



2 December 2020

Market Announcements Office
ASX Limited
Level 4
20 Bridge Street
SYDNEY NSW 2000

Notice of initial substantial holder – Cashrewards Limited

ANZ gives this notice of initial substantial holder in respect of Cashrewards Limited.

It has been approved for distribution by ANZ's Company Secretary.

Yours faithfully

Simon Pordage
Company Secretary
Australia and New Zealand Banking Group Limited

Form 603
Corporations Act 2001
Section 671B

Notice of initial substantial holder

To Company Name/Scheme Cashrewards Limited

ACN/ARSN 615 084 654

1. Details of substantial holder (1)

Name Australia and New Zealand Banking Group Limited (**ANZ**) and each of ANZ's controlled bodies corporate listed in Annexure 'A' (**ANZ Subsidiaries**)

ACN/ARSN (if applicable) 005 357 522

The holder became a substantial holder on 27 November 2020

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)
FULLY PAID ORDINARY	14,975,285	14,975,285	19.00%

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
ANZI Holdings Pty Ltd ACN 628 995 791 (ANZI)	ANZI has a relevant interest arising under section 608(1)(a) of the Corporations Act 2001 (Cth) (Act) by way of direct holding.	ORD 14,975,285
ANZ	ANZ has a relevant interest under section 608(3)(b) of the Act as it controls ANZI.	ORD 14,975,285
Each ANZ Subsidiary (excluding ANZI)	Deemed relevant interest under section 608(3)(a) of the Act because each has voting power in ANZI above 20% (because each ANZ Subsidiary is a controlled entity and therefore an associate of ANZ)	ORD 14,975,285

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
Each person described in paragraph 3 above	ANZI	ANZI	ORD 14,975,285

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	
Each person described in paragraph 3 above	27 November 2020	\$25,907,243	ORD 14,975,285

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
Each person described in paragraph 3 above	These entities are associates of each other by virtue of section 12(2)(a) of the Act as the entities are related bodies corporate of each other.

7. Addresses

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

Name	Address
ANZ	ANZ Centre Melbourne Level 9 833 Collins Street Docklands VIC 3008
ANZ Subsidiaries	See Annexure A

Signature

print names	SIMON PORTAGE	capacity	Company Secretary
sign here		date	2 December 2020

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, moneys 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:

SIMON PORDAGE
Company Secretary
Date: 2 December 2020

Australia and New Zealand Banking Group Limited ("ANZBGL") Related Bodies Corporate List

NOTES: All companies are 100% owned within the Group unless otherwise indicated.

