



ING Australia Holdings Limited
ACN 008 459 596

GPO Box 3938 Sydney 2001
DX 10110 S.S.E.

347 Kent Street
Sydney NSW 2000

Telephone (02) 9234 8111
Facsimile (02) 9299 1446

Company Sydney Stock Exchange

Facsimile Number 1900 999 279

Attention Manager Companies

cc:

From Steve Rouvray

Date 19 July 2004

Number of pages including this page 13

If all pages are not received please telephone 02 9234 8403

Subject FORM 603

Dear Sir

Attached please find Form 603 Initial Substantial Shareholder Notice in relation to Super Cheap Auto Group Limited.

Yours faithfully

A handwritten signature in black ink, appearing to be "S.S. Rouvray".

S.S. Rouvray
Secretary



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ACN 008 459 596

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DX 10110 S.S.E.

347 Kent Street
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Facsimile (02) 9299 1446

19 July 2004

The Secretary
Super Cheap Auto Group Limited
751 Gympie Road
LAWNTON QLD 4501

Fax: 07 3205 8470

Dear Sir

Enclosed please find Form 603 Initial Substantial Shareholder Notice.

Yours faithfully

A handwritten signature in black ink, appearing to be "S.S. Rouvray", written over a horizontal line.

S.S. Rouvray
Secretary

Form 603

Corporations Act 2001

Section 671B

Notice of initial substantial holderTo Company Name/Scheme Super Cheap Auto Group Limited

ACN/ARSN _____

1. Details of substantial holder (1)

Name ING Australia Holdings Limited (and related companies - Refer Annexure A)

ACN/ARSN (if applicable) 008 459 596

The holder became a substantial holder on 15 /07 /2004**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 shares	5819586	5819586	5.47%

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
Refer Annexure B		

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
Refer Annexure B			

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
		Cash	Non-cash	
Refer Annexure C				

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
	Related corporations

7. Addresses

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

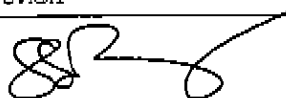
Name	Address
	Refer Annexure B

Signature

print name S S ROUVRAY

capacity SECRETARY

sign here



date 19 / 07 / 2004

DIRECTIONS

- (1) If there are a number of substantial holders with similar or related relevant 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, money and other, that any person from whom a relevant interest was 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 or its associate in relation to the acquisitions, even if they are not paid directly to the person from whom the relevant interest was acquired.

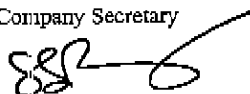
Annexure A

This is Annexure A of 4 pages
referred to in the Form 603 Notice
of Initial Substantial Holder signed
by me and dated 19 July 2004

Name: Steve Rouvray

Capacity: Company Secretary

Signature



Dated: 19 July 2004

The address for each company listed below is 347 Kent Street, Sydney, NSW, unless otherwise stated.

COMPANY NAME	ACN
52 PHILLIP STREET PTY LTD	000 197 455
ABIFORM PTY LIMITED	003 981 771
ACT DIRECT INVESTMENT PTY LIMITED	003 318 330
ADVISOR INVESTMENT SERVICES LIMITED	009 585 255
AHL INSURANCE BROKERS PTY LTD	007 698 062
AMFAS PTY LIMITED	005 720 427
ANZ GENERAL INSURANCE PTY LIMITED	072 892 365
ANZ INSAGE PTY LIMITED	099 665 648
ANZ LIFE ASSURANCE COMPANY LIMITED	008 425 652
ANZ MANAGED INVESTMENTS LIMITED	004 392 269
ARMSTRONG JONES LIFE ASSURANCE PTY LIMITED	004 885 849
ARMSTRONG JONES MANAGEMENT PTY LIMITED	008 947 840
ARMSTRONG JONES PTY LTD	008 781 511
ATHELAS PTY LIMITED	008 638 622
AUSBROKERS CENTRAL COAST PTY LIMITED	103193 406
AUSBROKERS HOLDINGS LIMITED	000 000 715
AUSBROKERS INVESTMENTS PTY LIMITED	075 777 669
AUSBROKERS PTY LIMITED	005 541 266
AUSBROKERS UNDERWRITING SERVICES PTY LIMITED	084 808 819
AUSTPLANNERS ASSET MANAGEMENT PTY LIMITED	005 757 817
AUSTRALIAN BUS AND COACH UNDERWRITING AGENTS PTY LTD	006 090 464

