

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 21 June 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 (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	3,413,319	3,413,319	5.015%

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 – 3,413,319

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 – 42,483
Vanguard Group	BNY Mellon	Various funds and other accounts of Vanguard Group	Ordinary – 268,591
Vanguard Group	JP Morgan Chase Bank, N.A.	Various funds and other accounts of Vanguard Group	Ordinary – 2,554,346
Vanguard Group	State Street Bank and Trust Company	Various funds and other accounts of Vanguard Group	Ordinary – 547,899

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 26 June 2024

To Company	Credit Corp Group Limited
ACN/ARSN	092 697 151
Substantial Holder Name	Vanguard Group
ACN/ARSN	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
23-Feb-24	The Vanguard Group, Inc.	SELL	18.68	Ordinary	(1,720)	(1,720)
23-Feb-24	The Vanguard Group, Inc.	SELL	18.82	Ordinary	(2,798)	(2,798)
26-Feb-24	The Vanguard Group, Inc.	BUY	18.74	Ordinary	2,052	2,052
28-Feb-24	The Vanguard Group, Inc.	SELL	18.75	Ordinary	(9,777)	(9,777)
29-Feb-24	The Vanguard Group, Inc.	SELL	19.00	Ordinary	(15,738)	(15,738)
4-Mar-24	The Vanguard Group, Inc.	SELL	19.21	Ordinary	(2,710)	(2,710)
5-Mar-24	The Vanguard Group, Inc.	SELL	18.91	Ordinary	(2,185)	(2,185)
5-Mar-24	The Vanguard Group, Inc.	SELL	18.87	Ordinary	(4,939)	(4,939)
6-Mar-24	The Vanguard Group, Inc.	SELL	18.88	Ordinary	(22,309)	(22,309)
7-Mar-24	The Vanguard Group, Inc.	BUY	19.32	Ordinary	2,280	2,280
8-Mar-24	The Vanguard Group, Inc.	SELL	18.68	Ordinary	(1,748)	(1,748)
8-Mar-24	The Vanguard Group, Inc.	SELL	18.68	Ordinary	(874)	(874)
8-Mar-24	The Vanguard Group, Inc.	BUY	18.68	Ordinary	2,052	2,052
11-Mar-24	The Vanguard Group, Inc.	SELL	18.80	Ordinary	(2,919)	(2,919)
12-Mar-24	The Vanguard Group, Inc.	SELL	18.62	Ordinary	(19,932)	(19,932)
12-Mar-24	The Vanguard Group, Inc.	BUY	18.80	Ordinary	1,140	1,140
12-Mar-24	The Vanguard Group, Inc.	BUY	18.80	Ordinary	1,596	1,596
13-Mar-24	The Vanguard Group, Inc.	SELL	18.98	Ordinary	(2,185)	(2,185)
13-Mar-24	The Vanguard Group, Inc.	SELL	18.91	Ordinary	(5,929)	(5,929)
13-Mar-24	The Vanguard Group, Inc.	BUY	18.98	Ordinary	2,508	2,508
15-Mar-24	The Vanguard Group, Inc.	SELL	18.06	Ordinary	(11,294)	(11,294)
15-Mar-24	The Vanguard Group, Inc.	SELL	18.09	Ordinary	(42,987)	(42,987)
15-Mar-24	The Vanguard Group, Inc.	BUY	18.05	Ordinary	2,280	2,280
15-Mar-24	The Vanguard Group, Inc.	BUY	18.05	Ordinary	1,710	1,710
