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MR ANTHONY WILLIAM ZANDA &
MRS NATASHA KATHLEEN ZANDA
<ZANDA SUPER FUND A/C>
PO BOX 1586
ROCKHAMPTON QLD 4700

ALL CORRESPONDENCE TO ANZ'S
SHARE REGISTRAR:

BY MAIL:
Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia

BY TELEPHONE:
(within Australia) 1800 113 399
(within New Zealand) 0800 174 007
(outside Australia or New Zealand) 61 3 9415 4010

BY EMAIL:
anzshareregistry@computershare.com.au

BY WEBSITE:
www.shareholder.anz.com

Holder Identification Number (HIN)

HIN WITHHELD

Payment Date 3 July 2017
Record Date 9 May 2017
Direct Credit Reference No. 238645

This payment is in Australian dollars

2017 INTERIM DIVIDEND ADVICE

Class of Share	Dividend per Share	Number of Shares	Franked Amount	Dividend Amount	Franking Credit	NZ Imputation Credit
Ordinary	A\$0.80	212	A\$169.60	A\$169.60	A\$72.69	NZ\$19.08

Dividend A\$169.60

2017 interim dividend of A\$0.80 per share for the half year ended 31 March 2017. Details of foreign currency exchange rates applicable for the interim dividend were set as at 12 May 2017 and are as follows: A\$1 = GB£0.571145, A\$1 = NZ\$1.078775

The dividend is fully franked (100%) for Australian income tax purposes at the Australian corporate tax rate of 30%.

A NZ Imputation Credit has also been attached to the above Dividend Amount. Generally, only NZ resident taxpayers may claim the benefit of the NZ Imputation Credit. For such shareholders, your NZ gross income will include the aggregate of the Dividend Amount and the NZ Imputation Credit which should be included in your income tax return.

Shareholders should obtain their own professional advice on the taxation implications of the dividend paid.

Your cash dividend has been credited to the following nominated financial institution account:

MACQUARIE BANK LTD
BSB: XXX-XXX ACC: XXXXXXXX15



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189715 043 ANZ



MR ANTHONY WILLIAM ZANDA &
MRS NATASHA KATHLEEN ZANDA
<ZANDA SUPER FUND A/C>
PO BOX 1586
ROCKHAMPTON QLD 4700

ALL CORRESPONDENCE TO ANZ'S
SHARE REGISTRAR:

BY MAIL:
Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia

BY TELEPHONE:
(within Australia) 1800 113 399
(within New Zealand) 0800 174 007
(outside Australia or New Zealand) 61 3 9415 4010

BY EMAIL:
anzshareregistry@computershare.com.au

BY WEBSITE:
www.shareholder.anz.com

Holder Identification Number (HIN)

HIN WITHHELD

Payment Date 18 December 2017
Record Date 14 November 2017
Direct Credit Reference No. 234456

This payment is in Australian dollars

2017 FINAL DIVIDEND ADVICE

Class of Share	Dividend per Share	Number of Shares	Franked Amount	Dividend Amount	Franking Credit	NZ Imputation Credit
Ordinary	A\$0.80	212	A\$169.60	A\$169.60	A\$72.69	NZ\$21.20

Dividend A\$169.60 ✓

2017 final dividend of A\$0.80 per share for the year ended 30 September 2017. Details of foreign currency exchange rates applicable for the final dividend were set as at 17 November 2017 and are as follows: A\$1 = GB£0.573870, A\$1 = NZ\$1.106090

The dividend is fully franked (100%) for Australian income tax purposes at the Australian corporate tax rate of 30%.

A NZ Imputation Credit has also been attached to the above Dividend Amount. Generally, only NZ resident taxpayers may claim the benefit of the NZ Imputation Credit. For such shareholders, your NZ gross income will include the aggregate of the Dividend Amount and the NZ Imputation Credit which should be included in your income tax return.

Shareholders should obtain their own professional advice on the taxation implications of the dividend paid.

Your cash dividend has been credited to the following nominated financial institution account:

MACQUARIE BANK LTD
BSB: XXX-XXX ACC: XXXXXXXX15



2018FY

BHP Billiton Limited
ABN 49 004 028 077

Update Your Details:



www.computershare.com.au/investor



(within Australia) 1300 656 780
(outside Australia) +61 3 9415 4020



Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia



182585 043 BHP

MR ANTHONY WILLIAM ZANDA &
MRS NATASHA KATHLEEN ZANDA
<ZANDA SUPER FUND A/C>
PO BOX 1586
ROCKHAMPTON QLD 4700

Dear Shareholder

DIVIDEND REINVESTMENT PLAN ("DRP")

BHP Billiton Limited is pleased to confirm that it has introduced a dividend reinvestment plan ("DRP"). It is anticipated that the DRP will operate for the FY2018 final dividend.

Full terms and conditions of the DRP and details about how to participate can be found at www.bhp.com/drp. Those who wish to participate must elect to do so, and we encourage eligible shareholders who wish to participate in the DRP to make their election online at www.computershare.com.au/investor.

If you have questions, please contact Computershare Investor Services on 1300 656 780 (within Australia) or +61 3 9415 4020 (outside Australia).

Yours sincerely

Margaret Taylor
Group Company Secretary

27 March 2018



BHP Billiton Limited
 ABN 49 004 028 077



187877 043 BHP



MR ANTHONY WILLIAM ZANDA &
 MRS NATASHA KATHLEEN ZANDA
 <ZANDA SUPER FUND A/C>
 PO BOX 1586
 ROCKHAMPTON QLD 4700

JE/PT

Update Your Details:



www.computershare.com.au/investor



(within Australia) 1300 656 780
 (outside Australia) +61 3 9415 4020



Computershare Investor Services Pty Limited
 GPO Box 2975 Melbourne
 Victoria 3001 Australia

Your Shareholding

SHARE CLASS	HOLDER NUMBER
Ordinary Shares	X 0046206991
TFN/ABN STATUS	DIRECT CREDIT REF NO
Quoted	1077498
RECORD DATE	PAYMENT DATE
8 September 2017	26 September 2017

You must keep this document for your tax records.

BHP Billiton Limited Shares

375th Dividend Payment - Dividend Statement & Direct Credit Advice

The statement below represents your final dividend for the year ended 30 June 2017. This dividend is paid at the rate of 43 US cents (equivalent to 52.949144 Australian cents) per share on your holding of fully paid ordinary shares, registered in your name and entitled to participate as at the record date. This dividend has been franked in Australia at a rate of 100% and the company tax rate used to determine the franking credit is 30%. All amounts are in Australian dollars, except where indicated.

Margaret Taylor
 Group Company Secretary

Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Gross Payment
A52.949144 cents	161	A\$85.25	A\$0.00	A\$85.25
Net Payment				A\$85.25
Australian Franking Credit				A\$36.54

Your Payment Instruction

MACQUARIE BANK LTD
 BSB: 184-446
 Account Number: 118188515

Amount Deposited
A\$85.25

If payment cannot be made to the above instruction, you will be issued with a cheque in the same currency as the Amount Deposited.



To start receiving your statements online simply visit www.computershare.com.au/easyupdate/bhp



BHP Billiton Limited
ABN 49 004 028 077



182585 043 BHP



MR ANTHONY WILLIAM ZANDA &
MRS NATASHA KATHLEEN ZANDA
<ZANDA SUPER FUND A/C>
PO BOX 1586
ROCKHAMPTON QLD 4700

Update Your Details:



www.computershare.com.au/investor



(within Australia) 1300 656 780
(outside Australia) +61 3 9415 4020



Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia

Your Shareholding

SHARE CLASS	HOLDER NUMBER
Ordinary Shares	X 0046206991
TFN/ABN STATUS	DIRECT CREDIT REF NO
Quoted	1070468
RECORD DATE	PAYMENT DATE
9 March 2018	27 March 2018

You must keep this document for your tax records.

BHP Billiton Limited Shares

376th Dividend Payment - Dividend Statement & Direct Credit Advice

The statement below represents your interim dividend for the year ending 30 June 2018. This dividend is paid at the rate of 55 US cents (equivalent to 70.585216 Australian cents) per share on your holding of fully paid ordinary shares, registered in your name and entitled to participate as at the record date. This dividend has been franked in Australia at a rate of 100% and the company tax rate used to determine the franking credit is 30%. All amounts are in Australian dollars, except where indicated.

Margaret Taylor
Group Company Secretary

Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Gross Payment
A70.585216 cents	161	A\$113.64	A\$0.00	A\$113.64
		Net Payment		A\$113.64
		Australian Franking Credit		A\$48.70

Your Payment Instruction

MACQUARIE BANK LTD
BSB: 184-446
Account Number: 118188515

Amount Deposited

A\$113.64

If payment cannot be made to the above instruction, you will be issued with a cheque in the same currency as the Amount Deposited.



To start receiving your statements online simply visit www.computershare.com.au/easyupdate/bhp



Update your information:



Online:
www.computershare.com.au/easyupdate/CYB



By Mail:
Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia

Enquiries:

(within Australia) 1800 764 308
(international) +61 3 9415 4142

Holder Identification Number (HIN)

X 0046206991

ASX Code	CYB
TFN/ABN Status	Not Required
Record Date	19 January 2018
Payment Date	16 February 2018
Direct Credit Reference No.	908575

062618 043 CYB



MR ANTHONY WILLIAM ZANDA &
MRS NATASHA KATHLEEN ZANDA
<ZANDA SUPER FUND A/C>
PO BOX 1586
ROCKHAMPTON QLD 4700

Final Dividend

Dear CDI holder,

The details below represent payment of the final dividend of GBP£0.01 per Chess Depositary Interest (CDI) for the year ended 30 September 2017, payable on 16 February 2018, on the undermentioned holding of CDIs registered in your name on 19 January 2018.

Please log into www.computershare.com.au/easyupdate/CYB in order to update your TFN, banking details, or other details online.

Class Description	Amount per CDI (GBP)	Number of CDIs	Gross Payment (GBP)
CYBG PLC CDIs	£0.01	164	£1.64
			Less non resident withholding tax
			£0.00
			Net Payment (GBP£)
			£1.64
			Net Payment (AUD\$)
			\$2.84

The UK Pound Sterling conversion rate to Australian Dollar as at 11:00am (GMT) on 22 January 2018 was GBP£1.00 = AUD\$1.7338

Note: You should retain this statement to assist you in preparing your tax return.

Your Payment Instruction

MACQUARIE BANK LTD
BSB: 184-446 Account number: 118188515

Amount Deposited
AUD\$2.84

Payment Advice

Commonwealth Bank



JE101

All Registry communications to:
Commonwealth Bank of Australia
Locked Bag A14, Sydney South, NSW, 1235
Telephone: 1800 022 440
ASX Code: CBA
Email: cba@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

COMMONWEALTH BANK OF AUSTRALIA

ABN: 48 123 123 124

MR ANTHONY WILLIAM ZANDA & MRS NATASHA KATHLEEN
ZANDA <ZANDA SUPER FUND A/C>
PO BOX 1586
ROCKHAMPTON QLD
4700

DIVIDEND STATEMENT

Reference No.: X*****6991
Payment Date: 28 March 2018
Record Date: 15 February 2018

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
CBA - ORDINARY SHARES	\$2.00	167	\$0.00	\$334.00	\$334.00	\$143.14
				Less Withholding Tax	\$0.00	
				Net Amount	AUD 334.00	
				Represented By:		
				Dividend Reinvestment Plan amount	AUD 334.00	

DIVIDEND REINVESTMENT PLAN

Cash balance brought forward: \$5.44
Amount available from this payment: \$334.00
Total amount available for reinvestment: \$339.44
Cost of shares allotted at \$75.38 / share: \$301.52
Number of shares allotted: 4
Cash balance carried forward: \$37.92

HOLDING BALANCE

Total shares after allotment: 171

These shares were allotted under the terms and conditions of the Reinvestment Plan.

Note: The shares after allotment detailed above does not include any ex dividend transactions registered after the ex dividend date or any transactions registered since the record date. Neither the Issuer nor Link Market Services Limited will be liable for any losses incurred by any person who relies on the holding shown without making their own adjustments for any transactions.

FRANKING INFORMATION

Franked Rate per Share \$2.00
Franking Percentage 100%
Company Tax Rate 30%

New Zealand Imputation Credit in NZD

\$11.69

Attached to this dividend is a New Zealand Imputation Credit of NZ\$0.07 per share. The only Commonwealth Bank shareholders who may obtain benefits from the New Zealand Imputation Credits are New Zealand resident taxpayers who meet certain other requirements. If you require further information, we recommend you talk to your tax advisor or the New Zealand Inland Revenue Department.

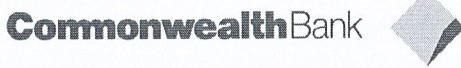
For the avoidance of doubt, the offer of the Dividend Reinvestment Plan (DRP) to the public in New Zealand is made in compliance with Australian law and any code, rules or other requirements relating to the offer of the DRP in Australia.