COMPANY NAME	ACN
AUSTRALIAN COMMUNITY INSURANCE PTY LIMITED	003 243 589
AUSTRALIAN GENERAL INSURANCE PTY LIMITED	006 007 334
AUSTSERVICES PTY LIMITED	059 421 304
AUSVEST PORTFOLIO SERVICE PTY LIMITED	003 318 312
BLEAKLEYS LIMITED	002 102 356
C E McDONALD PTY LTD	001 584 603
COVERFORCE PTY LIMITED	067 079 261
DAVIDSON HUGHES DEVELOPMENTS PTY LTD	005 752 910
DE RUN SECURITIES PTY LTD	084 086 984
DENARVAL PTY LTD	061 968 090
DOMAIN DEVELOPMENT PTY LIMITED	010 689 737
FINANCIAL FACTS PTY LTD	006 501 293
FINANCIAL INVESTMENT NETWORK GROUP PTY LIMITED	003 790 609
FINANCIAL PLANNING HOTLINE PTY LIMITED	000 895 269
FINSURA INSURANCE MANAGEMENT SERVICES PTY LTD	003 315 651
HEINE ADMINISTRATION SERVICES PTY LIMITED	007 257 794
HEINE ASSET MANAGEMENT PTY LIMITED	072 656 798
HEINE COMPUTER SERVICES PTY LTD	006 819 727
HEINE FUNDS MANAGEMENT PTY LIMITED	061 851 983
HEINE MANAGEMENT PTY LIMITED	006 475 449
HEINE MORTGAGE ADMINISTRATION PTY LIMITED	077 516 995
HEINE MORTGAGE MANAGEMENT PTY LTD	006 784 032
HEINE PROPERTY MANAGEMENT PTY LTD	006 874 639
HEINE SECURITIES PTY LIMITED	072 656 752
INDUSTRY RETIREMENT PTY LIMITED	004 585 086
ING ADMINISTRATION PTY LIMITED	008 947 831
ING AUSTRALIA HOLDINGS LIMITED	008 459 596
ING AUSTRALIA LIMITED	000 000 779
ING BANK (AUSTRALIA) LIMITED	000 893 292
ING BANK NV	

COMPANY NAME	ACN
ING CORPORATE SERVICES PTY LIMITED	008 646 277
ING CUSTODIANS PTY LIMITED	008 508 496
ING FUNDS MANAGEMENT LIMITED	003 002 800
ING GROEP NV and each of its subsidiaries and controlled entities including the following companies:	
ING INDUSTRIAL CUSTODIAN PTY LTD	081 823 743
ING INSURANCE INTERNATIONAL BV	
ING INVESTMENT MANAGEMENT LIMITED	003 731 959
ING LIFE AUSTRALIA HOLDINGS PTY LIMITED	099 145 552
ING LIFE HOLDINGS LIMITED	099 127 321
ING LIFE LIMITED	009 657 176
ING MANAGEMENT LIMITED	006 065 032
ING OFFICE CUSTODIAN PTY LTD	090 814 645
ING PRIVATE CAPITAL PTY LIMITED	009 206 857
ING VERZEKERINGEN NV	
INSURANCE BROKER HOTLINE PTY LTD	076 731 514
INTEGRATED NETWORKS PTY LIMITED	003 319 319
LYNX FINANCIAL SERVICES PTY LTD	004 937 704
M & F AGENCIES PTY LTD	003 568 849
M.A.F.G. PTY LIMITED	000 003 823
MERCANTILE MUTUAL FINANCIAL SERVICES PTY LIMITED	000 006 057
MERCANTILE MUTUAL INSURANCE EQUITIES PTY LIMITED	001 160 809
MML PROPERTIES PTY LIMITED	005 403 841
NAGATA PTY LTD	003 337 451
NNA PTY LIMITED	061 787 853
OPTIMIX INVESTMENT MANAGEMENT LIMITED	006 790 629
PACIFIC MUTUAL AUSTRALIA PTY LIMITED	009 093 109
PARTNERSHIP PLANNING BROKER SERVICES LIMITED	000 574 970
PARTNERSHIP PLANNING LIMITED	009 554 189
POSTBANK AUSTRALIA PTY LIMITED	008 647 185
PROSAFE INVESTMENTS PTY LIMITED	000 585 491

COMPANY NAME	ACN
RETIREINVEST (NO. 2) PTY LIMITED	006 181 746
RETIREINVEST BRISBANE CITY PTY LIMITED	100 304 354
RETIREINVEST NOWRA PTY LIMITED	102 585 053
RETIREINVEST PTY LIMITED	001 774 125
RETIREINVEST SUBIACO PTY LIMITED	102 415 814
RI ROCKHAMPTON & GLADSTONE PTY LIMITED	104 125 895
SGP INSURANCE BROKERS PTY LTD	000 613 221
SUPER CONCEPTS PTY LTD	007 437 907
SUPER SOLUTIONS PTY LTD	002 966 341
SWING HIGH INVESTMENTS PTY LIMITED	009 131 088
TANDEM FINANCIAL ADVICE LIMITED	006 226 777
TRENORTH PTY LIMITED	006 732 243
UNION INVESTMENT COMPANY PTY LIMITED	004 084 879
VANDENBERGH FINANCIAL SERVICES PTY LIMITED	098 970 800
VENTURE CAPITAL PARTNERS (NOMINEES NO. 1) PTY LIMITED	082 834 900
VENTURE CAPITAL PARTNERS PTY LIMITED	079 575 689
WESTERN UNITED BENEFIT PLANNERS PTY LTD	009 153 397
WESTERN UNITED INSURANCE BROKERS (AUST) PTY LTD	004 848 060
WESTERN UNITED INSURANCE BROKERS (W.A.) PTY LTD	008 987 675
WISE FINANCIAL SERVICES PTY LTD	003 608 268
WUIB PTY LTD	009 259 143

