguard Investments Australia Ltd.	BUY	12.64	Ordinary	770	770

This is Annexure A of 3 pages referred to in Form 603, Notice of initial substantial holder.

Signature: 

Name: Shawn Acker

Capacity: Compliance Manager

Date: 4 December 2023