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.

Payment Advice



JE(10)

All Registry communications to:
 Commonwealth Bank of Australia
 Locked Bag A14, Sydney South, NSW, 1235
 Telephone: 1800 022 440
 ASX Code: **CBA**
 Email: cba@linkmarketservices.com.au
 Website: www.linkmarketservices.com.au

COMMONWEALTH BANK OF AUSTRALIA
 ABN: 48 123 123 124

MR ANTHONY WILLIAM ZANDA & MRS NATASHA KATHLEEN
ZANDA <ZANDA SUPER FUND A/C>
 PO BOX 1586
 ROCKHAMPTON QLD
 4700

DIVIDEND STATEMENT

Reference No.: X*****6991
 Payment Date: 29 September 2017
 Record Date: 17 August 2017

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
CBA - ORDINARY SHARES	\$2.30	162	\$0.00	\$372.60	\$372.60	\$159.69
		Less Withholding Tax			\$0.00	
		Net Amount			AUD 372.60	
		Represented By:				
		Dividend Reinvestment Plan amount			AUD 372.60	

DIVIDEND REINVESTMENT PLAN		
	Cash balance brought forward:	\$11.49
	Amount available from this payment:	\$372.60
	Total amount available for reinvestment:	\$384.09
	Cost of shares allotted at \$75.73 / share:	\$378.65
	Number of shares allotted:	5
	Cash balance carried forward:	\$5.44
HOLDING BALANCE	Total shares after allotment:	167

These shares were allotted under the terms and conditions of the Reinvestment Plan.

Note: The shares after allotment detailed above does not include any ex dividend transactions registered after the ex dividend date or any transactions registered since the record date. Neither the Issuer nor Link Market Services Limited will be liable for any losses incurred by any person who relies on the holding shown without making their own adjustments for any transactions.

FRANKING INFORMATION		
	Franked Rate per Share	\$2.30
	Franking Percentage	100%
	Company Tax Rate	30%

New Zealand Imputation Credit in NZD \$14.58

Attached to this dividend is a New Zealand Imputation Credit of NZ\$0.09 per share. The only Commonwealth Bank shareholders who may obtain benefits from the New Zealand Imputation Credits are New Zealand resident taxpayers who meet certain other requirements. If you require further information, we recommend you talk to your tax advisor or the New Zealand Inland Revenue Department.

For the avoidance of doubt, the offer of the Dividend Reinvestment Plan (DRP) to the public in New Zealand is made in compliance with Australian law and any code, rules or other requirements relating to the offer of the DRP in Australia.

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.



CHESS HOLDING STATEMENT

For statement enquiries contact
your CHESS Sponsor:

**AUSTRALIAN INVESTMENT
EXCHANGE LIMITED**

LOCKED BAG 3005
AUSTRALIA SQUARE
SYDNEY, NSW 1215

1300 658 860



252684 06381

MR ANTHONY WILLIAM ZANDA &
MRS NATASHA KATHLEEN ZANDA
<ZANDA SUPER FUND A/C>
PO BOX 1586
ROCKHAMPTON QLD 4700

Holder ID Number (HIN): 0046206991

CHESS Sponsor's ID (PID): 06381

Statement Period: March 2018

Page: 1 of 1

CBA - ORDINARY FULLY PAID

Date	Transaction Type	Transaction ID	Ex/Cum Status	Quantity		Holding Balance
				On	Off	
	Balance Brought Forward from 29 Sep 17					167
28 Mar 18	Allotment of Securities due to Dividend Reinvestment Plan	5709004206199000		4		171

FOR YOUR INFORMATION

- ☛ To obtain full terms and conditions of an Issuer's securities contact the Issuer's Registrar or the Issuer directly.
- ☛ For information about CHESS Depository Interests (CDIs) and to obtain a free copy of the Financial Services Guide (FSG) or any supplementary FSG for CHESS Depository Nominees Pty Ltd go to www.asx.com.au/cdis or phone 131 279.
- ☛ ASX Settlement may by law need to disclose information in CHESS Holdings to third parties.
- ☛ Do you have a small shareholding? Donate to Australian charities using ShareGift's brokerage-free service & receive tax deduction when over \$2. www.sharegiftaustralia.org.au

Refer overleaf for additional important information

Share Registry Details:

LINK MARKET SERVICES LIMITED
COMMONWEALTH BANK OF AUSTRALIA
LOCKED BAG A14
SYDNEY SOUTH NSW 1232
Ph: 1800 022 440



Issued By:

ASX Settlement Pty Limited | ABN 49 008 504 532 | PO Box H227, Australia Square, Sydney NSW 1215

Sample CHES Holding Statement

The Issuer's name and logo

Your name and address as registered in CHES.


The security to which this statement relates.

Date the transaction is recorded in your CHES holding.

Description of the transaction.

The Transaction ID is a supplementary reference and may be useful for enquiries.

Important messages will appear here.



QZJV Enterprises Pty Ltd
ABN 99 0002 345 678
State of Queensland (Registration No. 123456789)

SAMPLE CORPORATE SERVICES
C/- MRS JOAN ANN JONES
LVL 12
123 BOUNDARY ST
SAMPLESVILLE QLD 1234

CHES HOLDING STATEMENT

For statement enquiries contact your CHES sponsor:
FIRST INTERNATIONAL N.Y. AUSTRALIA EQUITIES LTD
LEVEL 10, GRAND PLACE
15 GRACE STREET
BRISBANE, QLD 4000
☎ (07) 3123 4567

Holder ID Number (HIN):	1234567890
CHES Sponsor's ID (PID):	00000
Statement Period:	January 2001
Page:	1 of 1


QZJ- ORDINARY FULLY PAID

Date	Transaction Type	Transaction ID	Ex/Cum Status	Quantity On	Quantity Off	Holding Balance
08 Jan 01	Balance Brought Forward from 11 Dec 00					200
	Bonus Issue Allotment	1234567890123456		100		300

FOR YOUR INFORMATION

- ☛ Full terms and conditions of the Company, Trust or other Issuer's securities can be obtained from the Registry
- ☛ The Australian Taxation Office advises that the disposal of shares may lead to capital gains tax. Phone (1300 791 081) if you need a *Guide to Capital Gains Tax*.
- ☛ Other messages will appear here.

See over for additional Important Information and Disclaimer



ASX

Share Registry Details:
INTERNATIONAL SERVICES PTY LIMITED
GPO BOX 11234
PHILIPS TERRACE
PERTH WA 6152
PH: (08) 9423 4567

Issued By:
ASX Settlement Pty Limited | ABN 49 008 504 532 | PO Box H227, Australia Square, Sydney NSW 1215

Details of your CHES Sponsor - your first point of contact.

Your unique CHES number. Keep your HIN confidential and only disclose it in dealings with your CHES Sponsor.

Your balance in the security after being adjusted by the transaction.

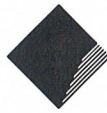
Number of units that will increase or decrease your balance.

Ex/Cum status of a transaction processed in the Ex Period may appear here.

Further Explanatory Notes:

- 1) CHES Holding Statements are similar in form to a bank statement. They will detail those transactions that occurred in a calendar month and will progressively calculate the holding balance brought forward to the closing balance at the end of each month.
- 2) CHES Holding Statements are only issued if there has been a change in your CHES holding balance. You will receive a CHES Statement shortly after the end of the month for each security in which a transaction changed your CHES holding balance.
- 3) CHES Holding Statements for holdings in renounceable rights registered in CHES are not routinely issued. However, a statement for these securities or others can be requested through your CHES Sponsor or the Share Registry, though they may charge you a fee.
- 4) An Ex or Cum status may appear if the transaction is processed between the Ex Date and the Record Date for a corporate action, i.e., the Ex Period. An entitlement will be included for a buyer when the status is Cum and for a seller when it is Ex. Contact your CHES Sponsor for further details.

Disclaimer: ASX Settlement Pty Limited ("ASX Settlement") operates CHES. This Statement is issued by ASX Settlement under the ASX Settlement Operating Rules ("Rules"). ASX Limited has no responsibility for this statement, nor for the administration of CHES. ASX Settlement's responsibility is limited to the correction and reissue of any inaccurate information. The closing balance shown on this statement excludes any transactions that have not been effected on the CHES subregister as at the End of Day (as defined in the Rules) on the day indicated. Reliance should not be placed on the balance shown on the statement as being a complete record of the current holding.

**CHESS HOLDING STATEMENT**For statement enquiries contact
your CHESS Sponsor:**AUSTRALIAN INVESTMENT
EXCHANGE LIMITED**LOCKED BAG 3005
AUSTRALIA SQUARE
SYDNEY, NSW 1215

☎ 1300 658 860



236422 06381

MR ANTHONY WILLIAM ZANDA &
MRS NATASHA KATHLEEN ZANDA
<ZANDA SUPER FUND A/C>
PO BOX 1586
ROCKHAMPTON QLD 4700

Holder ID Number (HIN): 0046206991

CHESS Sponsor's ID (PID): 06381

Statement Period: September 2017

Page: 1 of 1

CBA - ORDINARY FULLY PAID

Date	Transaction Type	Transaction ID	Ex/Cum Status	Quantity		Holding Balance
				On	Off	
	Balance Brought Forward from 04 Apr 17					162
29 Sep 17	Allotment of Securities due to Dividend Reinvestment Plan	5709004032650700		5		167

FOR YOUR INFORMATION

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Refer overleaf for additional important information**Share Registry Details:**LINK MARKET SERVICES LIMITED
COMMONWEALTH BANK OF AUSTRALIA
LOCKED BAG A14
SYDNEY SOUTH NSW 1232
Ph: 1800 022 440**Issued By:**

ASX Settlement Pty Limited | ABN 49 008 504 532 | PO Box H227, Australia Square, Sydney NSW 1215

Sample CHESS Holding Statement

The Issuer's name and logo

Your name and address as registered in CHESS.


The security to which this statement relates.

Date the transaction is recorded in your CHESS holding.

Description of the transaction.

The Transaction ID is a supplementary reference and may be useful for enquiries.

Important messages will appear here.



QZJV Enterprises Pty Ltd
ABN 590812 341 578
State of Victoria 2007/000000000000000000000000

SAMPLE CORPORATE SERVICES
C/- MRS JOAN ANN JONES
LVL 12
123 BOUNDARY ST
SAMPLESVILLE QLD 1234

CHESS HOLDING STATEMENT

For statement enquiries contact your CHESS sponsor:

FIRST INTERNATIONAL N.Y. AUSTRALIA EQUITIES LTD
LEVEL 10, GRAND PLACE
15 GRACE STREET
BRISBANE, QLD 4000
☎ (07) 3123 4567

Holder ID Number (HIN): 1234567890
CHESS Sponsor's ID (PID): 00000
Statement Period: January 2001
Page: 1 of 1


QZJ- ORDINARY FULLY PAID

Date	Transaction Type	Transaction ID	Ex/Cum Status	Quantity On	Quantity Off	Holding Balance
	Balance Brought Forward from 11 Dec 00					200
08 Jan 01	Bonus Issue Allotment	1234567890123456		100		300

FOR YOUR INFORMATION

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- The Australian Taxation Office advises that the disposal of shares may lead to capital gains tax. Phone (1300 781 081) if you need a Guide to Capital Gains Tax.
- Other messages will appear here

See over for additional Important Information and Disclaimer



ASX

Share Registry Details:
INTERNATIONAL SERVICES PTY LIMITED
GPO BOX 912/54
PHILIPS TERRACE
PERTH WA 6123
Ph: (08) 9123 4567

Details of your CHESS Sponsor - your first point of contact.

Your unique CHESS number. Keep your HIN confidential and only disclose it in dealings with your CHESS Sponsor.

Your balance in the security after being adjusted by the transaction.

Number of units that will increase or decrease your balance.

Ex/Cum status of a transaction processed in the Ex Period may appear here.

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- 4) An Ex or Cum status may appear if the transaction is processed between the Ex Date and the Record Date for a corporate action, i.e., the Ex Period. An entitlement will be included for a buyer when the status is Cum and for a seller when it is Ex. Contact your CHESS Sponsor for further details.


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JE 102

Dividend Statement

Need assistance?
www.nabgroup.com/shareholder
 (in Australia) 1300 367 647
 (outside Australia) +61 3 9415 4299

110826 
 043
 NAB
 MR ANTHONY WILLIAM ZANDA &
 MRS NATASHA KATHLEEN ZANDA
 <ZANDA SUPER FUND A/C>
 PO BOX 1586
 ROCKHAMPTON QLD 4700

Holder Identification Number (HIN)
 HIN WITHHELD

Summary of key information
 Payment Date 5 July 2017
 Record Date 17 May 2017
 TFN/ABN status Not Quoted
 ASX code NAB

Interim Dividend for the year ending 30 September 2017

The details below represent your participation in National Australia Bank's Dividend Reinvestment Plan (DRP) on shares registered in your name as at the Record Date.