ANNEXURE "B"					
HOLDER OF RELEVANT INTEREST	NATURE OF RELEVANT INTEREST	REGISTERED HOLDER OF SHARES	PERSON ENTITLED TO BE REGISTERED AS HOLDER	NUMBER OF ORDINARY SHARES	ASSOCIATION WITH SUBSTANTIAL SHAREHOLDER
INGIM	Investment Manager	Cogent Nominees Pty Limited Custodian for Workers Compensation	N/A	60,000	Related Company
ANZ	Investment Manager	ANZ Nominees Limited	N/A	0	Related Company
ANZ	Investment Manager	ANZ Nominees Limited LFG Holdings Pty Ltd	N/A	0	Related Company
ANZ	Investment Manager	ANZ Nominees Limited Seafall Pty Ltd	N/A	0	Related Company
INGFM	Investment Manager	Chase Manhattan Bank Custodian for Tax Effective Income Fund	N/A	0	Related Company
INGFM	Investment Manager	Chase Manhattan Bank Custodian for Active Growth Trust	N/A	0	Related Company
INGIM	Investment Manager	Chase Manhattan Bank Custodian for Blue Chip Impulalion Trust	N/A	0	Related Company
INGFM	Investment Manager	Chase Manhattan Bank Custodian for Resources Opportunity Trust	N/A	0	Related Company
INGFM	Investment Manager	Chase Manhattan Bank Custodian for Small Companies Growth Trust Fund	N/A	60,000	Related Company
INGFM	Investment Manager	Chase Manhattan Bank Custodian for Sustainable Investment Wholesale Australia Share Trust	N/A	10,000	Related Company
INGFM	Investment Manager	Chase Manhattan Bank Custodian for Pooled Australia Share Fund	N/A	0	Related Company
INGFM	Investment Manager	Chase Manhattan Bank Custodian for Pooled Property Fund	N/A	0	Related Company
INGFM	Investment Manager	Chase Manhattan Bank Custodian for Small Companies Pool	N/A	5,044,586	Related Company
INGFM	Investment Manager	Chase Manhattan Bank Custodian for Blue Chip Pool	N/A	0	Related Company
INGIM	Investment Manager	National Nominees Limited Custodian for Qantas Staff Superannuation Fund	N/A	0	Related Company
INGIM	Investment Manager	Cogent Nominees Pty Limited Custodian for Aust. Portfolio Managers	N/A	182,000	Related Company
INGIM	Investment Manager	Chase Manhattan Bank Custodian for Forsyth Foundation Fund	N/A	0	Related Company
INGIM	Investment Manager	Chase Manhattan Bank Custodian for Sydney Diocesan Superannuation Fund	N/A	20,000	Related Company
INGNZAJ	Investment Manager	Premier as Custodian for ANZ National Nominees Limited Custodian for	N/A	48,000	Related Company
INGIM	Investment Manager	AM Investment Trust	N/A	0	Related Company
INGIM	Investment Manager	National Nominees Limited for Fiji National	N/A	0	Related Company
INGIM	Investment Manager	National Australia Bank for Aboos Retirement Plan	N/A	0	Related Company

