

FORM 605

Corporations Act 2001

Section 671B

Notice of ceasing to be a substantial holder**To: Company Name/Scheme: INDEPENDENCE GROUP NL**ACN/ARSN: **092 786 304****1. Details of substantial holder**

Name: Commonwealth Bank of Australia ACN 123 123 124 (CBA) and its related bodies corporate listed in annexure A

The holder ceased to be a substantial holder on: **19/10/2015**The previous notice was given to the company on: **16/10/2015**The previous notice was dated: **15/10/2015****2. Changes in relevant interests**

Particulars of each change in, or change in the nature of, a relevant interest of the substantial holder or an associate in voting securities of the company or scheme, since the substantial holder was last required to give a substantial holding notice to the company or scheme are as follows:

Date of change	Person whose relevant interest changed	Nature of change	Consideration given in relation to change	Class and number of securities affected	Person's votes affected
See annexure B to this notice					

3. Changes in association

The persons who have become associates of, ceased to be associates of, or have changed the nature of their association with, the substantial holder in relation to voting interests in the company or scheme are as follows:

Name and ACN/ARSN (if applicable)	Nature of association

4. Addresses

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

Name	Address
ASB Group Investments Limited Company Number 533945	Level 2, ASB North Wharf, 12 Jellicoe Street, Auckland, 1010 , New Zealand
First State Investments (Hong Kong) Ltd ACN 206616	6th Floor, Three Exchange Square, 8 Connaught Place, Central, Hong Kong
CBA Equities Limited ACN 003 485 952	Ground Floor Tower 1, 201 Sussex Street, Sydney, NSW, 2000, Australia
Commonwealth Bank Officers Superannuation Corporation Pty Limited ACN 074 519 798	Level 11 Tower 1, 201 Sussex St Sydney NSW 2001
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Ground Floor Tower 1, 201 Sussex Street, Sydney, NSW, 2000, Australia
First State Investment Management (UK) Limited ACN SC0 477 08	23 St Andrew Square Edinburgh EH2 1BB
Avanteos Investments Limited ACN 096 259 979	Ground Floor Tower 1, 201 Sussex Street, Sydney, NSW, 2000, Australia
Realindex Investments Pty Limited ACN 133 312 017	Ground Floor Tower 1, 201 Sussex Street, Sydney, NSW, 2000, Australia
First State Investments (Singapore) ACN 196900420D	1 Temasek Avenue, #17-01 Millenia Tower, SINGAPORE, 039192
Colonial First State Investments Limited ACN 002 348 352	Ground Floor Tower 1, 201 Sussex Street, Sydney, NSW, 2000, Australia
Sovereign Services Limited ACN 969417	Level 2, ASB North Wharf, 12 Jellicoe Street, Auckland, 1010 , New Zealand
The Colonial Mutual Life Assurance Society Limited ACN 004 021 809	Ground Floor Tower 1, 201 Sussex Street, Sydney, NSW, 2000, Australia

5. Signature

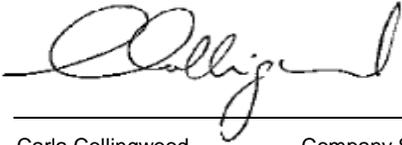


Carla Collingwood-Company Secretary

Dated the 20 day of October 2015

Annexure A

This is annexure A referred to in Form 605, Notice of ceasing to be a substantial holder dated 19/10/2015