The dividend is 99 cents per ordinary share franked to 100% at the relevant Australian Corporate Tax Rate of 30%.

Ordinary Shares	Price per Share	Unfranked Amount	Franked Amount	Franking Credit	Shares Allotted
705	\$30.01	\$0.00	\$697.95	\$299.12	23

Dividend Summary

705 shares x 99 cents = \$697.95

Dividend Amount **\$697.95**

Full details of the DRP are provided on the reverse side of this page.

Taxation information

Australian resident shareholders

Franked Amount: This should be included in your assessable income.
Franking Credit: This may also need to be included in your assessable income. This amount may be available as a tax offset to reduce your income tax liability.
 If you are unsure of the tax treatment of your dividend, please contact your accountant or taxation adviser.

Dividend Reinvestment Plan (DRP)

DRP residual balance carried forward from 13 December 2016	\$1.52
Dividend amount participating in the DRP	\$697.95
Total amount for reinvestment	\$699.47
✓ 23 ordinary share/s allotted @ \$30.01 per share	\$690.23
Residual balance to be carried forward to the next dividend	\$9.24



Dividend Statement

109369
 043
 NAB
 MR ANTHONY WILLIAM ZANDA &
 MRS NATASHA KATHLEEN ZANDA
 <ZANDA SUPER FUND A/C>
 PO BOX 1586
 ROCKHAMPTON QLD 4700

JE102

Need assistance?

www.nabgroup.com/shareholder
 (in Australia) 1300 367 647
 (outside Australia) +61 3 9415 4299

Holder Identification Number (HIN)

HIN WITHHELD

Summary of key information

Payment Date 13 December 2017
 Record Date 10 November 2017
 TFN/ABN status Not Quoted
 ASX code NAB

Final Dividend for the year ended 30 September 2017

The details below represent your participation in National Australia Bank's Dividend Reinvestment Plan (DRP) on shares registered in your name as at the Record Date.

The dividend is 99 cents per ordinary share franked to 100% at the relevant Australian Corporate Tax Rate of 30%.

Ordinary Shares	Price per Share*	Unfranked Amount	Franked Amount	Franking Credit	Shares Allotted
728	\$29.59	\$0.00	\$720.72	\$308.88	24

*A discount of 1.5% has been applied to the price per share. ✓

Further details regarding the DRP calculation are set out on the reverse side of this page.

Taxation information

Australian resident shareholders

Franked Amount: This should be included in your assessable income.

Franking Credit: This may also need to be included in your assessable income. This amount may be available as a tax offset to reduce your income tax liability.

New Zealand Imputation Credits

New Zealand tax law requires us to notify shareholders that New Zealand imputation credits have been attached to this dividend at a rate of NZ\$0.10 per share. These credits are only relevant for shareholders required to file a New Zealand income tax return.

If you are unsure of the tax treatment of your dividend, please contact your accountant or taxation adviser.

Dividend Summary

728 shares x 99 cents = \$720.72

Handwritten calculation:
 728
 + 24

 752

Dividend Amount

\$720.72

Dividend Reinvestment Plan (DRP)

DRP residual balance carried forward from 5 July 2017	\$9.24
Dividend amount participating in the DRP	\$720.72
Total amount for reinvestment	\$729.96
24 ordinary share/s allotted @ \$29.59 per share	\$710.16
Residual balance to be carried forward to the next dividend	\$19.80



National Australia Bank Limited
 ABN 12 004 044 937
 Place of Incorporation: VIC



263238 06381
 MR ANTHONY WILLIAM ZANDA &
 MRS NATASHA KATHLEEN ZANDA
 <ZANDA SUPER FUND A/C>
 PO BOX 1586
 ROCKHAMPTON QLD 4700

CHESS HOLDING STATEMENT

For statement enquiries contact
 your CHESS Sponsor:

**AUSTRALIAN INVESTMENT
 EXCHANGE LIMITED**

LOCKED BAG 3005
 AUSTRALIA SQUARE
 SYDNEY, NSW 1215
 ☎ 1300 658 860

Holder ID Number (HIN): 0046206991

CHESS Sponsor's ID (PID): 06381

Statement Period: December 2017

Page: 1 of 1

NAB - ORDINARY FULLY PAID

Date	Transaction Type	Transaction ID	Ex/Cum Status	Quantity		Holding Balance
				On	Off	
	Balance Brought Forward from 05 Jul 17					728
13 Dec 17	Allotment of Securities due to Dividend Reinvestment Plan	6025400654297300		24		752

FOR YOUR INFORMATION

- ☛ To obtain full terms and conditions of an Issuer's securities contact the Issuer's Registrar or the Issuer directly.
- ☛ For information about CHESS Depository Interests (CDIs) and to obtain a free copy of the Financial Services Guide (FSG) or any supplementary FSG for CHESS Depository Nominees Pty Ltd go to www.asx.com.au/cdis or phone 131 279.
- ☛ ASX Settlement may by law need to disclose information in CHESS Holdings to third parties.
- ☛ Do you have a small shareholding? Donate to Australian charities using ShareGift's brokerage-free service & receive tax deduction when over \$2. www.sharegiftaustralia.org.au

Refer overleaf for additional important information



Issued By:
 ASX Settlement Pty Limited | ABN 49 008 504 532 | PO Box H227, Australia Square, Sydney NSW 1215

Share Registry Details:

NATIONAL AUSTRALIA BANK LIMITED
 GPO BOX 2333
 MELBOURNE VIC 8060
 Ph: 1300 367 647

Sample CHES Holding Statement

The Issuer's name and logo

Your name and address as registered in CHES.

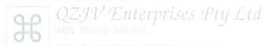
The security to which this statement relates.

Date the transaction is recorded in your CHES holding.

Description of the transaction.

The Transaction ID is a supplementary reference and may be useful for enquiries.

Important messages will appear here.



QZJV Enterprises Pty Ltd
ABN 49 008 504 532

SAMPLE CORPORATE SERVICES
C/ MRS JOAN ANN JONES
LVL 12
123 BOUNDARY ST
SAMPLEVILLE QLD 1234

CHES HOLDING STATEMENT

For statement enquiries contact your CHES sponsor:
FIRST INTERNATIONAL N.Y. AUSTRALIA EQUITIES LTD
 LEVEL 10, GRAND PLACE
 15 GRACE STREET
 BRISBANE, QLD 4000
 ☎ (07) 3123 4567

Holder ID Number (HIN): 1234567890
 CHES Sponsor's ID (PID): 00000
 Statement Period: January 2001
 Page: 1 of 1


QZJ- ORDINARY FULLY PAID

Date	Transaction Type	Transaction ID	Ex/Cum Status	Quantity On	Quantity Off	Holding Balance
	Balance Brought Forward from 31 Dec 00					200
08 Jan 01	Bonus Issue Allotment	1234567890123456		100		300

FOR YOUR INFORMATION

- Full terms and conditions of the Company, Trust or other Issuer's securities can be obtained from the Registry.
- The Australian Taxation Office advises that the disposal of shares may lead to capital gains tax. Phone (1300 781 081) if you need a Guide to Capital Gains Tax.
- Other messages will appear here.

See over for additional Important Information and Disclaimer



Share Registry Details:
 INTERNATIONAL SERVICES PTY LIMITED
 390 BOWEN ST
 PHILIPS TERRACE
 PERTH WA 6153
 Ph: (08) 9123 4567

Details of your CHES Sponsor - your first point of contact.

Your unique CHES number. Keep your HIN confidential and only disclose it in dealings with your CHES Sponsor.

Your balance in the security after being adjusted by the transaction.

Number of units that will increase or decrease your balance.

Ex/Cum status of a transaction processed in the Ex Period may appear here.

Further Explanatory Notes:

- 1) CHES Holding Statements are similar in form to a bank statement. They will detail those transactions that occurred in a calendar month and will progressively calculate the holding balance brought forward to the closing balance at the end of each month.
- 2) CHES Holding Statements are only issued if there has been a change in your CHES holding balance. You will receive a CHES Statement shortly after the end of the month for each security in which a transaction changed your CHES holding balance.
- 3) CHES Holding Statements for holdings in renounceable rights registered in CHES are not routinely issued. However, a statement for these securities or others can be requested through your CHES Sponsor or the Share Registry, though they may charge you a fee.
- 4) An Ex or Cum status may appear if the transaction is processed between the Ex Date and the Record Date for a corporate action, i.e., the Ex Period. An entitlement will be included for a buyer when the status is Cum and for a seller when it is Ex. Contact your CHES Sponsor for further details.

Disclaimer: ASX Settlement Pty Limited ("ASX Settlement") operates CHES. This Statement is issued by ASX Settlement under the ASX Settlement Operating Rules ("Rules"). ASX Limited has no responsibility for this statement, nor for the administration of CHES. ASX Settlement's responsibility is limited to the correction and reissue of any inaccurate information. The closing balance shown on this statement excludes any transactions that have not been effected on the CHES subregister as at the End of Day (as defined in the Rules) on the day indicated. Reliance should not be placed on the balance shown on the statement as being a complete record of the current holding.



National Australia Bank Limited
 ABN 12 004 044 937
 Place of Incorporation: VIC



213407 06381
 MR ANTHONY WILLIAM ZANDA &
 MRS NATASHA KATHLEEN ZANDA
 <ZANDA SUPER FUND A/C>
 PO BOX 1586
 ROCKHAMPTON QLD 4700

CHESS HOLDING STATEMENT

For statement enquiries contact
 your CHESS Sponsor:

**AUSTRALIAN INVESTMENT
 EXCHANGE LIMITED**

LOCKED BAG 3005
 AUSTRALIA SQUARE
 SYDNEY, NSW 1215

☎ 1300 658 860

Holder ID Number (HIN):	0046206991
CHESS Sponsor's ID (PID):	06381
Statement Period:	July 2017
Page:	1 of 1

NAB - ORDINARY FULLY PAID

Date	Transaction Type	Transaction ID	Ex/Cum Status	Quantity		Holding Balance
				On	Off	
	Balance Brought Forward from 13 Dec 16					705
05 Jul 17	Allotment of Securities due to Dividend Reinvestment Plan	6025400638133400		23		728

FOR YOUR INFORMATION

- ☛ To obtain full terms and conditions of an Issuer's securities contact the Issuer's Registrar or the Issuer directly.
- ☛ For information about CHESS Depository Interests (CDIs) and to obtain a free copy of the Financial Services Guide (FSG) or any supplementary FSG for CHESS Depository Nominees Pty Ltd go to www.asx.com.au/cdis or phone 131 279.
- ☛ ASX Settlement may by law need to disclose information in CHESS Holdings to third parties.
- ☛ Do you have a small shareholding? Donate to Australian charities using ShareGift's brokerage-free service & receive tax deduction when over \$2. www.sharegiftaustralia.org.au

Refer overleaf for additional important information

Share Registry Details:

NATIONAL AUSTRALIA BANK LIMITED
 GPO BOX 2333
 MELBOURNE VIC 8060
 Ph: 1300 367 647



Issued By:

ASX Settlement Pty Limited | ABN 49 008 504 532 | PO Box H227, Australia Square, Sydney NSW 1215

Sample CHESS Holding Statement

The Issuer's name and logo

Your name and address as registered in CHESS.


The security to which this statement relates.

Date the transaction is recorded in your CHESS holding.

Description of the transaction.

The Transaction ID is a supplementary reference and may be useful for enquiries.

Important messages will appear here.



QZJV Enterprises Pty Ltd
ABN 00 012 345 678
State of Incorporation/Registration: NSW

SAMPLE CORPORATE SERVICES
C/- MRS JOAN ANN JONES
LVL 12
123 BOUNDARY ST
SAMPLESVILLE QLD 1234

CHESS HOLDING STATEMENT

For statement enquiries contact your CHESS sponsor:
FIRST INTERNATIONAL N.Y. AUSTRALIA EQUITIES LTD
LEVEL 10, GRAND PLACE
15 GRACE STREET
BRISBANE, QLD 4000
☎ (07) 3123 4567

Holder ID Number (HIN): 1234567890
CHESS Sponsor's ID (PID): 00000
Statement Period: January 2001
Page: 1 of 1


QZJ - ORDINARY FULLY PAID

Date	Transaction Type	Transaction ID	Ex/Cum Status	Quantity On	Quantity Off	Holding Balance
	Balance Brought Forward from 11 Dec 00					200
08 Jan 01	Bonus Issue Allotment	1234567890123456		100		300

FOR YOUR INFORMATION

- Full terms and conditions of the Company, Trust or other Issuer's securities can be obtained from the Registry.
- The Australian Taxation Office advises that the disposal of shares may lead to capital gains tax. Phone (1300 781 081) if you need a Guide to Capital Gains Tax.
- Other messages will appear here

See over for additional Important Information and Disclaimer



ASX

Share Registry Details:
INTERNATIONAL SERVICES PTY LIMITED
GPO BOX P5234
PHILIPS TERRACE
PERTH WA 6123
Ph: (08) 9123 4567

Issued By:
ASX Settlement Pty Limited | ABN 49 008 504 532 | PO Box H227, Australia Square, Sydney NSW 1215

Details of your CHESS Sponsor - your first point of contact.