Name	Full Address	Jurisdiction of Incorporation	Registration Date	Group % Owned (if not 100%)
8 and 9 Chester Limited	Level 1, ANZ Haus, Harbour City, Poreporena Freeway, Konedobu, National Capital District, Papua New Guinea	Papua New Guinea	05/04/1988	
ACN 003 042 082 Limited (in liquidation)	ANZ Centre Melbourne, Level 9, 833 Collins Street, Docklands, VIC, 3008, Australia	Australia	02/01/1986	
ACN 008 647 185 Pty Ltd	ANZ Centre Melbourne, Level 9, 833 Collins Street, Docklands, VIC, 3008, Australia	Australia	10/01/1989	
ANZ (Lao) Sole Company Limited	33 Lane Xang Avenue, P O Box 5001, Vientiane, Lao People's Democratic Republic	Lao People's Democratic Republic	10/07/2007	
ANZ Asia Limited	22nd Floor, 3 Exchange Square, 8 Connaught Place, Central, Hong Kong	Hong Kong	16/12/1980	
ANZ Bank (Kiribati) Limited	Po Box 66, Bairiki, Tarawa, Kiribati	Kiribati	13/08/1984	75.00
ANZ Bank (Samoa) Limited	Beach Road, Apia, Samoa	Samoa	21/09/1990	
ANZ Bank (Thai) Public Company Limited	63 Athenee Tower, Unit 801-804, Wireless Road, Khwaeng Lumpini, Khet Pathumwan, Bangkok, Thailand	Thailand	27/11/2014	
ANZ Bank (Vanuatu) Limited	ANZ House, Kumul Highway, Port Vila, Vanuatu	Vanuatu	03/09/1985	
ANZ Bank (Vietnam) Limited	Floor 16, Gelex Tower, 52 Le Dai Hanh St, Le Dai Hanh Ward, Hai Ba Trung District, Hanoi, Viet Nam	Viet Nam	09/01/2009	
ANZ Bank New Zealand Limited	Ground Floor, ANZ Centre, 23-29 Albert Street, Auckland, 1010, New Zealand	New Zealand	23/10/1979	
ANZ Capel Court Limited	ANZ Centre Melbourne, Level 9, 833 Collins Street, Docklands, VIC, 3008, Australia	Australia	22/04/1969	
ANZ Capital No. 1 Pty Ltd	ANZ Centre Melbourne, Level 9, 833 Collins Street, Docklands, VIC, 3008, Australia	Australia	11/04/2012	
ANZ Capital Private Limited	c/o Phoenix Legal, Office Nos. 17 & 18, 3rd Floor, Vaswani Mansion, 120 Dinshaw Vachha Road, Churgate, Mumbai - 400020, India	India	07/11/2001	
ANZ Centre Pty Ltd	ANZ Centre Melbourne, Level 9, 833 Collins Street, Docklands, VIC, 3008, Australia	Australia	28/05/2012	
ANZ Commodity Trading Pty Ltd	ANZ Centre Melbourne, Level 9, 833 Collins Street, Docklands, VIC, 3008, Australia	Australia	03/05/2001	
ANZ Custodial Services New Zealand Limited	Ground Floor, ANZ Centre, 23-29 Albert Street, Auckland, 1010, New Zealand	New Zealand	09/11/2004	
ANZ Fiduciary Services Pty Ltd	ANZ Centre Melbourne, Level 9, 833 Collins Street, Docklands, VIC, 3008, Australia	Australia	28/05/2002	
ANZ Finance American Samoa, Inc	Amerika Samoa Bank Bldg, Fagatogo, Maoputasi County, American Samoa	American Samoa	01/07/2004	
ANZ Finance Guam, Inc	Suite 114, Julale Center, 424 West O'Brien Drive, Hagatna, 96910, Guam	Guam	07/08/2007	
ANZ Funds Pty. Ltd.	ANZ Centre Melbourne, Level 9, 833 Collins Street, Docklands, VIC, 3008, Australia	Australia	13/03/1964	
ANZ Global Services And Operations (Chengdu) Company Limited	5th Floor, Building E2, TianFu Software Park, Tianfu Avenue Mid-Section#1268, Chengdu, 610041, China	China	17/11/2010	
ANZ Global Services And Operations (Manila) Inc	Level 12, Solaris One, Dela Rosa Street, Makati City, Philippines	Philippines	17/03/2010	

