



**ARB Corporation Limited**  
ABN 31 006 708 756

**Update your information:**

**Online:**  
[www.computershare.com.au/easyupdate/arb](http://www.computershare.com.au/easyupdate/arb)

**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)**

**HIN WITHHELD**

ASX Code	ARB
TFN/ABN Status	Quoted
Record Date	4 October 2019
Payment Date	18 October 2019
Direct Credit Reference No.	803346

┌ 000732 000 ARB



GAZCON HOLDINGS SUPERANNUATION  
FUND PTY LTD  
<KELLY FAMILY S/F A/C>  
PO BOX 652  
BROADWAY NSW 2007

**2019 Final Dividend**

Dear Shareholder,

This payment represents a final dividend of 21 cents per share for the year ended 30 June 2019. This dividend is paid on the shares registered in your name and entitled to participate as at the record date of 4 October 2019. This payment is 100% franked at the corporate tax rate of 30%.

Please register at [www.computershare.com.au/easyupdate/arb](http://www.computershare.com.au/easyupdate/arb) in order to update your TFN, bank account and other details online.

Damon Page  
Company Secretary

Class Description	Amount per Share	Number of Shares	Franked Amount	Unfranked Amount	Gross Payment
Ordinary Shares	21 cents	4,000	\$840.00	\$0.00	\$840.00
<b>Net Payment</b>					<b>\$840.00</b>
<b>Franking Credit</b>					<b>\$360.00</b>

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

**Your Payment Instruction**

ANZ  
BSB: 012-030 Account number: XXXXXX43


**Amount Deposited**  
**AUD\$840.00**

If payment cannot be made to the above instruction, a cheque will be forwarded to your registered address.




**CALTEX**  
Caltex Australia

All correspondence to:

 Boardroom Pty Limited  
ABN 14 003 209 836  
GPO Box 3993  
Sydney NSW 2001

 Tel: 1300 737 760 (within Australia)  
Tel: +61 2 9290 9600 (outside Australia)  
Fax: +61 2 9279 0664

 [www.boardroomlimited.com.au](http://www.boardroomlimited.com.au)  
[caltex@boardroomlimited.com.au](mailto:caltex@boardroomlimited.com.au)

GAZCON HOLDINGS SUPERANNUATION  
FUND PTY LTD  
<KELLY FAMILY S/F A/C>  
PO BOX 652  
BROADWAY NSW 2007

**Reference Number:** X\*\*\*\*\*2841  
**TFN/ABN Status:** Quoted  
**Subregister:** CHESS  
**Record Date:** 10 March 2020  
**Payment Date:** 03 April 2020  
**ASX Code:** CTX

## Dividend Statement

The Board of Caltex Australia Limited has declared a final dividend of 51 cents per security for the full year ended 31 December 2019. This dividend will be paid on the securities registered in your name and entitled to participate as at the Record Date of 10 March 2020. This payment will be 100% franked at the corporate tax rate of 30%.

Please register on [www.investorserve.com.au](http://www.investorserve.com.au) in order to receive important security holder information electronically and to update your TFN, bank account and other details.

Class Description	Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Gross Payment
Ordinary	51 cents	550	\$280.50	Nil	\$280.50
<b>Net Payment</b>					<b>\$280.50</b>
<b>Franking Credit</b>					<b>\$120.21</b>

All amounts are in Australian dollars unless otherwise stated.

Please retain this statement for taxation purposes

S00037283126

## Your Payment Instruction

Bank Code	Account Number	Receipt Currency	Exchange Rate	Amount Deposited
012-030	*****943	AUD	N/A	280.50

Please check the above details are correct and the payment has been credited to your account.