Your unique CHESS number. Keep your HIN confidential and only disclose it in dealings with your CHESS Sponsor.

Your balance in the security after being adjusted by the transaction.

Number of units that will increase or decrease your balance.

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Further Explanatory Notes:

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CHESS HOLDING STATEMENT

For statement enquiries contact
your CHESS Sponsor:

**AUSTRALIAN INVESTMENT
EXCHANGE LIMITED**

LOCKED BAG 3005
AUSTRALIA SQUARE
SYDNEY, NSW 1215

☎ 1300 658 860



223110 06381

MR ANTHONY WILLIAM ZANDA &
MRS NATASHA KATHLEEN ZANDA
<ZANDA SUPER FUND A/C>
PO BOX 1586
ROCKHAMPTON QLD 4700

Holder ID Number (HIN): 0046206991

CHESS Sponsor's ID (PID): 06381

Statement Period: April 2018

Page: 1 of 1

VAH - ORDINARY FULLY PAID

Date	Transaction Type	Transaction ID	Ex/Cum Status	Quantity		Holding Balance
				On	Off	
	Balance Brought Forward from 07 Dec 11					540
16 Apr 18	Adjustment to Balance due to Divestment	6000300021371500			540	0

*Spoke to Computershare on 07/4/2020
→ To Reissue the cheque for \$162.00
→ 3 to 4 weeks to reissue this cheque*

*Phone conversation on 07/4/2020
10:31 am*



FOR YOUR INFORMATION

- ☛ To obtain full terms and conditions of an Issuer's securities contact the Issuer's Registrar or the Issuer directly.
- ☛ For information about CHESS Depository Interests (CDIs) and to obtain a free copy of the Financial Services Guide (FSG) or any supplementary FSG for CHESS Depository Nominees Pty Ltd go to www.asx.com.au/cdis or phone 131 279.
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- ☛ Do you have a small shareholding? Donate to Australian charities using ShareGift's brokerage-free service & receive tax deduction when over \$2. www.sharegiftaustralia.org.au

Refer overleaf for additional important information

Share Registry Details:

COMPUTERSHARE INVESTOR SERVICES PTY LTD
GPO BOX 523
BRISBANE QLD 4001
Ph: 1300 552 270



ASX

Issued By:

ASX Settlement Pty Limited | ABN 49 008 504 532 | PO Box H227, Australia Square, Sydney NSW 1215

Sample CHESS Holding Statement

The Issuer's name and logo

Your name and address as registered in CHESS.


The security to which this statement relates.

Date the transaction is recorded in your CHESS holding.

Description of the transaction.

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Important messages will appear here.



QZJV Enterprises Pty Ltd
ABN 04 019 345 678
State of incorporation/registration: NSW

CHESS HOLDING STATEMENT

For statement enquiries contact your CHESS sponsor:
FIRST INTERNATIONAL N.Y. AUSTRALIA EQUITIES LTD
LEVEL 10, GRAND PLACE
15 GRACE STREET
BRISBANE, QLD 4000
☎ (07) 3123 4567

Holder ID Number (HIN): 1234567890
CHESS Sponsor's ID (PID): 00000
Statement Period: January 2001
Page: 1 of 1


QZJ- ORDINARY FULLY PAID

Date	Transaction Type	Transaction ID	Ex/Cum Status	Quantity On	Quantity Off	Holding Balance
	Balance Brought Forward from 11 Dec 00					
08 Jan 01	Bonus Issue Allotment	1234567890123456		100		300

FOR YOUR INFORMATION

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- The Australian Taxation Office advises that the disposal of shares may lead to capital gains tax. Phone (1300 781 081) if you need a *Guide to Capital Gains Tax*.
- Other messages will appear here

See over for additional important information and disclaimer



ASX

Share Registry Details:
INTERNATIONAL SERVICES PTY LIMITED
GPO BOX 91234
PHILIPS TERRACE
PERTH WA 6123
Ph: (08) 9123 4567

Details of your CHESS Sponsor - your first point of contact.

Your unique CHESS number. Keep your HIN confidential and only disclose it in dealings with your CHESS Sponsor.

Your balance in the security after being adjusted by the transaction.

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Virgin Australia Holdings Limited
 ABN 54 100 686 226

Update your information:

Online:
 www.investorcentre.com/contact

By Mail:
 Computershare Investor Services Pty Limited
 GPO Box 2975 Melbourne
 Victoria 3001 Australia

Enquiries:

(within Australia) 1300 850 505
 (international) +61 3 9415 4000

Holder Identification Number (HIN)

X 0046206991

ASX Code VAH
 Payment Date 23 April 2018
 Cheque Number 7600



┌ 006769 000 VAH



MR ANTHONY WILLIAM ZANDA &
 MRS NATASHA KATHLEEN ZANDA
 <ZANDA SUPER FUND A/C>
 PO BOX 1586
 ROCKHAMPTON QLD 4700

Unmarketable Parcels Share Buy-Back Payment

Further to our letter to you regarding the buy-back of your unmarketable parcel of shares in Virgin Australia Holdings Limited (**Buy-Back**), please be advised that your shares have been bought back under the terms of the Buy-Back.

Details of your shares bought back are outlined in the table below.

Class Description	Buy-Back Price per Share	Number of Shares bought back	Total Payment
Ordinary Shares	A\$0.30	540	\$162.00

The brokerage costs associated with the Buy-Back have been met by Virgin Australia Holdings Limited.

If your shares were held on the issuer sponsored sub register your holding statement is enclosed with this payment advice.
 If your shares were held on the CHESS sponsored sub register, you will receive a CHESS statement from the Australian Securities Exchange (**ASX**) during the following month.

If you have any queries regarding taxation issues, you should consult your taxation or financial adviser.

Note: You should retain this statement to assist you in preparing your tax return.

PLEASE BANK THIS CHEQUE PROMPTLY

916CR70158

VIRGIN AUSTRALIA HOLDINGS LIMITED

ABN 54 100 686 226

Australia and New Zealand Banking Group Limited

388 Collins Street Melbourne VIC

Cheque No: 007600
 Date: 23 April 2018

Pay MR ANTHONY WILLIAM ZANDA &
 MRS NATASHA KATHLEEN ZANDA
 <ZANDA SUPER FUND A/C>
 PO BOX 1586
 ROCKHAMPTON QLD 4700

The Sum of ONE HUNDRED AND SIXTY TWO DOLLARS ONLY

NOT NEGOTIABLE
ACCOUNT PAYEE ONLY

*****162.00****

Computershare Investor Services Pty Limited ABN 48 078 279 277 ATF VIRGIN AUSTRALIA HOLDINGS LIMITED

Security feature included in this cheque is microprint signature line: the absence of which could indicate a fraudulent cheque

⑈007600 ⑈0130006⑈ 8373 23805⑈

237330_022G4B
237330_Cheque_AU/0006769/011178/1

1834703

1834703



Virgin Australia Holdings Limited
ABN 54 100 686 226

**Return your Form to the
Company's share registry:**

✉ **By Mail:**
Computershare Investor Services Pty Limited
GPO Box 52
Melbourne Victoria 3001
Australia

For all enquiries:

☎ **Phone:**
(within Australia) 1300 850 505
(outside Australia) +61 3 9415 4000

☎ 011708

043
VAH

MR ANTHONY WILLIAM ZANDA &
MRS NATASHA KATHLEEN ZANDA
<ZANDA SUPER FUND A/C>
PO BOX 1586
ROCKHAMPTON QLD 4700



Share Retention Form

If you wish to retain your shares, your form must be received by 7.00pm Sydney time, Friday 13 April 2018

This is an important document that requires your immediate attention. It can only be used in relation to the shareholding represented by the details printed overleaf. If you are in doubt about how to deal with this form, please contact your financial or other professional adviser.

Step 1: Shareholding Details

Use this form if you wish to retain your shares in Virgin Australia Holdings Limited. If you have already sold all your shares in Virgin Australia Holdings Limited, do not complete or return this form. If you have more than one shareholding on Virgin Australia Holdings Limited's register and you do not wish to sell your shares under the Unmarketable Parcel Buy-Back Facility, you should consider consolidating them. For further advice on how to do this, contact Computershare Investor Services Pty Limited (CIS) on the number above.

Please check the details provided and update your address via www.investorcentre.com if any of the details are incorrect.

If you have a CHESS sponsored shareholding, please contact your Controlling Participant (usually your sponsoring broker) to notify a change of address.

Step 2: Signing Instructions

Individual: Where the shareholding is in one name, the shareholder must sign.

Joint Shareholding: Where the shareholding is in more than one name, all of the shareholders must sign.

Power of Attorney: Where signing as Power of Attorney (POA), you must attach an original certified copy of the POA to this form.

Companies: Where the shareholding is in the name of a Company, this form must be signed in accordance with the Corporations Act, either as:

- a Sole Director and Sole Company Secretary **OR** a Sole Director (if no Company Secretary exists), **OR**
- two Directors, **OR**
- a Director and Secretary.

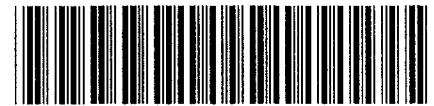
Overseas Companies: Where the shareholding is in the name of an Overseas company (companies incorporated outside Australia) the form must be signed as above, or documentation must be provided showing that the company can sign in an alternate manner.

Deceased Estate: Where the shareholding is in the name of a deceased estate, all executors must sign; and a certified copy or original, of the required documentation must accompany this form. Details of the documentation required can be found by searching "deceased estates" on our website www.computershare.com or by calling CIS on the number above. If the shareholding is in more than one name, the surviving shareholder may sign the form and return it together with a certified copy of the death certificate of the other joint shareholder.

Step 3: Contact Details

Entering contact details is not compulsory, but will assist us if we need to contact you.

Turn over to complete the form →



X 0046206991

JNT

Share Retention Form

For your security keep your SRN/
HIN confidential.

STEP 1 Shareholding Details

MR ANTHONY WILLIAM ZANDA &
MRS NATASHA KATHLEEN ZANDA
<ZANDA SUPER FUND A/C>
PO BOX 1586
ROCKHAMPTON QLD 4700

Change of address. If incorrect, mark this box and make the correction in the space to the left. Shareholders sponsored by a broker (reference number commences with 'X') should advise their broker of any changes.

Shares held as at 6 March 2018:

STEP 2 Signature of Shareholder(s) *This section must be completed.*

By signing and returning this form, in accordance with the requirements set out in 'Step 2: Signing Instructions' overleaf, I/we confirm that I/we instruct that my/our **SHARES NOT BE SOLD** under the Unmarketable Parcel Buy-Back Facility.

Individual or Shareholder 1

Sole Director and Sole Company Secretary/
Sole Director (cross out titles as applicable)

Shareholder 2

Director

Shareholder 3

Director/Company Secretary
(cross out titles as applicable)

STEP 3 Contact Details

Contact Name _____ Contact Daytime Telephone _____ Date / /

Email Address _____

Privacy Notice

The personal information you provide on this form is collected by CIS, as registrar for the securities issuers (the issuer), for the purpose of maintaining registers of securityholders, facilitating distribution payments and other corporate actions and communications. In addition, the issuer may authorise us on their behalf to send you marketing material or include such material in a corporate communication. You may elect not to receive marketing material by contacting CIS using the details provided above or emailing privacy@computershare.com.au. We may be required to collect your personal information under the Corporations Act 2001 (Cth) and ASX Settlement Operating Rules. We may disclose your personal information to our related bodies corporate and to other individuals or companies who assist us in supplying our services or who perform functions on our behalf, to the issuer for whom we maintain securities registers or to third parties upon direction by the issuer where related to the issuer's administration of your securityholding, or as otherwise required or authorised by law. Some of these recipients may be located outside Australia, including in the following countries: Canada, India, New Zealand, the Philippines, the United Kingdom and the United States of America. For further details, including how to access and correct your personal information, and information on our privacy complaints handling procedure, please contact our Privacy Officer at privacy@computershare.com.au or see our Privacy Policy at <http://www.computershare.com/au>.

9 March 2018

011708 043 VAH

MR ANTHONY WILLIAM ZANDA &
MRS NATASHA KATHLEEN ZANDA
<ZANDA SUPER FUND A/C>
PO BOX 1586
ROCKHAMPTON QLD 4700

Dear Sir / Madam

Offer from Virgin Australia Holdings Limited to buy back unmarketable parcels of shares

This letter contains important information about your shareholding in Virgin Australia Holdings Limited.