Name	Full Address	Jurisdiction of Incorporation	Registration Date	Group % Owned (if not 100%)
ANZ Global Services and Operations Pty Limited	ANZ Centre Melbourne, Level 9, 833 Collins Street, Docklands, VIC, 3008, Australia	Australia	04/03/2010	
ANZ Guam Inc.	Suite 114 Julale Center, 424 West O'Brien Drive, Hagatna, 96910, Guam	Guam	14/09/1990	99.96
ANZ Holdings (New Zealand) Limited	Ground Floor, ANZ Centre, 23-29 Albert Street, Auckland, 1010, New Zealand	New Zealand	30/03/1988	
ANZ ILP Pty Ltd	ANZ Centre Melbourne, Level 9, 833 Collins Street, Docklands, VIC, 3008, Australia	Australia	19/05/1960	
ANZ International (Hong Kong) Limited	22nd Floor, 3 Exchange Square, 8 Connaught Place, Central, Hong Kong	Hong Kong	10/10/1972	
ANZ International Private Limited	10 Collyer Quay #10-01, Ocean Financial Centre, 049315, Singapore	Singapore	10/02/1987	
ANZ Investment Services (New Zealand) Limited	Ground Floor, ANZ Centre, 23-29 Albert Street, Auckland, 1010, New Zealand	New Zealand	17/02/1988	
ANZ Investments (PNG) Limited	Level 1, ANZ Haus, Habour City, Poreporena Freeway, Konedobu, National Capital District, Papua New Guinea	Papua New Guinea	27/12/2001	
ANZ IPB Nominees Pte Ltd	10 Collyer Quay #10-01, Ocean Financial Centre, 049315, Singapore	Singapore	27/07/2000	
ANZ Leasing (BWC Financing) Pty Ltd	ANZ Centre Melbourne, Level 9, 833 Collins Street, Docklands, VIC, 3008, Australia	Australia	20/12/2006	
ANZ Leasing (MAGA) Pty Ltd	ANZ Centre Melbourne, Level 9, 833 Collins Street, Docklands, VIC, 3008, Australia	Australia	06/12/2017	
ANZ Leasing (NSW) Pty Ltd	ANZ Centre Melbourne, Level 9, 833 Collins Street, Docklands, VIC, 3008, Australia	Australia	27/11/1981	
ANZ Leasing (Vic) Pty. Ltd.	ANZ Centre Melbourne, Level 9, 833 Collins Street, Docklands, VIC, 3008, Australia	Australia	17/12/1984	
ANZ Lenders Mortgage Insurance Pty. Limited	ANZ Centre Melbourne, Level 9, 833 Collins Street, Docklands, VIC, 3008, Australia	Australia	03/02/1959	
ANZ Life Assurance Company Pty Limited (in liquidation)	ANZ Centre Melbourne, Level 9, 833 Collins Street, Docklands, VIC, 3008, Australia	Australia	25/07/1961	
ANZ Margin Services Pty. Limited	ANZ Centre Melbourne, Level 9, 833 Collins Street, Docklands, VIC, 3008, Australia	Australia	17/12/1981	
ANZ National Staff Superannuation Limited	Ground Floor, ANZ Centre, 23-29 Albert Street, Auckland, 1010, New Zealand	New Zealand	10/05/2006	
ANZ New Zealand (Int'l) Limited	Ground Floor, ANZ Centre, 23-29 Albert Street, Auckland, 1010, New Zealand	New Zealand	08/12/1986	
ANZ New Zealand Investments Limited	Ground Floor, ANZ Centre, 23-29 Albert Street, Auckland, 1010, New Zealand	New Zealand	01/03/1989	
ANZ New Zealand Investments Nominees Limited	Ground Floor, ANZ Centre, 23-29 Albert Street, Auckland, 1010, New Zealand	New Zealand	01/06/1994	
ANZ New Zealand Securities Limited	Ground Floor, ANZ Centre, 23-29 Albert Street, Auckland, 1010, New Zealand	New Zealand	03/07/1998	
ANZ Nominees Pty Ltd	ANZ Centre Melbourne, Level 9, 833 Collins Street, Docklands, VIC, 3008, Australia	Australia	14/07/1977	
ANZ Operations And Technology Private Limited	"RMZ Ecoworld", Campus 5A, Ground floor and levels 4-9, Sarjapur-Marathahalli Outer Ring Road, Devarabeesanahalli Village, Varthur Hobli, Bengaluru East, Taluk, Bengaluru, 560 103, India	India	07/06/1988	
ANZ Pacific Operations Pte Ltd	C/- Pricewaterhousecoopers, Level 8, Civic Tower, Victoria Parade, Suva, Fiji	Fiji	09/01/2001	
ANZ Pensions (UK) Limited	40 Bank Street, Canary Wharf, London, E14 5EJ, England	United Kingdom	20/09/1951	
ANZ Properties (Australia) Pty Ltd	ANZ Centre Melbourne, Level 9, 833 Collins Street, Docklands, VIC, 3008, Australia	Australia	14/03/1968	
ANZ Rewards No. 2 Pty Ltd	ANZ Centre Melbourne, Level 9, 833 Collins Street, Docklands, VIC, 3008, Australia	Australia	21/05/1998	
ANZ Securities (Holdings) Pty Ltd	ANZ Centre Melbourne, Level 9, 833 Collins Street, Docklands, VIC, 3008, Australia	Australia	06/05/1970	
ANZ Securities (Japan), Ltd.	4-1, Marunouchi 2-chome, Chiyoda-ku, Tokyo, Japan	Japan	21/04/2017	
ANZ Securities Limited	ANZ Centre Melbourne, Level 9, 833 Collins Street, Docklands, VIC, 3008, Australia	Australia	20/06/1973	