**CALTEX**  
Caltex Australia

003770 000 CTX



GAZCON HOLDINGS SUPERANNUATION  
FUND PTY LTD  
<KELLY FAMILY S/F A/C>  
PO BOX 652  
BROADWAY NSW 2007

**Update your information:**

**Online:**  
[www.computershare.com.au/easyupdate/cbx](http://www.computershare.com.au/easyupdate/cbx)

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

**Enquiries:**

(within Australia) 1800 025 124  
(international) +61 3 9415 4000

**Holder Identification Number (HIN)**

**HIN WITHHELD**

Security Code	CTX
TFN/ABN Status	Quoted
Record Date	10 September 2019
Payment Date	4 October 2019
Direct Credit Reference No.	820928

**2019 INTERIM DIVIDEND**

The Board of Caltex Australia Limited has declared a dividend of 32 cents per security for the half year ended 30 June 2019. This dividend will be paid on the securities registered in your name and entitled to participate as at the Record Date of 10 September 2019. This payment is 100% franked at the corporate tax rate of 30%.

Please register at [www.computershare.com.au/easyupdate/cbx](http://www.computershare.com.au/easyupdate/cbx) in order to receive important security holder information electronically and to update your TFN, bank account and other details or contact Computershare.

Class Description	Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Gross Payment
Ordinary	32 cents	550	\$176.00	\$0.00	\$176.00
<b>Net Payment</b>					<b>\$176.00</b>
<b>Franking Credit</b>					<b>\$75.43</b>

**Important Notes:**

- If you require a payment or any part of a payment to be re-issued (e.g. where bank account details have not been provided prior to the Record Date), Computershare will charge an administration fee in order for you to receive your payment.
- You should retain this statement to assist you in preparing your tax return. Computershare will charge a fee to issue a replacement statement.

Caltex Australia Limited ACN 004 201 307

**Your Payment Instruction**

ANZ  
BSB: 012-030 Account number: XXXXXXXX43

**Amount Deposited**  
**AUD\$176.00**



### Insurance Australia Group Limited

ABN 60 090 739 923 ASX Code: IAG

UPDATE YOUR INFORMATION:



**Online:**  
www.investorcentre.com/iag  
iag@computershare.com.au  
www.iag.com.au



**By Mail:**  
Computershare Investor Services Pty Limi  
GPO Box 4709 Melbourne  
Victoria 3001 Australia

### ENQUIRIES:

(within Australia) 1300 360 688  
(international) +61 3 9415 4210

Holder number: HIN WITHHEL  
Record date: 19 February 202  
Payment date: 25 March 2020  
TFN/ABN: Quoted  
Share Price 19/02/20: \$6.64  
Share Value 19/02/20: \$30,364.72

064424 000 IAG  
GAZCON HOLDINGS SUPERANNUATION  
FUND PTY LTD  
<KELLY FAMILY S/F A/C>  
PO BOX 652  
BROADWAY NSW 2007

## DIVIDEND STATEMENT

The details below relate to the interim dividend of 10 cents per share for Insurance Australia Group Limited (IAG), for the period 1 July 2019 to 31 December 2019. This dividend is 70% franked at the Company tax rate of 30% and has been forwarded to the account detailed below.

Share Class	Shares Held 19/02/2020	Total Dividend per share	Unfranked Amount \$	Franked Amount \$	Gross Payment \$	Withholding Tax \$	Net Payment \$	Franking Credit \$
ORD	4,573	10 cents	137.19	320.11	457.30	0.00	457.30	137.19

## Key Figures for the half year ended 31 December 2019

\$5,962m

Gross written premium (\$m)

HY20	5,962
HY19	5,881

13.5%

Reported insurance margin (%)

HY20	13.5
HY19	13.7

\$283m

Net profit after tax (\$m)\*

HY20	283
HY19	500

For information about what contributed to these results, see the overview on the reverse of this page. Detailed information about our results is available in the Reports and Results area of our website (www.iag.com.au).

\* Net profit after tax of was considerably lower than HY19, owing to the absence of the profit on sale of the Thailand operations and a post-tax provision of \$62m to address a specific customer pricing issue.

## PAYMENT INSTRUCTIONS

ANZ  
BSB: 012-030  
ACC: XXXXXX43

You will be subject to income tax on any dividends paid on your IAG shares. IAG is required to provide the ATO with the details of any dividends paid to you. Imputation credits attaching to these dividends should be available to reduce your income tax payable with any excess being refundable to you provided certain requirements are met. These comments are of a general nature and it is important that you seek your own independent taxation advice specific to your circumstances. You should keep this statement to assist you in preparing your income tax return.