I am writing to you as a shareholder with an unmarketable parcel of shares in Virgin Australia Holdings Limited (ASX:VAH) (**Virgin Australia**). An unmarketable parcel of shares (**Unmarketable Parcel**) is a shareholding in Virgin Australia valued at less than \$500, which is comprised of 1,666 shares or less as at 7.00pm Sydney time on Tuesday, 6 March 2018 (**Record Date**), based on a buy-back price of \$0.30 per share (**Buy-Back Price**).

In order to provide liquidity to Unmarketable Parcel holders, the Board of Virgin Australia has established an off market Unmarketable Parcel Share Buy-Back Facility (**Facility**), as announced to the Australian Securities Exchange (**ASX**) on 28 February 2018.

The Facility will enable holders of Unmarketable Parcels to sell their shares back to Virgin Australia in a convenient, cost-effective manner.

Through the Facility, Virgin Australia is offering to buy back Unmarketable Parcels for the Buy-Back Price of \$0.30 per share.

You are eligible to have your Unmarketable Parcel bought back by Virgin Australia through this Facility and you will not have to pay any brokerage or handling fees if you do so.

This letter provides more information about the Facility and the choices available to you.

Your choices

1. If you want Virgin Australia to buy back your Unmarketable Parcel at the Buy-Back Price of \$0.30 per share, **you do not need to do anything**.
2. If you do not want Virgin Australia to buy back your Unmarketable Parcel, then you must:
 - (a) complete the enclosed Share Retention Form and return it in accordance with the instructions on that form. Your completed Share Retention Form must be received by our share registry, Computershare (**Computershare**), by **no later than 7.00pm (Sydney time) Friday, 13 April 2018 (Closing Date)**. If your completed Share Retention Form is not received by the Closing Date, your shares will be purchased by Virgin Australia through the Facility; or
 - (b) acquire additional shares in Virgin Australia on market so that your shareholding is noted on Virgin Australia's share register as being greater than 1,666 shares (that is, a marketable parcel) as at the Closing Date; or

(c) if you hold shares in multiple shareholdings that together constitute a parcel of more than 1,666 shares, arrange to have those holdings merged into one shareholding that is noted on Virgin Australia's share register as being greater than 1,666 shares (that is, as a marketable parcel) as at the Closing Date;

If you choose to complete and return a Share Retention Form as outlined in step 2(a) above, you are advised to allow reasonable time for it to be received by Computershare by mail by the Closing Date.

If you choose to acquire additional shares or merge multiple shareholdings as outlined in step 2(b) or step 2(c) above, you are advised to allow reasonable time for these actions to be effected on Virgin Australia's share register by the Closing Date.

Key dates for the Unmarketable Parcel Buy-Back Facility:

Wednesday, 28 February 2018	Announcement of the Facility to the ASX
7.00pm Sydney time, Tuesday, 6 March 2018	Record Date
Friday, 9 March 2018	Despatch of letters and Share Retention Forms to eligible shareholders
7.00pm Sydney time, Friday, 13 April 2018	Closing Date: Period to opt out of the Facility closes
Monday, 16 April 2018	Announcement of outcomes of the Facility to the ASX
Monday, 23 April 2018	Shares bought back by Virgin Australia through the Facility will be cancelled
As soon as practicable post Monday, 23 April 2018	Eligible shareholders whose shares were bought back through the Facility will have proceeds remitted to them and will be sent documentation advising them of the number of shares sold and amount of proceeds remitted. Proceeds will be remitted to the bank account that the shareholder has registered with Computershare. If no bank account is registered, proceeds will be remitted by cheque mailed to the address that the shareholder has registered with Computershare.

For further important information about this Facility, please read the 'Additional Important Information' and 'Frequently Asked Questions' sections below. If, after reading those sections, you still have questions or need further information, you may contact the **Virgin Australia Buy-Back Information Line** on **1300 850 505** (from within Australia) or **+61 3 9415 4000** (from outside Australia) between Monday 12 March and Friday 13 April, between the hours of 8.30am to 5.00pm Monday to Friday (Sydney time).

Yours sincerely,



Sharyn Page
Company Secretary
Virgin Australia Holdings Limited

Additional Important Information

1. The Facility was first announced to the ASX on 28 February 2018. On that date, Virgin Australia also provided further information about its financial performance for the first half of the 2018 financial year and key corporate developments.
2. Virgin Australia is offering the Facility in accordance with the terms set out in this letter, the procedure in Division 2 of Part 2J.1 of the *Corporations Act 2001* (Cth) and the Listing Rules of the ASX.
3. If a shareholder holds more than one Unmarketable Parcel, Virgin Australia will buy back each Unmarketable Parcel unless (a) a Share Retention Form is received for each Unmarketable Parcel that the shareholder wishes to retain; OR (b) multiple Unmarketable Parcels are merged to form a marketable parcel of greater than 1,666 shares.
4. If you hold one or more Unmarketable Parcels in Virgin Australia on trust, Virgin Australia will only buy back those Unmarketable Parcels in respect of which it has not received a Share Retention Form. If the beneficial holder of an Unmarketable Parcel that you hold on trust wishes to retain their holding, you must submit a Share Retention Form for that particular Unmarketable Parcel.
5. Virgin Australia reserves its right to refuse to buy back Unmarketable Parcels where it has reason to believe that between 8.00am on 28 February 2018 (the Announcement Date) and the Record Date, a shareholder engaged in Share Splitting to create multiple Unmarketable Parcels. For this purpose, Share Splitting means the splitting by a holder of shares into two or more parcels of shares whether or not it results in any change in beneficial ownership of the shares.
6. It is important to note that the market price of Virgin Australia's shares may change from time to time. The Buy-Back Price may be more or less than the actual market price at the time of the buy-back and may not be the best price obtainable on the day on which your shares are bought back. Information on the price of Virgin Australia's shares can be obtained from the daily financial press or through the ASX website (www.asx.com.au) using Virgin Australia's ASX code, which is "VAH".
7. While Virgin Australia will pay for brokerage and handling costs associated with the buy-back of shares through the Facility, any taxation consequences of the buy-back of shares through this Facility will be the shareholder's responsibility. Please see the Frequently Asked Questions section below for general information on taxation consequences.
8. If you have questions about taxation consequences, please seek the independent advice of a legal, financial or taxation adviser.
9. Virgin Australia makes no recommendation as to whether you should participate in this Facility, whether or how you should sell your shares or the value of your shares. If you have questions about whether to retain or sell your shares, you should seek independent professional advice.
10. Before a buy-back is effected under the Facility, Virgin Australia may revoke a notice given in relation to or suspend or terminate the operation of this Facility, either generally or in specific cases.
11. Virgin Australia reserves the right to change any of the dates, terms or conditions referred to in this letter by notice to the ASX.

Frequently Asked Questions

Who is eligible to participate in this Facility?

Shareholders in Virgin Australia are eligible to participate in this Facility if they held shareholdings in Virgin Australia valued at less than \$500, being a shareholding that is comprised of 1,666 shares or less as at the Record Date, based on the Buy-Back Price.

If my shares are bought back through the Facility, how much will I receive per share?

If your Unmarketable Parcel is bought back through the Facility, you will receive the Buy-Back price of \$0.30 per share.

If my shares are bought back through the Facility, how much will I receive for all of my shares?

The total price that you will receive for an Unmarketable Parcel if it is bought back through this Facility will be the number of shares in that Unmarketable Parcel multiplied by the Buy-Back Price of \$0.30 per share.

You can confirm the number of shares in your Unmarketable Parcel by reviewing the enclosed, personalised Share Retention Form or by contacting the Virgin Australia Buy-Back Information Line on 1300 850 505 (from within Australia) or +61 3 9415 4000 (from outside Australia) between Monday 12 March and Friday 13 April, between the hours of 8.30am to 5.00pm Monday to Friday (Sydney time).

If my shares are bought back through the Facility, when will I receive the proceeds from the buy-back?

If your Unmarketable Parcel is bought back through the Facility, the proceeds from that buy back will be remitted to you as soon as practicable after Monday, 23 April 2018. Around that time, you will also receive documentation detailing the number of your shares sold and the amount of proceeds remitted to you. This documentation will be sent by mail or email if you have previously nominated to receive communication electronically.

If my shares are bought back through the Facility, how will I receive the proceeds from the buy-back?

If your Unmarketable Parcel is bought back through the Facility, the proceeds from that buy-back will be paid into the bank account that you have nominated for your shareholding or by cheque to the postal address you have registered for your shareholding.

You can update your name, address or bank account details by visiting www.computershare.com.au/easyupdate/vah or by contacting the Virgin Australia Buy-Back Information Line on 1300 850 505 (from within Australia) or +61 3 9415 4000 (from outside Australia) between Monday 12 March and Friday 13 April, between the hours of 8.30am to 5.00pm Monday to Friday (Sydney time).

If you participate in the Facility and would like your updated address or bank account details to be used when remitting proceeds and sending documentation to you, please ensure these details are updated by the Closing Date.

What are the tax consequences of having my shares sold through the Facility?

The tax outcomes of participating in the Buy-Back will vary depending on your circumstances.

If you are in the business of trading shares or hold the shares as revenue assets, you may have an assessable gain or loss on sale on revenue account.

It is Virgin Australia's view that proceeds will be entirely treated a return of capital, with the Buy-Back resulting in a Capital Gains Tax (CGT) event.

If you are an Australian resident shareholder, you will need to calculate a capital gain or capital loss. Details of the CGT event are required to be disclosed in your 2018 income tax return, regardless of whether you're required to pay tax on the event.

If you are not an Australian resident, you should be entitled to disregard the capital gain or loss for the purposes of calculating your *Australian* taxable income. You may still have a tax liability in your country of residence.

The above is broad in nature, and it is strongly recommended that you consult with your taxation professional regarding your particular circumstances.

Can I sell some but not all of my shares through this Facility?

No, you may not sell part of an Unmarketable Parcel through the Facility. If you choose to participate in this Facility, your entire Unmarketable Parcel will be bought back by Virgin Australia.

If I buy more shares, will my shareholding be bought back?

Your Unmarketable Parcel will not be bought back if you acquire additional shares in Virgin Australia on market so that your shareholding is noted on Virgin Australia's share register as being greater than 1,666 shares (that is, a marketable parcel) as at the Closing Date.

What do I do if I have multiple Unmarketable Parcels?

If there is more than one Unmarketable Parcel registered under your name, you will receive this letter and a personalised Share Retention Form for each of your Unmarketable Parcels.

If you would like Virgin Australia to buy back each of your Unmarketable Parcels, you do not need to do anything and all of the Unmarketable Parcels registered in your name will be bought back.

If you would like to keep one or more of your Unmarketable Parcels, you may take one of the following actions:

1. Complete the personalised Share Retention Form for each of the Unmarketable Parcels that you would like to keep and return it in accordance with the instructions on the forms;
2. If the Unmarketable Parcels that you hold together constitute a parcel of more than 1,666 shares (that is, a marketable parcel), arrange to have those holdings merged into one shareholding that is noted on Virgin Australia's share register as being greater than 1,666 shares as at the Closing Date; OR
3. Acquire additional shares so that each of the Unmarketable Parcels that you would like to keep is noted on Virgin Australia's share register as being greater than 1,666 shares (that is, a marketable parcel) as at the Closing Date.

Does the Facility apply to any shares I received through a Virgin Australia employee share plan?

Yes. In determining whether you hold an Unmarketable Parcel, all Virgin Australia shareholdings recorded in your name (as it appears on your personalised Share Retention Form), including any shares that have vested to you through any Virgin Australia employee share plans, were taken into account.

The buy-back of your Unmarketable Parcel through the Facility would include the sale of all shares in that parcel, including any shares you received through any Virgin Australia employee share plans as at the Record Date.

I am currently employed by Virgin Australia and I can only sell my shares in Virgin Australia during a trading window approved and announced by the Company Secretary. How does this affect any shares that are to be bought back on my behalf through the Facility?

Virgin Australia's internal securities trading window, which commenced on 11 March 2018, has been extended to end on 13 April 2018, to enable employees of Virgin Australia to sell their shares back to Virgin Australia through this Facility.

I need to update my name, address or bank account details. How do I do this?

You can update your name, address or bank account details by visiting www.computershare.com.au/easyupdate/vah or by contacting the Virgin Australia Buy-Back Information Line on 1300 850 505 (from within Australia) or +61 3 9415 4000 (from outside Australia) between Monday 12 March and Friday 13 April, between the hours of 8.30am to 5.00pm Monday to Friday (Sydney time).

If you participate in the Facility and would like your updated address or bank account details to be used when remitting proceeds and sending documentation to you, please ensure these details are updated by the Closing Date.