18-Mar-24	The Vanguard Group, Inc.	SELL	18.15	Ordinary	(4,555)	(4,555)
19-Mar-24	The Vanguard Group, Inc.	SELL	17.77	Ordinary	(3,038)	(3,038)
20-Mar-24	The Vanguard Group, Inc.	SELL	18.02	Ordinary	(4,328)	(4,328)
21-Mar-24	The Vanguard Group, Inc.	SELL	18.47	Ordinary	(14,338)	(14,338)
22-Mar-24	The Vanguard Group, Inc.	SELL	18.07	Ordinary	(2,866)	(2,866)
22-Mar-24	The Vanguard Group, Inc.	BUY	18.00	Ordinary	2,280	2,280
25-Mar-24	The Vanguard Group, Inc.	SELL	17.79	Ordinary	(3,719)	(3,719)
26-Mar-24	The Vanguard Group, Inc.	SELL	17.71	Ordinary	(4,431)	(4,431)
26-Mar-24	The Vanguard Group, Inc.	BUY	17.69	Ordinary	1,824	1,824
27-Mar-24	The Vanguard Group, Inc.	SELL	17.96	Ordinary	(5,750)	(5,750)
28-Mar-24	The Vanguard Group, Inc.	SELL	18.12	Ordinary	(2,511)	(2,511)
28-Mar-24	The Vanguard Group, Inc.	BUY	18.49	Ordinary	1,368	1,368
2-Apr-24	The Vanguard Group, Inc.	BUY	18.77	Ordinary	2,280	2,280
2-Apr-24	The Vanguard Group, Inc.	BUY	18.77	Ordinary	2,052	2,052
2-Apr-24	The Vanguard Group, Inc.	BUY	18.77	Ordinary	1,026	1,026
3-Apr-24	The Vanguard Group, Inc.	BUY	17.84	Ordinary	1,482	1,482
10-Apr-24	The Vanguard Group, Inc.	BUY	17.22	Ordinary	1,824	1,824
15-Apr-24	The Vanguard Group, Inc.	BUY	16.73	Ordinary	2,052	2,052
15-Apr-24	The Vanguard Group, Inc.	BUY	16.73	Ordinary	1,026	1,026
16-Apr-24	The Vanguard Group, Inc.	BUY	16.27	Ordinary	6,818	6,818
17-Apr-24	The Vanguard Group, Inc.	BUY	16.23	Ordinary	1,263	1,263
22-Apr-24	The Vanguard Group, Inc.	BUY	16.79	Ordinary	2,280	2,280
24-Apr-24	The Vanguard Group, Inc.	BUY	16.38	Ordinary	570	570
30-Apr-24	The Vanguard Group, Inc.	BUY	16.15	Ordinary	1,710	1,710
2-May-24	The Vanguard Group, Inc.	BUY	15.77	Ordinary	1,938	1,938
6-May-24	The Vanguard Group, Inc.	BUY	15.72	Ordinary	912	912
7-May-24	The Vanguard Group, Inc.	BUY	16.39	Ordinary	912	912
10-May-24	The Vanguard Group, Inc.	BUY	14.97	Ordinary	3,990	3,990
10-May-24	The Vanguard Group, Inc.	BUY	14.97	Ordinary	5,700	5,700
15-May-24	The Vanguard Group, Inc.	BUY	15.10	Ordinary	912	912
17-May-24	The Vanguard Group, Inc.	BUY	14.89	Ordinary	2,280	2,280
20-May-24	The Vanguard Group, Inc.	BUY	14.79	Ordinary	1,584	1,584
3-Jun-24	The Vanguard Group, Inc.	BUY	15.01	Ordinary	3,438	3,438
6-Jun-24	The Vanguard Group, Inc.	BUY	14.42	Ordinary	21,726	21,726
12-Jun-24	The Vanguard Group, Inc.	BUY	14.45	Ordinary	684	684
18-Jun-24	The Vanguard Group, Inc.	BUY	14.39	Ordinary	2,280	2,280
19-Jun-24	The Vanguard Group, Inc.	SELL	14.33	Ordinary	(17,024)	(17,024)
19-Jun-24	The Vanguard Group, Inc.	SELL	14.33	Ordinary	(346)	(346)
21-Jun-24	The Vanguard Group, Inc.	SELL	15.11	Ordinary	(35,478)	(35,478)