Carla Collingwood

Company Secretary

Dated the 20 October 2015

SCHEDULE

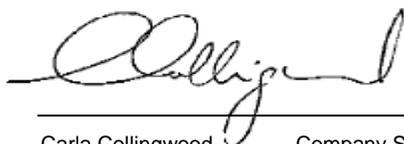
AEGIS CORRECTIONAL PARTNERSHIP PTY LTD
AEGIS LIMITED
AHL HOLDINGS PTY LIMITED
ALTONA V6 PTY LIMITED
ASB BANK LIMITED
ASB CAPITAL LIMITED (NZX-ASBPA)
ASB CAPITAL NO.2 LIMITED (NZX-ASBPB)
ASB FINANCE LIMITED
ASB FUNDING LIMITED
ASB GROUP (LIFE) LIMITED
ASB GROUP INVESTMENTS LIMITED
ASB HOLDINGS LIMITED
ASB MANAGEMENT SERVICES LIMITED
ASB NOMINEES LIMITED
ASB SECURITIES LIMITED
ASKLEPIOS LIMITED
ASPIRE SCHOOLS FINANCING (QLD) PTY LIMITED
ASPIRE SCHOOLS HOLDINGS (QLD) PTY LIMITED
AUSIEX NOMINEES PTY LIMITED
AUSTRALIAN INVESTMENT EXCHANGE LIMITED
AVANTEOS INVESTMENTS LIMITED
AVANTEOS PTY LTD
BANK OF HANGZHOU CO. LTD
BANKWEST FOUNDATION LIMITED
BDELTA VESSEL NO 1 PTY LTD
BDELTA VESSEL NO 2 PTY LTD
BDELTA VESSEL NO 3 PTY LTD
BDELTA VESSEL NO 4 PTY LTD
BOCOMMLIFE INSURANCE COMPANY LIMITED
BOND INVESTMENTS NO 1 LIMITED
BOND INVESTMENTS UK LIMITED
BW FINANCIAL ADVICE LIMITED
BW SECURITISATION MANAGEMENT PTY LTD
BWA GROUP SERVICES PTY LTD
BWA INTELLECTUAL PROPERTY HOLDINGS
LIMITED
CABLE BEACH PTY LIMITED (PENDING
DEREGISTRATION)
CAPITAL 121 PTY LIMITED
CARDS NZ LIMITED
CBA (EUROPE) FINANCE LTD
CBA A319 4624 PTY LIMITED
CBA A319 4635 PTY LIMITED
CBA A320 4077 PTY LTD
CBA A320 4948 PTY LIMITED
CBA A320 5156 PTY LIMITED
CBA A320 5249 PTY LTD
CBA A320 5289 PTY LTD
CBA A320 5638 PTY LTD
CBA A320 6749 PTY LIMITED
CBA A320 AIRCRAFT NO1 PTY LTD
CBA A330 1427 Pty Ltd
CBA A330 1453 PTY LIMITED
CBA AIR A320 2714 PTY LTD
CBA AIR PTY LTD
CBA ASSET FINANCE (NZ) LIMITED
CBA ASSET HOLDINGS (NZ) LIMITED
CBA B377 37091 PTY LTD
CBA B738 39822 PTY LIMITED
CBA CAPITAL AUSTRALIA (NO 2) PTY LIMITED
CBA CAPITAL AUSTRALIA PTY LIMITED
CBA CAPITAL HOLDINGS INC.
CBA CAPITAL TRUST I
CBA CAPITAL TRUST II
CBA CORPORATE SERVICES (NSW) PTY LIMITED
CBA CORPORATE SERVICES (VIC) PTY LIMITED
CBA EQUITIES LIMITED
CBA EUROPE LIMITED
CBA FUNDING (NZ) LIMITED
CBA FUNDING HOLDINGS PTY LTD
CBA FUNDING TRUST I
CBA INTERNATIONAL FINANCE PTY. LIMITED
CBA INVESTMENTS (NO.4) LIMITED
CBA IT CO PTY LIMITED
CBA MTE RAIL COMPANY PTY LIMITED
CBA NZ HOLDING LIMITED
CBA RAIL & TRAM COMPANY PTY LIMITED
CBA REAL ESTATE FUNDING (NZ) LIMITED
CBA SA HOLDINGS PROPRIETARY LIMITED
CBA SERVICES SINGAPORE PTE LTD
CBA SPECIALISED FINANCING PTY LIMITED
CBA STAFF COMMUNITY FUND LIMITED
CBA USD FUNDING LIMITED
CBA USD INVESTMENTS PTY LIMITED
CBFC LEASING PTY. LIMITED
CBFC LIMITED
CFS Newham Limited
CFSPAI EUROPE CO LIMITED (formerly known as
CFSPAI MALTA CO LIMITED)
CFSPAI EUROPE HOLDCO LIMITED (formerly known
as CFSPAI MALTA HOLDCO LIMITED)
CHRISTMAS BREAK PTY LTD
CHULLORA EQUITY INVESTMENT (NO 1) PTY
LIMITED