Who do I contact if I have further questions?

If you have any further questions about the information contained in this letter or about the Facility, please contact the Virgin Australia Buy-Back Information Line on 1300 850 505 (from within Australia) or +61 3 9415 4000 (from outside Australia) between Monday 12 March and Friday 13 April, between the hours of 8.30am to 5.00pm Monday to Friday (Sydney time).

Payment Advice

2018 FY

SUNCORP



All Registry communications to:
C/- Link Market Services Limited
Locked Bag A14, Sydney South, NSW, 1235
Telephone: 1300 554 474
ASX Code: **SUN**
Email: registrars@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

JE 103

SUNCORP GROUP LIMITED

ABN: 66 145 290 124

MR ANTHONY WILLIAM ZANDA <SUPER FUND A/C>
PO BOX 1586
ROCKHAMPTON QLD
4700

DIVIDEND STATEMENT

Reference No.: I*****0553
Payment Date: 05 April 2018
Record Date: 22 February 2018

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
SUN - ORDINARY SHARES	\$0.33	1,164	\$0.00	\$384.12	\$384.12	\$164.62
				Less Withholding Tax	\$0.00	
				Net Amount	AUD 384.12	
				Represented By:		
				Dividend Reinvestment Plan amount	AUD 384.12	

DIVIDEND REINVESTMENT PLAN

Cash balance brought forward: \$5.91
Amount available from this payment: \$384.12
Total amount available for reinvestment: \$390.03
Cost of shares allotted at \$13.69 / share: \$383.32
Number of shares allotted: 28
Cash balance carried forward: \$6.71

HOLDING BALANCE

Total shares after allotment: 1,192

These shares were allotted under the terms and conditions of the Reinvestment Plan.

Note: The shares after allotment detailed above does not include any ex dividend transactions registered after the ex dividend date or any transactions registered since the record date. Neither the Issuer nor Link Market Services Limited will be liable for any losses incurred by any person who relies on the holding shown without making their own adjustments for any transactions.

FRANKING INFORMATION

Franked Rate per Share \$0.33
Franking Percentage 100%
Company Tax Rate 30%

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

No of SHARES
1192
1192
1192

\$ 3576

Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.

Payment Advice

2018 FY

SUNCORP



JE103

All Registry communications to:
C/- Link Market Services Limited
Locked Bag A14, Sydney South, NSW, 1235
Telephone: 1300 554 474
ASX Code: **SUN**
Email: registrars@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

DIVIDEND STATEMENT

Reference No.: I*****0561
Payment Date: 05 April 2018
Record Date: 22 February 2018

SUNCORP GROUP LIMITED

ABN: 66 145 290 124

MRS NATASHA KATHLEEN ZANDA <SUPER FUND A/C>
PO BOX 1586
ROCKHAMPTON QLD
4700

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
SUN - ORDINARY SHARES	\$0.33	1,164	\$0.00	\$384.12	\$384.12	\$164.62
		Less Withholding Tax		✓	\$0.00	✓
		Net Amount			AUD 384.12	
		Represented By:				
		Dividend Reinvestment Plan amount			AUD 384.12	

DIVIDEND REINVESTMENT PLAN

Cash balance brought forward: \$5.91
Amount available from this payment: \$384.12
Total amount available for reinvestment: \$390.03
Cost of shares allotted at \$13.69 / share: \$383.32 ✓
Number of shares allotted: 28
Cash balance carried forward: \$6.71

HOLDING BALANCE

Total shares after allotment:

1,192

These shares were allotted under the terms and conditions of the Reinvestment Plan.

Note: The shares after allotment detailed above does not include any ex dividend transactions registered after the ex dividend date or any transactions registered since the record date. Neither the Issuer nor Link Market Services Limited will be liable for any losses incurred by any person who relies on the holding shown without making their own adjustments for any transactions.

FRANKING INFORMATION

Franked Rate per Share \$0.33
Franking Percentage 100%
Company Tax Rate 30%

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.

Payment Advice

2018 FY

SUNCORP



All Registry communications to:

C/- Link Market Services Limited
Locked Bag A14, Sydney South, NSW, 1235
Telephone: 1300 554 474
ASX Code: **SUN**
Email: registrars@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

JE 103

DIVIDEND STATEMENT

Reference No.: I*****0561
Payment Date: 20 September 2017
Record Date: 17 August 2017

SUNCORP GROUP LIMITED

ABN: 66 145 290 124

MRS NATASHA KATHLEEN ZANDA <SUPER FUND A/C>
PO BOX 1586
ROCKHAMPTON QLD
4700

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
SUN - ORDINARY SHARES	\$0.40	1,129	\$0.00	\$451.60	\$451.60	\$193.54
		Less Withholding Tax			\$0.00	
		Net Amount			AUD 451.60	
		Represented By:				
		Dividend Reinvestment Plan amount			AUD 451.60	
DIVIDEND REINVESTMENT PLAN		Cash balance brought forward:			\$5.46	
		Amount available from this payment:			\$451.60	
		Total amount available for reinvestment:			\$457.06	
		Cost of shares allotted at \$12.89 / share:			\$451.15	
		Number of shares allotted:			35	
		Cash balance carried forward:			\$5.91	
HOLDING BALANCE		Total shares after allotment:			1,164	

These shares were allotted under the terms and conditions of the Reinvestment Plan.

Note: The shares after allotment detailed above does not include any ex dividend transactions registered after the ex dividend date or any transactions registered since the record date. Neither the Issuer nor Link Market Services Limited will be liable for any losses incurred by any person who relies on the holding shown without making their own adjustments for any transactions.

FRANKING INFORMATION

Franked Rate per Share	\$0.40
Franking Percentage	100%
Company Tax Rate	30%

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.

Payment Advice

2018 FY

SUNCORP



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Locked Bag A14, Sydney South, NSW, 1235
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Email: registrars@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

SUNCORP GROUP LIMITED

ABN: 66 145 290 124

MR ANTHONY WILLIAM ZANDA & MRS NATASHA KATHLEEN
ZANDA <SUPER FUND A/C>
PO BOX 1586
ROCKHAMPTON QLD
4700

DIVIDEND STATEMENT

Reference No.: I*****0545
Payment Date: 05 April 2018
Record Date: 22 February 2018

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
SUN - ORDINARY SHARES	\$0.33	1,164	\$0.00	\$384.12	\$384.12	\$164.62
		Less Withholding Tax			\$0.00	
		Net Amount			AUD 384.12	
		Represented By:				
		Dividend Reinvestment Plan amount			AUD 384.12	
DIVIDEND REINVESTMENT PLAN		Cash balance brought forward:			\$5.91	
		Amount available from this payment:			\$384.12	
		Total amount available for reinvestment:			\$390.03	
		Cost of shares allotted at \$13.69 / share:			\$383.32	
		Number of shares allotted:			28	
		Cash balance carried forward:			\$6.71	
HOLDING BALANCE		Total shares after allotment:			1,192	

These shares were allotted under the terms and conditions of the Reinvestment Plan.

Note: The shares after allotment detailed above does not include any ex dividend transactions registered after the ex dividend date or any transactions registered since the record date. Neither the Issuer nor Link Market Services Limited will be liable for any losses incurred by any person who relies on the holding shown without making their own adjustments for any transactions.

FRANKING INFORMATION

Franked Rate per Share	\$0.33
Franking Percentage	100%
Company Tax Rate	30%

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.

Payment Advice

2018 FY



All Registry communications to:
 C/- Link Market Services Limited
 Locked Bag A14, Sydney South, NSW, 1235
 Telephone: 1300 554 474
 ASX Code: SUN
 Email: registrars@linkmarketservices.com.au
 Website: www.linkmarketservices.com.au

JE103

DIVIDEND STATEMENT

SUNCORP GROUP LIMITED

ABN: 66 145 290 124

MR ANTHONY WILLIAM ZANDA & MRS NATASHA KATHLEEN
 ZANDA <SUPER FUND A/C>
 PO BOX 1586
 ROCKHAMPTON QLD
 4700

Reference No.: I*****0545
 Payment Date: 20 September 2017
 Record Date: 17 August 2017

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
SUN - ORDINARY SHARES	\$0.40	1,129	\$0.00	\$451.60	\$451.60	\$193.54
					Less Withholding Tax	\$0.00
					Net Amount	AUD 451.60
					Represented By:	
					Dividend Reinvestment Plan amount	AUD 451.60

DIVIDEND REINVESTMENT PLAN

Cash balance brought forward: \$5.46
 Amount available from this payment: \$451.60
 Total amount available for reinvestment: \$457.06
 Cost of shares allotted at \$12.89 / share: \$451.15
 Number of shares allotted: 35
 Cash balance carried forward: \$5.91

HOLDING BALANCE

Total shares after allotment: 1,164

These shares were allotted under the terms and conditions of the Reinvestment Plan.

Note: The shares after allotment detailed above does not include any ex dividend transactions registered after the ex dividend date or any transactions registered since the record date. Neither the Issuer nor Link Market Services Limited will be liable for any losses incurred by any person who relies on the holding shown without making their own adjustments for any transactions.

FRANKING INFORMATION

Franked Rate per Share \$0.40
 Franking Percentage 100%
 Company Tax Rate 30%

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.

All Registry communications to:

Link Market Services Limited
Locked Bag A14
Sydney South NSW 1235
Telephone: +61 1300 368 664
ASX Code: WOW

Email: woolworths@linkmarketservices.com.au
Website: www.linkmarketservices.com.au



043 152094

JE104

MR ANTHONY WILLIAM ZANDA &
MRS NATASHA KATHLEEN ZANDA
<ZANDA SUPER FUND ACCOUNT>
5 MACGREGOR STREET
ROCKHAMPTON QLD 4700

Key Details

Payment date: 06 April 2018
Record date: 02 March 2018
SRN/HIN: I00012728841
TFN/ABN Status: QUOTED

Interim dividend statement for the six months ended 31 December 2017

This dividend is 100% franked with Australian franking credits at the company tax rate of 30%.

Description	Dividend rate per share	Participating holding	Unfranked amount	Franked amount	Total amount	Franking credit
Interim Dividend	43 cents	977	\$0.00	\$420.11	\$420.11 ✓	\$180.05
Total payment amount:					\$420.11	
Cash balance brought forward from your plan account:					\$22.58	✓
Amount available for reinvestment:					\$442.69	
Cash reinvested has been applied to ** 16 ** shares at \$26.295560 per share:					\$420.73	
Cash balance carried forward in your plan account:					\$21.96	

Dividend Reinvestment Plan Discount Update

In April 2016, the company introduced a 1.5% discount on the dividend reinvestment plan. The discount will remain in place for this dividend and will not apply to the October 2018 final dividend and for the foreseeable future.

DRP Transaction Confirmation Statement

Date	Transaction type	Increase	Decrease	Holding balance
02/03/2018	Opening Balance			977
06/04/2018	Dividend Plan Allotment	16		
06/04/2018	Closing Balance			993 ✓

Note: The "Opening Balance" recorded above may not be the same as the "Participating holding" recorded in the top section of this statement, where your participation in the Plan is "partial". The closing balance of ordinary shares excludes any trades or transfers since the record date. Neither Woolworths Group Limited nor Link Market Services Limited will be liable for any losses incurred by any person who relies on the holdings shown without making their own adjustments for any transaction not included.

Your personal details can be updated at www.linkmarketservices.com.au.

Retain this statement to assist in preparing your tax return.

All Registry communications to:
Link Market Services Limited
Locked Bag A14
Sydney South NSW 1235
Telephone: +61 1300 368 664
ASX Code: WOW

Email: woolworths@linkmarketservices.com.au
Website: www.linkmarketservices.com.au



043 162199

MR ANTHONY WILLIAM ZANDA &
MRS NATASHA KATHLEEN ZANDA
<ZANDA SUPER FUND ACCOUNT>
5 MACGREGOR STREET
ROCKHAMPTON QLD 4700

Key Details

Payment date: 06 October 2017
Record date: 08 September 2017
SRN/HIN: I00012728841
TFN/ABN Status: QUOTED

Final dividend statement for the six months ended 25 June 2017

This dividend is 100% franked with Australian franking credits at the company tax rate of 30%.

Description	Dividend rate per share	Participating holding	Unfranked amount	Franked amount	Total amount	Franking credit
Final Dividend	50 cents	958	\$0.00	\$479.00	\$479.00	\$205.29
Total payment amount:					\$479.00	
Cash balance brought forward from your plan account:					\$16.63	
Amount available for reinvestment:					\$495.63	
Cash reinvested has been applied to ** 19 ** shares at \$24.897289 per share:					\$473.05	
Cash balance carried forward in your plan account:					\$22.58	

DRP Transaction Confirmation Statement

Date	Transaction type	Increase	Decrease	Holding balance
08/09/2017	Opening Balance			958
06/10/2017	Dividend Plan Allotment	19		
06/10/2017	Closing Balance			977

Note: The "Opening Balance" recorded above may not be the same as the "Participating holding" recorded in the top section of this statement, where your participation in the Plan is "partial". The closing balance of ordinary shares excludes any trades or transfers since the record date. Neither Woolworths Limited nor Link Market Services Limited will be liable for any losses incurred by any person who relies on the holdings shown without making their own adjustments for any transaction not included.