Name	Full Address	Jurisdiction of Incorporation	Registration Date	Group % Owned (if not 100%)
ANZ Securities, Inc.	31st Floor, 277 Park Avenue, New York, NY, USA, 10172	United States	07/04/1994	
ANZ Self Managed Super Pty Limited (in liquidation)	ANZ Centre Melbourne, Level 9, 833 Collins Street, Docklands, VIC, 3008, Australia	Australia	16/03/2000	
ANZ Singapore Limited	10 Collyer Quay #10-01, Ocean Financial Centre, 049315, Singapore	Singapore	26/12/1986	
ANZ Staff Superannuation (Australia) Pty. Limited	ANZ Centre Melbourne, Level 9, 833 Collins Street, Docklands, VIC, 3008, Australia	Australia	18/12/1986	
ANZ Support Services India Private Limited	'Eucalyptus' Manyata Embassy Bus Pk - SEZ, Outer Ring Rd, Nagavara & Rachenahalli Village, K R Puram Hobli, Bangalore, 560045, India	India	27/09/2007	
ANZ Underwriting Limited	ANZ Centre Melbourne, Level 9, 833 Collins Street, Docklands, VIC, 3008, Australia	Australia	28/06/1971	
ANZ Wealth Australia Limited	ANZ Centre Melbourne, Level 9, 833 Collins Street, Docklands, VIC, 3008, Australia	Australia	10/01/1878	
ANZ Wealth New Zealand Limited	Ground Floor, ANZ Centre, 23-29 Albert Street, Auckland, 1010, New Zealand	New Zealand	21/09/2005	
ANZcover Insurance Private Ltd	8 Marina View, #09-05, Asia Square Tower 1, Singapore 018960, Singapore	Singapore	01/10/2012	
ANZEF Limited	40 Bank Street, Canary Wharf, London, E14 5EJ, England	United Kingdom	01/01/1934	
ANZEST Pty Ltd	ANZ Centre Melbourne, Level 9, 833 Collins Street, Docklands, VIC, 3008, Australia	Australia	17/10/1997	
ANZi Holdings Pty Ltd	ANZ Centre Melbourne, Level 9, 833 Collins Street, Docklands, VIC, 3008, Australia	Australia	24/09/2018	
Arawata Assets Limited	Ground Floor, Anz Centre, 23-29 Albert Street, Auckland, 1010, New Zealand	New Zealand	04/05/1990	
Australia and New Zealand Bank (China) Company Limited	Unit D, E, F 17th Floor, 15th Floor and Unit B 12th Floor, Mirae Asset Tower, 166 Lujiazui Ring Road, Pudong, Shanghai, China	China	16/09/2010	
Australia and New Zealand Banking Group (PNG) Limited	Level 1, ANZ Haus, Harbour City, Poreporena Freeway, Konedobu, National Capital District, Papua New Guinea	Papua New Guinea	28/05/1976	
AUT Administration Pty Ltd (in liquidation)	ANZ Centre Melbourne, Level 9, 833 Collins Street, Docklands, VIC, 3008, Australia	Australia	12/06/2003	
Chongqing Liangping ANZ Rural Bank Company Limited	83 Ren Min South Rd, Liang Ping County, Chongqing, China	China	25/08/2009	
Citizens Bancorp	Suite 114, Julale Center, 424 West O'Brien Drive, Hagatna, 96910, Guam	Guam	05/08/1997	
E S & A Holdings Pty Ltd (in liquidation)	ANZ Centre Melbourne, Level 9, 833 Collins Street, Docklands, VIC, 3008, Australia	Australia	14/07/1977	
Endeavour Finance Limited	Ground Floor, ANZ Centre, 23-29 Albert Street, Auckland, 1010, New Zealand	New Zealand	24/09/1999	
Esanda Finance Corporation Pty Ltd	ANZ Centre Melbourne, Level 9, 833 Collins Street, Docklands, VIC, 3008, Australia	Australia	21/10/1955	
Franchise Asset Holdings Pty Ltd	ANZ Centre Melbourne, Level 9, 833 Collins Street, Docklands, VIC, 3008, Australia	Australia	15/07/2013	
Jikk Pty Ltd	ANZ Centre Melbourne, Level 9, 833 Collins Street, Docklands, VIC, 3008, Australia	Australia	08/05/1998	
Journeywise Pty Ltd	ANZ Centre Melbourne, Level 9, 833 Collins Street, Docklands, VIC, 3008, Australia	Australia	22/02/2019	98.50
La Serigne Limited	C/- Hawkes Law, KPMG House, Rue Pasteur, Port Vila, Vanuatu	Vanuatu	13/12/1991	
Looking Together Pty Ltd	ANZ Centre Melbourne, Level 9, 833 Collins Street, Docklands, VIC, 3008, Australia	Australia	02/05/2012	
Minerva Holdings Limited	40 Bank Street, Canary Wharf, London, E14 5EJ, England	United Kingdom	05/04/1983	
OneAnswer Nominees Limited	Ground Floor, ANZ Centre, 23-29 Albert Street, Auckland, 1010, New Zealand	New Zealand	11/07/2005	
Payment Acceptance Australia Pty Limited	ANZ Centre Melbourne, Level 9, 833 Collins Street, Docklands, VIC, 3008, Australia	Australia	27/10/2020	
PT Bank ANZ Indonesia	World Trade Centre 3, Level 30-31, Jl. Jendral Sudirman Kav. 29-31, Jakarta, 12920, Indonesia	Indonesia	05/09/1990	99.38