Chase Manhattan Bank custodian for						
INGIM	Investment Manager	Price Credit Fund	N/A	0		Related Company
INGIM	Investment Manager	Citicorp Nominees Pty Limited Commonwealth Cash Fund 4	N/A	0		Related Company
INGIM	Investment Manager	Citicorp Nominees Pty Limited Commonwealth Australia Share 5	N/A	149,000		Related Company
INGIM	Investment Manager	Citicorp Nominees Pty Limited Commonwealth Property Fund 5	N/A	0		Related Company
INGIM	Investment Manager	Citicorp Nominees Pty Limited Commonwealth Fixed Interest Fund 7	N/A	0		Related Company
ANZIM	Investment Manager	ANZ Managed Investments Limited	N/A	0		Related Company
INGIM	Investment Manager	Commonwealth Custodial Services for SI Balanced Growth	N/A	0		Related Company
INGIM	Investment Manager	Commonwealth Custodial Services for SI Imputation	N/A	0		Related Company
INGIM	Investment Manager	Commonwealth Custodial Services for SI Income +	N/A	0		Related Company
INGIM	Investment Manager	Commonwealth Custodial Services for SI Property	N/A	0		Related Company
INGIM	Investment Manager	RBC Global Services Australia Nominees Pty Ltd for Navigator Australia Limited	N/A	23,000		Related Company
INGIM	Investment Manager	National Nominees Limited Custodian for Qantas Property Fund	N/A	0		Related Company
INGIM	Investment Manager	ANZ Nominees Limited Custodian for Indigenous Land Corporation	N/A	10,000		Related Company
INGIM	Investment Manager	Cogent Nominees Pty Limited Custodian for AMP Capital	N/A	213,000		Related Company
INGIM	Investment Manager	INGIM	N/A	0		Related Company
INGIM	Investment Manager	INGIM	N/A	0		Related Company
INGIM	Investment Manager	INGIM	N/A	0		Related Company
INGIM	Investment Manager	INGIM	N/A	0		Related Company
INGIM	Investment Manager	INGIM	N/A	0		Related Company

5,819,586

INGIM	INGIM	
INGIM	ING Investment Management Limited (Formerly Mercantile Mutual Investment Management Limited)	Level 13, 347 Kent Street, Sydney NSW 2001
ANZ Nominees	ANZ Nominees Limited GPO Box 2842AA Melbourne VIC 3001	
INGFM	ING Funds Management (Formerly Mercantile Mutual Funds Management Limited)	Level 13, 347 Kent Street, Sydney NSW 2001
AMP	Cogent Nominees Pty Limited PO Box R209 Royal Exchange NSW 1225	
Citibank	Citicorp Nominees Pty Ltd GPO Box 764G Melbourne VIC 3001	
Chase	Chase Manhattan Nominees Limited Locked Bag 7 Royal Exchange Sydney NSW 2001	
ANZ	ANZ Custodian Services PO Box 2842AA Melbourne VIC 3001	
AJ New Zealand	Premier Nominees Limited No. 1 Account C/- Armstrong Jones (New Zealand) Limited PO Box 7149 Wellesley Street Auckland 1036 New Zealand	
CBA Custodial Services	CBA Custodial Services C/- Commonwealth Custodial Services Pty Ltd PO Box 4122	

Sydney NSW 2001

National Nominees
National Nominees Limited
Level 5 South
271 Collins Street
Melbourne VIC 3000

Permanent Trustee
AM Trusteeship Services Limited
C/- Permanent Trustee Company Limited
GPO Box 4270
Sydney NSW 2001

ANZ Managed
Investments
Limited
ANZ Managed Investments Limited
C/- ANZ Nominees
GPO Box 2842AA
Melbourne VIC 3001

RBC Global
Services
RBC Global Services Australia Nominees Pty Ltd
GPO Box 5430
Sydney NSW 2000

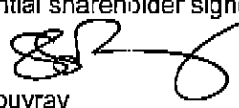
This is the annexure marked "B" of 4 pages referred to in Form 603 initial substantial shareholder signed by me on: 19.07.04

S.S. Rouvray
Secretary



ANNEXURE "C"			
Holder of Relevant Interest	Date of acquisition Sale	Ordinary Shares Purchased (Sold)	Condeideration
INGIM	6/07/2004	60000	118200
INGFM	6/07/2004	60000	118200
INGFM	6/07/2004	10000	19700
INGFM	15/07/2004	447697	1172756
INGFM	14/07/2004	232141	565165
INGFM	13/07/2004	870317	2115891
INGFM	9/07/2004	449487	1058459
INGFM	8/07/2004	301000	704939
INGFM	7/07/2004	110672	255366
INGFM	6/07/2004	881272	2026665
INGFM	6/07/2004	1722000	3392340
INGIM	14/07/2004	77757	189305
INGIM	13/07/2004	62243	151323
INGIM	6/07/2004	42000	82740
INGIM	14/07/2004	15000	36518
INGIM	6/07/2004	5000	9850
INGNZAJ	14/07/2004	20550	50028
INGNZAJ	13/07/2004	16450	39990
INGNZAJ	6/07/2004	11000	21670
INGIM	14/07/2004	63872	155501
INGIM	13/07/2004	51128	124301
INGIM	6/07/2004	34000	66980
INGIM	14/07/2004	9997	24338
INGIM	13/07/2004	8003	19456
INGIM	6/07/2004	5000	9850
INGIM	14/07/2004	8000	19476
INGIM	6/07/2004	2000	3940
INGIM	14/07/2004	91088	221761
INGIM	13/07/2004	72912	177261
INGIM	6/07/2004	49000	96530

This is the annexure marked "C" of one page referred to in form 603 initial substantial shareholder signed by me on: 19.07.04


S.S. Rouvray
Secretary