Your personal details can be updated at www.linkmarketservices.com.au. Please see over for online login instructions.

Retain this statement to assist in preparing your tax return.



Update your details online

1. Visit www.linkmarketservices.com.au and click on "Investor Login" to take you to the Investor Centre
2. You may wish to set up a Portfolio to easily manage your holdings for companies for whom Link acts as the share registry
3. If you do not have a Portfolio login, please login using the Single Holding login
4. Key in **Woolworths Limited** or **WOW** in the Issuer Name field
5. Enter your Securityholder Reference Number (SRN) or Holder Identification Number (HIN). This is located on the top right hand side of the front of this letter.
6. Enter your postcode or, if your registered address is overseas, click on the OUTSIDE AUSTRALIA link to look up your country of residence
7. Type in the security code
8. Click on the box regarding the terms and conditions
9. Click on Login



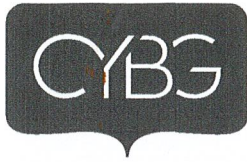
Update your communication options

1. Click on the Communications tab at the top of the page
2. There are a number of options
3. Check the first button to receive all communications electronically. This will include company results announcements, dividend or payment statements, annual reports and notice of meeting documents.



Update your bank account and TFN/ABN details Elect to participate in Dividend Reinvestment Plan

1. Click on Payments & Tax
2. Update Payments Instructions
3. Update Tax Details
4. Enter Dividend Reinvestment Plan details (if you wish to participate and your registered address is in Australia or New Zealand)



CYBG PLC
Company Number 09595911



147667 043 CYB
MR ANTHONY WILLIAM ZANDA &
MRS NATASHA KATHLEEN ZANDA
<ZANDA SUPER FUND A/C>
PO BOX 1586
ROCKHAMPTON QLD 4700

Incorporated in England and Wales

ASX code: CYB

Security class: CHESS DEPOSITARY INTERESTS

Update your information:

Online:
www.investorcentre.com

By Mail:
Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia

Enquiries:

(within Australia) 1800 764 308
(international) +61 3 9415 4142

Holder Identification Number (HIN)

X 0046206991

Important: You will need to quote this number and name of issuer for all future dealings in these securities. Keep it safe and confidential.

Tax File Number/ABN: TFN/ABN not required
Page Number: 1 of 1

CHESS Allotment Confirmation Notice as at 8 February 2016

THIS ADVICE CONFIRMS THE ALLOTMENT OF 164
CHESS DEPOSITARY INTERESTS IN CYBG PLC ON
8 FEBRUARY 2016 TO THE ABOVE NAMED
PURSUANT TO THE DEMERGER OF CYBG PLC
FROM NATIONAL AUSTRALIA BANK LIMITED.

198/13
795/13

Updated on 1/7/2017

164 shares - CYBG \$657.64
(From NAB)

IF THE DETAILS ABOVE ARE INCORRECT, PLEASE ADVISE THIS OFFICE IMMEDIATELY.

Privacy Notice

We collect the personal information you provide us in order to enable us to provide you with registry and related services, inform you of our other products and services, perform administrative and operational functions and prevent fraud or crime or where otherwise required or authorised by law. In addition, the issuer of your securityholding may authorise us on their behalf to send you marketing material or include such material in a corporate communication. We may be required to collect your personal information under the Corporations Act 2001 (Cth) and ASX Settlement Operating Rules. We may disclose your personal information to our related bodies corporate and to other individuals or companies who assist us in supplying our services or who perform functions on our behalf, to issuers for whom we maintain securities registers or to third parties upon direction by the issuer where related to the issuer's administration of the securityholding, or where you have otherwise agreed we may disclose it. Some of these recipients may be located outside Australia, including in the following countries: Canada, India, New Zealand, the Philippines, the United Kingdom and the United States of America. For further details, including how to access and correct your personal information, and information on our privacy complaints handling procedure, please contact our Privacy Officer at privacy@computershare.com.au or see our Privacy Policy at <http://www.computershare.com/au/help/Pages/privacy-policies.aspx>.

CHESS HOLDING STATEMENT

For statement enquiries contact your CHESS Sponsor:

AUSTRALIAN INVESTMENT EXCHANGE LIMITED

LOCKED BAG 3005
AUSTRALIA SQUARE
SYDNEY, NSW 1215

 1300 658 860



257252 06381

MR ANTHONY WILLIAM ZANDA &
MRS NATASHA KATHLEEN ZANDA
<ZANDA SUPER FUND A/C>
PO BOX 1586
ROCKHAMPTON QLD 4700

Holder ID Number (HIN): 0046206991

CHESS Sponsor's ID (PID): 06381

Statement Period: February 2016

Page: 1 of 1

CYB - CDI 1:1 FOREIGN EXEMPT LSE

Date	Transaction Type	Transaction ID	Ex/Cum Status	Quantity		Holding Balance
				On	Off	
09 Feb 16	Adjustment due to a Scheme of Arrangement	6296700016933500		164		164

FOR YOUR INFORMATION

- To obtain full terms and conditions of an Issuer's securities contact the Issuer's Registrar or the Issuer directly.
- For information about CHESS Depository Interests (CDIs) and to obtain a free copy of the Financial Services Guide (FSG) or any supplementary FSG for CHESS Depository Nominees Pty Ltd go to www.asx.com.au/cdis or phone 131 279.
- ASX Settlement may by law need to disclose information in CHESS Holdings to third parties.
- This statement shows the details of your beneficial interest in financial products held in the name of CHESS Depository Nominees Pty Ltd

Refer overleaf for additional important information

Share Registry Details:

COMPUTERSHARE INVESTOR SERVICES PTY LTD
GPO BOX 2975
MELBOURNE VIC 3001
Within Australia: 1800 764 308
Outside Australia: 03 9415 4142



Sample CHESS Holding Statement

The Issuer's name and logo

Your name and address as registered in CHESS.


The security to which this statement relates.

Date the transaction is recorded in your CHESS holding.

Description of the transaction.

The Transaction ID is a supplementary reference and may be useful for enquiries.

Important messages will appear here.



QZJV Enterprises Pty Ltd
ABN 00 012 345 678
State of Incorporation/Registration: NSW

CHESS HOLDING STATEMENT

For statement enquiries contact your CHESS sponsor:

FIRST INTERNATIONAL N.Y. AUSTRALIA EQUITIES LTD
LEVEL 10, GRAND PLACE
15 GRACE STREET
BRISBANE, QLD 4000
☎ (07) 3123 4567

Holder ID Number (HIN):	1234567890
CHESS Sponsor's ID (PID):	00000
Statement Period:	January 2001
Page:	1 of 1

SAMPLE CORPORATE SERVICES
C/- MRS JOAN ANN JONES
LVL 12
123 BOUNDARY ST
SAMPLESVILLE QLD 1234


QZJ - ORDINARY FULLY PAID

Date	Transaction Type	Transaction ID	Ex/Cum Status	Quantity On	Quantity Off	Holding Balance
08 Jan 01	Balance Brought Forward from 11 Dec 00					200
	Bonus Issue Allotment	1234567890123456		100		300

FOR YOUR INFORMATION

- ☛ Full terms and conditions of the Company, Trust or other Issuer's securities can be obtained from the Registry.
- ☛ The Australian Taxation Office advises that the disposal of shares may lead to capital gains tax. Phone (1300 781 081) if you need a *Guide to Capital Gains Tax*.
- ☛ Other messages will appear here

See over for additional Important Information and Disclaimer



ASX
SETTLEMENT CORPORATION

Share Registry Details:
INTERNATIONAL SERVICES PTY LIMITED
GPO BOX P1254
PHILIPS TERRACE
PERTH WA 6123
Ph: 080 9125 4567

Issued By:
ASX Settlement Pty Limited | ABN 49 008 504 532 | PO Box H227, Australia Square, Sydney NSW 1215

Details of your CHESS Sponsor - your first point of contact.

Your unique CHESS number. Keep your HIN confidential and only disclose it in dealings with your CHESS Sponsor.

Your balance in the security after being adjusted by the transaction.

Number of units that will increase or decrease your balance.

Ex/Cum status of a transaction processed in the Ex Period may appear here.

Further Explanatory Notes:

- 1) CHESS Holding Statements are similar in form to a bank statement. They will detail those transactions that occurred in a calendar month and will progressively calculate the holding balance brought forward to the closing balance at the end of each month.
- 2) CHESS Holding Statements are only issued if there has been a change in your CHESS holding balance. You will receive a CHESS Statement shortly after the end of the month for each security in which a transaction changed your CHESS holding balance.
- 3) CHESS Holding Statements for holdings in renounceable rights registered in CHESS are not routinely issued. However, a statement for these securities or others can be requested through your CHESS Sponsor or the Share Registry, though they may charge you a fee.
- 4) An Ex or Cum status may appear if the transaction is processed between the Ex Date and the Record Date for a corporate action, i.e., the Ex Period. An entitlement will be included for a buyer when the status is Cum and for a seller when it is Ex. Contact your CHESS Sponsor for further details.

Disclaimer: ASX Settlement Pty Limited ("ASX Settlement") operates CHESS. This Statement is issued by ASX Settlement under the ASX Settlement Operating Rules ("Rules"). ASX Limited has no responsibility for this statement, nor for the administration of CHESS. ASX Settlement's responsibility is limited to the correction and reissue of any inaccurate information. The closing balance shown on this statement excludes any transactions that have not been effected on the CHESS subregister as at the End of Day (as defined in the Rules) on the day indicated. Reliance should not be placed on the balance shown on the statement as being a complete record of the current holding.



147667 043 CYB



MR ANTHONY WILLIAM ZANDA &
MRS NATASHA KATHLEEN ZANDA
<ZANDA SUPER FUND A/C>
PO BOX 1586
ROCKHAMPTON QLD 4700

SCAN

16 February 2016

Dear Securityholder,

Demerger of CYBG PLC by National Australia Bank Limited

On behalf of the Board of CYBG PLC, I am pleased to welcome you as a securityholder. This letter contains information about the recently completed demerger of CYBG PLC from National Australia Bank Limited (**NAB**) and your resultant holding in CYBG PLC.

The demerger was completed through the distribution of 1 CYBG PLC security for every 4 NAB Shares held by eligible Shareholders of NAB at 7.00pm (AEDT) on 5 February 2016 (**Scheme Record Date**).

Introduction to CYBG PLC

CYBG PLC operates from a strong, existing retail and SME franchise position in its core regions, supported by trusted local community brands, Clydesdale and Yorkshire Banks.

We aim to leverage those capabilities in our core regional markets by focusing on selected products and sectors where we have a strong history and established capabilities, and drive national growth through our omni-channel strategy.

We are well placed to meet the challenges of the current environment with a capital structure to support growth, stable diversified funding, and a strong capitalised balance sheet with high quality assets, robust risk management and a wealth of talented people. We aim to combine strong operational performance with financial discipline, simplifying our processes to reduce cost and improve the customer experience. We believe our omni-channel, customer focused model will enable us to improve our productivity and performance in a sustainable way.

The need to deliver a consistent, superior customer experience lies at the heart of our approach, and we will work hard to maintain the trust of our customers, unlock the potential of our assets and so enhance value for our shareholders and the communities in which we operate.

In closing, let me once again welcome you as a securityholder of CYBG PLC. You can be assured that the Board, senior leadership team, and indeed everyone working within the CYBG Group, is focused on delivering value to our securityholders, and we will keep you informed of our progress.

Yours faithfully

James Pettigrew
Chairman
CYBG PLC

Information about your holding in CYBG PLC

Tax Implications

Some information relating to the tax implications of the demerger is contained within Section Six of the Scheme Booklet which was previously sent to you. In addition, information is available on the CYBG PLC website at www.cybg.com.

It should be noted that the information provided does not take into account the individual circumstances of particular securityholders and does not constitute tax advice. It is intended as a general guide only. Therefore securityholders should seek independent professional advice on the tax implications of the demerger based on their individual circumstances.

Confirmation of your CYBG PLC holding

If, at the time of the demerger, you held NAB shares on the issuer sponsored sub-register maintained by NAB, your holding statement showing the distribution of the new CYBG PLC CHESS Depository Interests (CDIs) is enclosed.

If, at the time of the demerger, you were a CHESS holder of NAB Shares, you will receive your CYBG PLC holding statement from ASX Settlement Pty Limited after the end of this month, and a CHESS confirmation advice is enclosed for your reference.