CHULLORA EQUITY INVESTMENT (NO 2) PTY LIMITED
 CHULLORA EQUITY INVESTMENT (NO 3) PTY LIMITED
 CIPL ARARAT PTY LTD
 CIPL SA SCHOOLS PTY LTD
 CISL (HAZELWOOD) PTY. LIMITED
 CM-SOMERTON PTY. LTD.
 CMG ASIA LIFE HOLDINGS LIMITED
 CMG ASIA PTY LTD
 COLLATERAL LEASING PTY LTD
 Colonial (UK) Trustees Limited
 COLONIAL FIRST STATE ASSET MANAGEMENT (AUSTRALIA) LIMITED
 COLONIAL FIRST STATE GROUP LIMITED
 COLONIAL FIRST STATE INFRASTRUCTURE HOLDINGS LIMITED
 COLONIAL FIRST STATE INFRASTRUCTURE MANAGERS (AUSTRALIA) PTY LTD
 Colonial First State Investment Managers (UK) Limited
 COLONIAL FIRST STATE INVESTMENTS (NZ) LIMITED (PENDING DEREGISTRATION)
 COLONIAL FIRST STATE INVESTMENTS LIMITED
 COLONIAL FIRST STATE MANAGED INFRASTRUCTURE LIMITED
 COLONIAL HOLDING COMPANY LIMITED
 COLONIAL MUTUAL SUPERANNUATION PTY. LTD.
 COLONIAL SERVICES PTY LIMITED
 COMMBANK EUROPE LIMITED
 COMMBANK MANAGEMENT CONSULTING (ASIA) COMPANY LIMITED
 COMMBANK MANAGEMENT CONSULTING (SHANGHAI) COMPANY LIMITED
 COMMCAPITAL S.A.R.L
 COMMFOUNDATION PTY LIMITED
 COMMINTERNATIONAL LIMITED
 COMMONWEALTH AUSTRALIA SECURITIES LLC
 COMMONWEALTH BANK OF AUSTRALIA
 COMMONWEALTH BANK OF AUSTRALIA (CHENG'AN) COUNTY BANK CO. LTD.
 COMMONWEALTH BANK OF AUSTRALIA (CIXIAN) COUNTY BANK CO. LTD
 COMMONWEALTH BANK OF AUSTRALIA (DENGFENG) COUNTY BANK CO. LTD
 COMMONWEALTH BANK OF AUSTRALIA (HANDANXIAN) COUNTY BANK CO. LTD.
 COMMONWEALTH BANK OF AUSTRALIA (JIYUAN) COUNTY BANK CO. LTD
 COMMONWEALTH BANK OF AUSTRALIA (LANKAO) COUNTY BANK CO. LTD
 COMMONWEALTH BANK OF AUSTRALIA (LUANCHENG) COUNTY BANK CO. LTD
 COMMONWEALTH BANK OF AUSTRALIA (MIANCHI) COUNTY BANK CO. LTD
 COMMONWEALTH BANK OF AUSTRALIA (SHEXIAN) COUNTY BANK CO. LTD
 COMMONWEALTH BANK OF AUSTRALIA (UK) STAFF BENEFITS SCHEME TRUSTEE COMPANY LIMITED
 COMMONWEALTH BANK OF AUSTRALIA (WEIXIAN) COUNTY BANK CO. LTD.
 COMMONWEALTH BANK OF AUSTRALIA (WENXIAN) COUNTY BANK CO. LTD
 COMMONWEALTH BANK OF AUSTRALIA (XINJI) COUNTY BANK CO. LTD
 COMMONWEALTH BANK OF AUSTRALIA (YICHUAN) COUNTY BANK CO. LTD
 COMMONWEALTH BANK OF AUSTRALIA (YONGCHENG) COUNTY BANK CO. LTD
 COMMONWEALTH BANK OF AUSTRALIA (YONGNIAN) COUNTY BANK CO. LTD
 COMMONWEALTH BANK OFFICERS
 SUPERANNUATION CORPORATION PTY LIMITED