Name	Full Address	Jurisdiction of Incorporation	Registration Date	Group % Owned (if not 100%)
Share Investing Limited	ANZ Centre Melbourne, Level 9, 833 Collins Street, Docklands, VIC, 3008, Australia	Australia	14/04/1997	
Share Investing Nominees Pty Limited (in liquidation)	ANZ Centre Melbourne, Level 9, 833 Collins Street, Docklands, VIC, 3008, Australia	Australia	13/11/1997	
Shout for Good Pty. Ltd.	ANZ Centre Melbourne, Level 9, 833 Collins Street, Docklands, VIC, 3008, Australia	Australia	09/04/2013	
SIL Nominees Pty Limited	ANZ Centre Melbourne, Level 9, 833 Collins Street, Docklands, VIC, 3008, Australia	Australia	23/07/2002	
Tandem Financial Advice Pty Limited (in liquidation)	ANZ Centre Melbourne, Level 9, 833 Collins Street, Docklands, VIC, 3008, Australia	Australia	20/12/1983	
Union Investment Company Pty Limited (in liquidation)	ANZ Centre Melbourne, Level 9, 833 Collins Street, Docklands, VIC, 3008, Australia	Australia	23/07/1920	
Votrant No. 1103 Pty Limited	ANZ Centre Melbourne, Level 9, 833 Collins Street, Docklands, VIC, 3008, Australia	Australia	08/05/1998	
Whitehall Investments Ltd	C/- Hawkes Law, KPMG House, Rue Pasteur, Port Vila, Vanuatu	Vanuatu	30/10/2001	