# First half 2020 overview



## Financial strength



**\$5,962<sup>m</sup>**

**Gross written premium**

up 1.4% from first half 2019



**13.5%**

**Reported insurance margin**  
down 20 basis points from first half 2019



**16.9%**

**Underlying insurance margin**  
up 70 basis points from first half 2019



**12.1%**

**Cash return on equity**  
up 230 basis points from first half 2019



**\$501<sup>m</sup>**

**Insurance profit**

up 1% from first half 2019



**\$380<sup>m</sup>**

**Cash earnings**  
up 19.1% from first half 2019



**\$4.25<sup>bn</sup>**

**Regulatory capital**  
at 31 December 2019

## Shareholders



**646,728**

**Holders at 31 December 2019**



**10.0 cents**

**per share interim dividend**  
60.8% payout ratio



**\$4,444<sup>m</sup>**

**Claims paid in six months to 31 December 2019**

## Community



**3,276 hrs**

**Volunteered by employees to 31 December 2019**



**\$5.1<sup>m</sup>**

**Community investment to 31 December 2019**

## Climate action plan

Think big

Launched report **Severe Weather in a Changing Climate** December 2019

Prepare our people

**Climate change** considerations incorporated into key leadership programs

Reduce our emissions

**On track** to achieve Science Based Targets for scope 1 and 2 emissions: **20% reduction by end of FY20**

Invest responsibly

Shifting investment to companies that have a **lower exposure to climate-related risks** or a forward-looking strategy to manage those risks

Rethink risk

**Climate Risk and Opportunity Program** addressing physical and transitional risks across all aspects of IAG's operations

**Insurance Australia Group Limited**

ABN 60 090 739 923 ASX Code: IAG

UPDATE YOUR INFORMATION:

**Online:**www.investorcentre.com/iag  
iag@computershare.com.au  
www.iag.com.au**By Mail:**Computershare Investor Services Pty Limited  
GPO Box 4709 Melbourne  
Victoria 3001 Australia

## ENQUIRIES:

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(international) +61 3 9415 4210

083241 000 IAG D16DC

GAZCON HOLDINGS SUPERANNUATION  
FUND PTY LTD  
<KELLY FAMILY S/F A/C>  
PO BOX 652  
BROADWAY NSW 2007Holder number: HIN WITHHELD  
Record date: 20 August 2019  
Payment date: 30 September 2019  
TFN/ABN: Quoted  
Share Price 20/08/19: \$7.76  
Share Value 20/08/19: \$35,486.48**DIVIDEND STATEMENT**

The details below relate to the final dividend of 20 cents per share for Insurance Australia Group Limited (IAG), for the period 1 January 2019 to 30 June 2019. This dividend is 70% franked at the Company tax rate of 30% and has been forwarded to the account detailed below.

Share Class	Shares Held 20/08/2019	Total Dividend per share	Unfranked Amount \$	Franked Amount \$	Gross Payment \$	Withholding Tax \$	Net Payment \$	Franking Credit \$
ORD	4,573	20 cents	274.38	640.22	914.60	0.00	914.60	274.38

**KEY FIGURES FOR THE FULL YEAR ENDED 30 JUNE 2019****\$12,005m** GROSS WRITTEN PREMIUM (\$M)**16.9%** REPORTED INSURANCE MARGIN (%)**\$1,076m** NET PROFIT AFTER TAX (\$M)

FY19	12,005
FY18	11,647

FY19	16.9
FY18	18.3

FY19	1,076
FY18	923

For information about what contributed to these results, see the 2019 overview on the reverse of this page.

Detailed information about our results is available in the Reports and Results area of our website (www.iag.com.au).

**PAYMENT INSTRUCTIONS**ANZ  
BSB: 012-030  
ACC: \*\*\*\*\*43

You will be subject to income tax on any dividends paid on your IAG shares. IAG is required to provide the ATO with the details of any dividends paid to you. Imputation credits attaching to these dividends should be available to reduce your income tax payable with any excess being refundable to you provided certain requirements are met. These comments are of a general nature and it is important that you seek your own independent taxation advice specific to your circumstances.