Please note that your Issuer Sponsored Securityholder Reference Number (**SRN**), or if you are a CHESS holder, your Holder Identification Number (**HIN**), should be regarded as confidential and you should avoid disclosing it to anyone other than Computershare or your stockbroker. Your holding statement should be kept in a safe place.

Your Personal Information

Some personal information recorded on the NAB register at the Scheme Record Date has been applied to your CYBG PLC securityholding which you have received from the demerger. This information includes, but is not limited to, direct credit banking instructions (for use in connection with dividends) and email addresses, including communication preferences.

The personal information applied to your CYBG securityholding can be viewed and updated online at <https://www-au.computershare.com/Investor/>. You will need your SRN or HIN, located on your statement, to access or update any details. If you do not have internet access, please call our helpline and follow the voice instructions to provide your information over the phone and to receive any necessary forms to your registered postal address.

Holder Enquiries

If you have an enquiry with respect to the above or your holding, please contact our registrar:

Phone: Helpline:(within Australia) - 1800 764 308
(outside Australia) - 03 9415 4142

Online: www.investorcentre.com/contact

Post: Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001
Australia

This letter may include statements that are, or may be deemed to be, "forward-looking statements". These forward-looking statements may be identified by the use of forward-looking terminology, including the terms "believes", "estimates", "aims", "plans", "projects", "anticipates", "expects", "intends", "may", "will" or "should" or, in each case, their negative or other variations or comparable terminology, or by discussions of strategy, plans, objectives, goals, future events or intentions. Forward-looking statements may and often do differ materially from actual results. Any forward-looking statements reflect CYBG Group's current view with respect to future events and are subject to risks relating to future events and other risks, uncertainties and assumptions relating to CYBG Group's business, results of operations, financial position, liquidity, prospects, growth and strategies. Forward-looking statements speak only as of the date they are made and cannot be relied upon as a guide to future performance and the CYBG undertakes no obligation to update any such forward-looking statements.

National Australia Bank Limited
ABN 12 004 044 937

800 Bourke Street
Docklands Victoria 3008
Australia

www.nabgroup.com



National
Australia
Bank

$$164 \times \$4.01$$

$$= \$657.64$$

Reduce NAB For This
VALUE

only Done
in
2017 A/C's.

15 March 2016

Dear Shareholder

Australian tax implications of the CYBG PLC Demerger

National Australia Bank Limited (NAB) has now completed the Demerger of CYBG PLC (CYBG), a UK based banking business, from NAB.

The purpose of this letter is to provide you with information regarding the Australian capital gains tax (CGT) implications of the Demerger for your NAB Shares and the CYBG Securities that were distributed to you (this is relevant even if you elected to use the Sale Facility offered as part of the Demerger).

The Demerger may result in a CGT event for your NAB Shares and you will need certain information to manage your tax affairs.

NAB has obtained a class ruling from the Australian Taxation Office (ATO) on the tax implications of the Demerger for Australian tax resident NAB Shareholders who hold their NAB Shares on capital account. Australian tax resident NAB Shareholders should consult the Class Ruling when considering the tax implications of the Demerger. A copy of the Class Ruling is available at www.nab.com.au/CYBGdemerger

Class Ruling CR 2016/13 confirms that:

- The receipt of CYBG Securities **is not an assessable dividend**.
- For CGT purposes, you are treated as having acquired the CYBG Securities on **8 February 2016** for their market value, which is **\$4.01 per CYBG Security**. This is based on the volume weighted average price of CYBG Securities over the first five trading days on the Australian Securities Exchange (ASX) and the London Stock Exchange (LSE). This is relevant for when you sell your CYBG Securities.
- If you acquired your NAB Shares on or after 20 September 1985, the receipt of CYBG Securities results in a CGT event in respect of your NAB Shares. The **CGT cost base** of each of your NAB Shares will be **reduced** (but not below nil) by the Reduction Amount per NAB Share (see next bullet point). This is relevant for when you sell your NAB Shares.
- The **Reduction Amount** for each of your NAB Shares is calculated by dividing the Aggregate Value of the CYBG Securities that you were entitled to by the number of NAB Shares you held on the Demerger Record Date¹. The **Aggregate Value** of the CYBG Securities for tax purposes is calculated by multiplying the market value of the CYBG Securities (\$4.01 per CYBG Security) by the number of CYBG Securities that you were entitled to.
- If the Reduction Amount exceeds the CGT cost base of any of your NAB Shares, the CGT cost base of those NAB Shares will be reduced to nil and you will make a capital gain equal to the excess. If you acquired your NAB Shares prior to 8 February 2015 you may be entitled to the CGT discount on any capital gain you make.

¹ The Demerger Record Date was 7:00pm on 5 February 2016.

- You may make a capital gain or loss if you sell your CYBG Securities. If your CYBG Securities are being sold through the Sale Facility offered as part of the Demerger or you choose to sell your CYBG Securities before 9 February 2017, you will not be entitled to a CGT discount on any capital gains that you make.
- If you elected to use the Sale Facility offered as part of the Demerger and also elected to donate the proceeds to the charity ShareGift Australia, you may be able to claim a **tax deduction** for the amount donated.

Some Frequently Asked Questions and Worked Examples to assist you to understand the Australian tax implications of the Demerger are attached.

While the focus of this letter is on the Australian tax implications of the Demerger, a number of NAB Shareholders have asked about the Australian tax treatment of any **dividends CYBG may pay** in the future. CYBG is a UK domiciled company and as such any dividends CYBG may pay in the future will generally be assessable, but will not carry franking credits.

Thank you for your continued loyalty as a NAB Shareholder.

Yours sincerely



Louise Thomson
Company Secretary

Important information

This letter is a summary only and does not constitute tax advice. The information contained in this letter does not take into account your individual investment objectives, financial situation or requirements and only considers the Australian tax implications for Australian tax residents. You should consult with your own independent tax adviser regarding the tax implications of the Demerger relevant to your particular circumstances.

Frequently Asked Questions

Q1. Do the CYBG Securities that I was entitled to get taxed as a dividend?

- A. No. The Aggregate Value of the CYBG Securities that you were entitled to (whether distributed to you or being sold through the Sale Facility) will not be treated as a taxable dividend for Australian tax purposes. Instead, the Aggregate Value of the CYBG Securities will reduce the CGT cost base of your NAB Shares. This is illustrated in Worked Examples 1 and 2.

Q2. What is the CGT cost base of the CYBG Securities?

- A. The CGT cost base of the CYBG Securities as set out in the Class Ruling CR 2016/13 is \$4.01 per CYBG Security. The Aggregate Value of your CYBG Securities is \$4.01 multiplied by the number of CYBG Securities that you were entitled to.

Q3. Do I make a capital gain on my NAB Shares?

- A. For most shareholders, you will not make a capital gain purely as a result of the Demerger but there may be CGT implications that you need to be aware of.

If you acquired any of your NAB Shares on or before 19 September 1985, there will be no CGT implications for those NAB Shares in relation to the Demerger. Question 2 above is still relevant to you because you have acquired CYBG Securities in connection with the Demerger.

If you acquired any of your NAB Shares on or after 20 September 1985, you will need to reduce the CGT cost base of each of your NAB Shares by the Reduction Amount (but not below nil – see below if this scenario applies to you).

The Reduction Amount for each of your NAB Shares is calculated by dividing the Aggregate Value of the CYBG Securities that you were entitled to by the number of NAB Shares you held on the Demerger Record Date (see Question 2 above for information on how to calculate the Aggregate Value of your CYBG Securities). This is important for working out any capital gains or losses arising from the sale of your NAB Shares in the future.

If you acquired NAB Shares on or after 20 September 1985 and the CGT cost base for any of those NAB Shares is below the Reduction Amount, a capital gain will arise in respect of those shares. The amount of the capital gain will be equal to the excess of the Reduction Amount over the CGT cost base of each NAB Share. If you acquired your NAB shares prior to 8 February 2015 you may be entitled to the CGT discount on any capital gain you make.

Q4. What are the tax consequences if I elected to use the Sale Facility?

- A. You may make a capital gain or loss if you elected to sell the CYBG Securities you were entitled to in the Sale Facility offered in connection with the Demerger. The amount of the capital gain or loss will be the difference between the proceeds from the Sale Facility and the Aggregate Value of the CYBG Securities sold (see Question 2 above for information on how to calculate the Aggregate Value of your CYBG Securities).

Q5. What if I elected to donate my proceeds to the charity ShareGift Australia?

- A. You may be able to claim a tax deduction for the amount of the Sale Proceeds if you elected to donate the proceeds to the charity ShareGift Australia. You will need to keep the receipt from ShareGift Australia to substantiate the tax deduction.

You are still liable for any CGT arising from the sale of your CYBG Securities, the proceeds of which you donated to ShareGift Australia (see Question 4 above).

Q6. What happens if I have acquired multiple parcels of NAB Shares over time? How do I work out which CGT cost base to reduce?

- A. As each NAB Share you hold is a separate CGT asset, you will need to calculate the CGT cost base of each NAB Share separately. You will need to reduce the CGT cost base of each NAB Share by the Reduction Amount.

Worked Examples

Example 1

John owns 1,000 NAB Shares, which he purchased in 2013 for \$30,000 (i.e. \$30.00 per share) (**Parcel 1**). John also bought another 1,000 NAB Shares in 2014 for \$31,000 (i.e. \$31.00 per share) (**Parcel 2**).

John was entitled to receive 500 CYBG Securities under the Demerger². John elected to sell the CYBG Securities he was entitled to via the Sale Facility. John received \$2,500 from the Sale Facility³.

What happens to John's NAB Shares?

For tax purposes, the Aggregate Value of the CYBG Securities that John was entitled to is \$2,005 (500 CYBG Securities X market value of \$4.01 per CYBG Security).

The Reduction Amount per NAB Share is calculated by dividing the Aggregate Value by the number of NAB Shares John held on the Demerger Record Date ($\$2,005 \div 2,000 \text{ NAB Shares} = \1.0025).

As the Reduction Amount for each of his NAB Shares does not exceed the CGT cost base of any of his NAB Shares (i.e. \$1.0025 is less than the CGT cost base of each of the NAB Shares in Parcel 1 and Parcel 2), John does not realise an immediate capital gain on his NAB Shares as a result of the Demerger.

John needs to reduce the CGT cost base of each of his NAB Shares by \$1.0025. The adjusted CGT cost base of each of his NAB Shares is calculated as follows:

- **Parcel 1**

Original CGT cost base for each of the 1,000 NAB Shares in Parcel 1 is \$30.00 per NAB Share (i.e. the original purchase price of those NAB Shares).

Adjusted CGT cost base per NAB Share is \$28.9975 (i.e. \$30.00 less \$1.0025).

- **Parcel 2**

Original CGT cost base for each of the 1,000 NAB Shares in Parcel 2 is \$31.00 per NAB Share (i.e. the original purchase price of those NAB Shares).

Adjusted CGT cost base per NAB Share is \$29.9975 (i.e. \$31.00 less \$1.0025).

This is relevant to John for calculating any CGT implications if he chooses to sell his NAB Shares in the future.

What are the tax consequences of selling John's CYBG Securities through the Sale Facility?

John had a CGT event when his CYBG Securities were sold through the Sale Facility. He needs to work out his capital gain or loss from selling his CYBG Securities.

For CGT purposes, John is treated as having acquired his CYBG Securities for \$2,005 on 8 February 2016 (i.e. 500 CYBG Securities X market value of \$4.01 per CYBG Security).

If his CYBG Securities are sold for \$2,500, he makes a capital gain of \$495 (i.e. \$2,500 less \$2,005). John is not entitled to the 50% CGT discount on the gain as he has not held his CYBG Securities for at least 12 months before the sale.

If John also elected to donate the proceeds from the Sale Facility to the charity ShareGift Australia, what are the tax consequences?

John may be entitled to claim a tax deduction of \$2,500 (being the amount of the proceeds from the Sale Facility) if he elected to make a donation to the charity ShareGift Australia. John should keep the receipt from ShareGift Australia to substantiate the tax deduction.

John will still be liable for CGT arising from the sale of his CYBG Securities, the proceeds of which were donated (see above).

Example 2

As for Example 1, however, John did not elect to use the Sale Facility. Instead, John sold his CYBG Securities in March 2017 and received \$3,000⁴.

What are the tax consequences for John?

John makes a capital gain of \$995 (i.e. \$3,000 less \$2,005). John may be entitled to utilise the 50% CGT discount, as he will have held the CYBG Securities for at least 12 months before the sale.

² Each NAB Shareholder was entitled to 1 CYBG Security for every 4 NAB Shares that they held on the Demerger Record Date (rounded down to the nearest whole number of CYBG Securities).

³ Illustrative purposes only.

⁴ Illustrative purposes only.