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
23-Feb-24	Vanguard Investments Australia Ltd.	BUY	18.65	Ordinary	1,095	1,095
26-Feb-24	Vanguard Investments Australia Ltd.	BUY	18.73	Ordinary	175	175
26-Feb-24	Vanguard Investments Australia Ltd.	BUY	18.73	Ordinary	70	70
29-Feb-24	Vanguard Investments Australia Ltd.	BUY	19.19	Ordinary	2,435	2,435
14-Mar-24	Vanguard Investments Australia Ltd.	BUY	18.50	Ordinary	624	624
14-Mar-24	Vanguard Investments Australia Ltd.	BUY	18.50	Ordinary	1,716	1,716
19-Mar-24	Vanguard Investments Australia Ltd.	BUY	17.77	Ordinary	820	820
19-Mar-24	Vanguard Investments Australia Ltd.	BUY	17.77	Ordinary	820	820
20-Mar-24	Vanguard Investments Australia Ltd.	SELL	18.01	Ordinary	(72)	(72)
22-Mar-24	Vanguard Investments Australia Ltd.	BUY	17.94	Ordinary	405	405
26-Mar-24	Vanguard Investments Australia Ltd.	BUY	17.69	Ordinary	648	648
28-Mar-24	Vanguard Investments Australia Ltd.	BUY	18.53	Ordinary	820	820
2-Apr-24	Vanguard Investments Australia Ltd.	SELL	18.86	Ordinary	(2,214)	(2,214)
3-Apr-24	Vanguard Investments Australia Ltd.	BUY	17.69	Ordinary	320	320
4-Apr-24	Vanguard Investments Australia Ltd.	BUY	17.87	Ordinary	869	869
5-Apr-24	Vanguard Investments Australia Ltd.	BUY	17.39	Ordinary	640	640
5-Apr-24	Vanguard Investments Australia Ltd.	SELL	17.39	Ordinary	(480)	(480)
5-Apr-24	Vanguard Investments Australia Ltd.	BUY	17.39	Ordinary	711	711
8-Apr-24	Vanguard Investments Australia Ltd.	BUY	17.59	Ordinary	640	640
8-Apr-24	Vanguard Investments Australia Ltd.	BUY	17.59	Ordinary	560	560
10-Apr-24	Vanguard Investments Australia Ltd.	SELL	17.49	Ordinary	(2,765)	(2,765)
19-Apr-24	Vanguard Investments Australia Ltd.	SELL	16.11	Ordinary	(1,848)	(1,848)
23-Apr-24	Vanguard Investments Australia Ltd.	SELL	16.51	Ordinary	(675)	(675)
29-Apr-24	Vanguard Investments Australia Ltd.	BUY	16.80	Ordinary	684	684
1-May-24	Vanguard Investments Australia Ltd.	BUY	15.68	Ordinary	76	76
1-May-24	Vanguard Investments Australia Ltd.	BUY	15.68	Ordinary	228	228
1-May-24	Vanguard Investments Australia Ltd.	BUY	15.68	Ordinary	304	304
2-May-24	Vanguard Investments Australia Ltd.	BUY	15.70	Ordinary	608	608
6-May-24	Vanguard Investments Australia Ltd.	BUY	15.58	Ordinary	180	180
6-May-24	Vanguard Investments Australia Ltd.	BUY	15.58	Ordinary	72	72
9-May-24	Vanguard Investments Australia Ltd.	SELL	15.74	Ordinary	(675)	(675)
17-May-24	Vanguard Investments Australia Ltd.	BUY	14.80	Ordinary	1,416	1,416
20-May-24	Vanguard Investments Australia Ltd.	BUY	14.85	Ordinary	390	390
23-May-24	Vanguard Investments Australia Ltd.	BUY	14.33	Ordinary	320	320
27-May-24	Vanguard Investments Australia Ltd.	BUY	14.07	Ordinary	800	800
28-May-24	Vanguard Investments Australia Ltd.	BUY	14.51	Ordinary	1,053	1,053
28-May-24	Vanguard Investments Australia Ltd.	BUY	14.51	Ordinary	810	810
30-May-24	Vanguard Investments Australia Ltd.	BUY	14.53	Ordinary	800	800
30-May-24	Vanguard Investments Australia Ltd.	BUY	14.53	Ordinary	480	480
30-May-24	Vanguard Investments Australia Ltd.	BUY	14.53	Ordinary	640	640
31-May-24	Vanguard Investments Australia Ltd.	BUY	14.90	Ordinary	72	72
4-Jun-24	Vanguard Investments Australia Ltd.	BUY	13.85	Ordinary	390	390
4-Jun-24	Vanguard Investments Australia Ltd.	SELL	13.85	Ordinary	(1,416)	(1,416)
5-Jun-24	Vanguard Investments Australia Ltd.	BUY	14.29	Ordinary	390	390
5-Jun-24	Vanguard Investments Australia Ltd.	SELL	14.29	Ordinary	(144)	(144)
11-Jun-24	Vanguard Investments Australia Ltd.	BUY	14.31	Ordinary	1,014	1,014
11-Jun-24	Vanguard Investments Australia Ltd.	BUY	14.31	Ordinary	4,269	4,269
12-Jun-24	Vanguard Investments Australia Ltd.	BUY	14.23	Ordinary	79	79
13-Jun-24	Vanguard Investments Australia Ltd.	BUY	14.27	Ordinary	948	948
13-Jun-24	Vanguard Investments Australia Ltd.	BUY	14.27	Ordinary	472	472
14-Jun-24	Vanguard Investments Australia Ltd.	BUY	14.15	Ordinary	640	640
18-Jun-24	Vanguard Investments Australia Ltd.	BUY	14.38	Ordinary	486	486
19-Jun-24	Vanguard Investments Australia Ltd.	BUY	14.71	Ordinary	790	790
19-Jun-24	Vanguard Investments Australia Ltd.	BUY	14.71	Ordinary	6,309	6,309
21-Jun-24	Vanguard Investments Australia Ltd.	BUY	15.12	Ordinary	102,607	102,607
21-Jun-24	Vanguard Investments Australia Ltd.	SELL	15.11	Ordinary	(4,199)	(4,199)

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: 26 June 2024