**You should keep this statement to assist you in preparing your income tax return.**

# 2019 overview

## Financial strength



**\$12,005m**

**Gross written premium**

up 3.1% from 2018



**\$1,224m**

**Insurance profit**

down 13% from 2018



**16.9%**

**Reported insurance margin**

down 140 basis points from 2018



**16.6%**

**Underlying insurance margin**

up 250 basis points from 2018



**14.4%**

**Cash return on equity**

down 120 basis points from 2018



**\$931m**

**Cash earnings**

down 10% from 2018



**\$5.0bn**

**Total regulatory capital**

consistent with 2018

For detailed information about our 2019 results, visit the Results & Reports area of our website at [www.iag.com.au](http://www.iag.com.au) and access financial statements, the investor report and management's results presentation.

## Community



**5,244 hrs**

**Volunteered by employees**



**\$10.4m**

**Community investment**

## Customers

This year, our Australia and New Zealand businesses insured:



**~\$2.15tn**

in assets



**6.53m**

Cars

1 in 4 cars



**2.8m**

Homes

1 in 4 homes

Heartbeat/Interactive Net Promoter Score<sup>1</sup>:

**+43**

Australia

**+46**

New Zealand



**\$8,670m**

Claims paid

down from \$9,006m in 2018

<sup>1</sup> Our Interactive Net Promoter Score (Heartbeat) measures frontline advocacy via surveys of personal and business insurance customers who have had a recent interaction with IAG, either by telephone, visiting a branch or agency, or through having lodged or settled a claim. Customer feedback and Heartbeat scores are reported in the Heartbeat portal in real time. In Australia, Heartbeat figures as at June 2019 are calculated on a 12-month rolling average.

## Shareholders



**12.0 cents**

per share interim dividend

100% franked<sup>1</sup>



**20.0 cents**

per share final dividend

70% franked<sup>1</sup>

The full year dividend of 32.0 cents per share equates to a payout ratio of 79.4% of cash earnings, in line with IAG's stated dividend policy to distribute 60-80% of cash earnings in any full financial year.

<sup>1</sup> In August 2018 IAG advised that, from July 2019, it would not be in a position to guarantee fully franked dividend payments. This reflects:

- the move to a higher payout policy in recent years;
- a sequence of capital management activities being conducted, often using IAG's franking capacity; and
- a significant portion of the company's earnings being derived from New Zealand, where no franking credit generation attaches.



Medibank Private Limited  
ABN 47 080 890 259

043045 000 MPL



GAZCON HOLDINGS SUPERANNUATION  
FUND PTY LTD  
<KELLY FAMILY S/F A/C>  
PO BOX 652  
BROADWAY NSW 2007

## Update your information:

**Online:**  
[www.computershare.com.au/easyupdate/MPL](http://www.computershare.com.au/easyupdate/MPL)

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

## Enquiries:

(within Australia) 1800 998 778  
(international) +61 3 9415 4011

## Holder Identification Number (HIN)

**HIN WITHHELD**

ASX Code	MPL
TFN/ABN Status	Quoted
Record Date	4 March 2020
Payment Date	26 March 2020
Direct Credit Reference No.	979490

## 2020 Interim Dividend Statement

This statement represents payment of your interim dividend for the half year ended 31 December 2019. This dividend is paid at the rate of 5.7 cents per share for your holding of fully paid ordinary shares, registered in your name and entitled to participate as at the Record Date of 4 March 2020. This dividend is fully franked (100%) at the corporate tax rate of 30%.

Please register at [www.computershare.com.au/easyupdate/MPL](http://www.computershare.com.au/easyupdate/MPL) in order to update your TFN, bank account, and other details online.

Class Description	Dividend Rate per Security	Number of Securities	Franked Amount	Unfranked Amount	Gross Payment
Ordinary Shares	5.7 cents	4,441	\$253.14	\$0.00	\$253.14
<b>Net Payment</b>					<b>\$253.14</b>
Franking Credit					\$108.49

### Note:

1. You should retain this statement to assist you in preparing your tax return.
2. If you require a replacement statement for any of your dividend payments, you may be charged a fee to cover the costs of reissue.

## Your Payment Instruction

ANZ  
BSB: 012-030 Account number: XXXXXXX43

Amount Deposited

**AUD\$253.14**



# medibank

## For Better Health

Medibank Private Limited  
ABN 47 080 890 259

043904 000 MPL



GAZCON HOLDINGS SUPERANNUATION  
FUND PTY LTD  
<KELLY FAMILY S/F A/C>  
PO BOX 652  
BROADWAY NSW 2007

### Update your information:



Online:  
[www.computershare.com.au/easyupdate/MPL](http://www.computershare.com.au/easyupdate/MPL)



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

### Enquiries:

(within Australia) 1800 998 778  
(international) +61 (3) 9415 4011

### Holder Identification Number (HIN)

**HIN WITHHELD**

ASX Code	MPL
TFN/ABN Status	Quoted
Record Date	5 September 2019
Payment Date	26 September 2019
Direct Credit Reference No.	984213

## 2019 Final and Special Dividend Statement

This statement represents payment of your final dividend for the year ended 30 June 2019 and your special dividend. These consist of a final dividend paid at 7.4 cents per share and a special dividend paid at 2.5 cents per share for your holding of fully paid ordinary shares, registered in your name and entitled to participate as at the record date of 5 September 2019. These dividends are fully franked (100%) at the corporate tax rate of 30%.

Please register at [www.computershare.com.au/easyupdate/MPL](http://www.computershare.com.au/easyupdate/MPL) in order to update your TFN, bank account, and other details online.

Dividend Type	Class Description	Dividend Rate per Security	Number of Securities	Franked Amount	Gross Payment
Final	Ordinary Shares	7.4 cents	4,441	\$328.63	\$328.63
Special	Ordinary Shares	2.5 cents	4,441	\$111.03	\$111.03
<b>Net Payment</b>					<b>\$439.66</b>
Franking Credit					\$188.42

**Note 1:** You should retain this statement to assist you in preparing your tax return.

**Note 2:** If you require a replacement statement for any of your dividend payments, you may be charged a fee to cover the costs of reissue.

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## Your Payment Instruction

ANZ  
BSB: 012-030 Account number: XXXXXX43

Amount Deposited

**AUD\$439.66**



ASX Limited ABN 98 008 624 691

All Registry communications to:  
 C/- Link Market Services Limited  
 Locked Bag A14  
 Sydney South NSW 1235 Australia  
 Telephone: +61 1300 724 911  
 Email: [asx@linkmarketservices.com.au](mailto:asx@linkmarketservices.com.au)  
 Website: [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au)



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GAZCON HOLDINGS SUPERANNUATION  
 FUND PTY LTD  
 <KELLY FAMILY S/F A/C>  
 PO BOX 652  
 BROADWAY NSW 2007

Payment date: 25 March 2020

Record date: 06 March 2020

Reference no.: X\*\*\*\*\*2841

TFN/ABN RECEIVED AND RECORDED

### ASX INTERIM DIVIDEND

Dear ASX Shareholder,

The details below relate to the interim dividend for the half-year ended 31 December 2019. The dividend is 100% franked at the company tax rate of 30%.

The total dividend amount together with the franking credits should be disclosed as assessable income in your tax return for the 2020 financial year.

#### Dividend Details Description

	Dividend Rate per Share	Participating Holding	Unfranked Amount	Franked Amount	Franking Credit
Fully Paid Ordinary Shares	116.4 cents	1,658	\$0.00	\$1,929.91	\$827.10
<b>Total Dividend Amount:</b>				<b>\$1,929.91</b>	

This statement represents the amount credited to your nominated bank account shown below. Full details of the dividend paid on your shares are indicated above.

Please retain this statement for taxation purposes as a charge may be levied for replacement.

You may update your details by visiting the Link Market Services Limited website at [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au). Please see overleaf for online login instructions.

#### Banking Instructions:

ANZ BANK  
 SHOP G11 BAY & GRACE STREETS  
 BROADWAY NSW 2007

Amount Deposited:  
 \$1,929.91

Account Name: Gazcon Holdings Superannuation  
 BSB: 012-030 Account No.: \*\*\*\*\*0943  
 DIRECT CREDIT REFERENCE NO.: 001240411915



032850 000 ANZ



GAZCON HOLDINGS SUPERANNUATION  
FUND PTY LTD  
<KELLY FAMILY S/F A/C>  
PO BOX 652  
BROADWAY NSW 2007

## NEED ASSISTANCE?

[shareholder.anz.com](http://shareholder.anz.com)  
[anzshareregistry@computershare.com.au](mailto:anzshareregistry@computershare.com.au)

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

1800 113 399 (within Australia)  
0800 174 007 (within New Zealand)  
+61 3 9415 4010 (outside Australia)

### Holder Identification Number (HIN)

#### HIN WITHHELD

Share Class	Ordinary
Record Date	12 November 2019
Payment Date	18 December 2019
TFN/ABN	Quoted

Payment in Australian dollars

## DIVIDEND ADVICE

The details of your **Final Dividend** of A\$0.80 per share for the year ended 30 September 2019 are set out below.

NUMBER OF SHARES	FRANKED AMOUNT	UNFRANKED AMOUNT	NET AMOUNT	FRANKING CREDIT
9,466	A\$5,300.96	A\$2,271.84	A\$7,572.80	A\$2,271.84

The dividend is 70% franked at the Australian company tax rate of 30%. The unfranked portion of the dividend is declared to be conduit foreign income.

A NZ Imputation Credit of **NZ\$851.94** has been attached to the above dividend. For NZ taxpayers, your NZ gross income will include the aggregate of the Net Amount and the NZ Imputation Credit which should be included in your income tax return.

Shareholders should obtain their own professional advice on the tax implications of the dividend and retain this document to assist in tax return preparation.

### PAYMENT INSTRUCTIONS



#### ANZ

BSB:	XXX-XXX
Account number:	XXXXXXXX43
Payment reference:	641620

**PAYMENT AMOUNT: A\$7,572.80**

If payment cannot be made to the above account, you will be notified and your entitlement will be held pending receipt of updated direct credit instructions.



To update your shareholder information in a fast, secure and environmentally friendly way visit [anz.com/easyupdate](http://anz.com/easyupdate).



032063 000 ANZ




GAZCON HOLDINGS SUPERANNUATION  
FUND PTY LTD  
<KELLY FAMILY S/F A/C>  
PO BOX 652  
BROADWAY NSW 2007

## NEED ASSISTANCE?

 [shareholder.anz.com](http://shareholder.anz.com)  
[anzshareregistry@computershare.com.au](mailto:anzshareregistry@computershare.com.au)

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

 1800 113 399 (within Australia)  
0800 174 007 (within New Zealand)  
+61 3 9415 4010 (outside Australia)

### Holder Identification Number (HIN)

#### HIN WITHHELD

Share Class Ordinary  
Record Date 14 May 2019  
Payment Date 1 July 2019  
Payment in Australian dollars

## DIVIDEND ADVICE

The details of your Interim Dividend of A\$0.80 per share for the half year ended 31 March 2019 are set out below.

NUMBER OF SHARES	FRANKED AMOUNT	NET AMOUNT	FRANKING CREDIT	NZ IMPUTATION CREDIT
9,466	A\$7,572.80	A\$7,572.80	A\$3,245.49	NZ\$851.94

The dividend is 100% franked at the Australian company tax rate of 30%. A NZ Imputation Credit has been attached to the above dividend. For NZ taxpayers, your NZ gross income will include the aggregate of the Net Amount and the NZ Imputation Credit which should be included in your income tax return.

Shareholders should obtain their own professional advice on the tax implications of the dividend and retain this document to assist in tax return preparation.

### PAYMENT INSTRUCTIONS

#### ANZ

BSB: XXX-XXX  
Account number: XXXXXXX43  
Payment reference: 647382

**PAYMENT AMOUNT: A\$7,572.80**

If payment cannot be made to the above account, you will be notified and your entitlement will be held pending receipt of updated direct credit instructions.



### UPCOMING EVENTS

**31 October 2019**  
Full Year Results announced