 Commonwealth Custodial Services Pty Ltd
 COMMONWEALTH DEVELOPMENT BANK OF AUSTRALIA PTY LIMITED
 COMMONWEALTH FINANCIAL PLANNING LIMITED
 COMMONWEALTH INSURANCE HOLDINGS LIMITED
 COMMONWEALTH INSURANCE LIMITED
 COMMONWEALTH INVESTMENTS PTY LIMITED
 COMMONWEALTH PRIVATE LIMITED
 COMMONWEALTH SECURITIES LIMITED
 COMMONWEALTH INTERNATIONAL HOLDINGS PTY LIMITED
 COMSEC NOMINEES PTY LIMITED
 CORE EQUITY SERVICES NOMINEES PTY LIMITED
 COUNT FINANCE PTY LIMITED (PENDING DEREGISTRATION AS AT 25/09/2015)
 COUNT FINANCIAL LIMITED
 CRYSTAL AVENUE PTY LIMITED
 CTB AUSTRALIA LIMITED
 ELLAS CONTAINER SHIP COMPANY 1 PTY LIMITED
 ELLAS CONTAINER SHIP COMPANY 2 PTY LIMITED
 EMERALD HOLDING COMPANY PTY LIMITED
 EQUIGROUP HOLDINGS PTY LIMITED
 FINANCIAL WISDOM LIMITED
 FINCONNECT (AUSTRALIA) PTY LTD
 FIRST STATE CINDA FUND MANAGEMENT COMPANY LIMITED
 First State Diversified Hedge Fund Limited
 First State European Diversified Infrastructure Sarl
 First State Funds Plc
 First State Global Umbrella Fund Public Limited Company
 First State Hedge Funds SPC Limited
 FIRST STATE INFRASTRUCTURE MANAGERS (INTERNATIONAL) LIMITED
 First State Infrastructure S.à r.l.
 First State Investment Management (UK) Limited
 FIRST STATE INVESTMENT MANAGERS (ASIA) LIMITED
 First State Investment Services (UK) Limited
 FIRST STATE INVESTMENTS (HONG KONG) LIMITED
 FIRST STATE INVESTMENTS (JAPAN) LIMITED
 FIRST STATE INVESTMENTS (NZ) LIMITED
 FIRST STATE INVESTMENTS (SINGAPORE)
 First State Investments (UK Holdings) Limited
 First State Investments (UK) Limited
 FIRST STATE INVESTMENTS (US) LLC
 First State Investments Fund Management Sarl
 First State Investments GIP Management Sarl

FIRST STATE INVESTMENTS GLOBAL RESOURCES
LONG SHORT MASTER FUND LIMITED (PENDING
DEREGISTRATION)
FIRST STATE INVESTMENTS HOLDINGS
(SINGAPORE) LIMITED
First State Investments ICVC
First State Investments International Inc
First State Investments International Limited
FIRST STATE NOMINEES (HONG KONG) LIMITED
FSIB LTD (formerly known as FIRST STATE
INVESTMENTS (BERMUDA) LIMITED)
FSIC Limited (formerly known as First State
Investments (Cayman) Limited)
GT USD FUNDING PTY LIMITED
HAZELWOOD INVESTMENT COMPANY PTY
LIMITED
HOMEPATH PTY LIMITED
INVERLOCH LEASING PTY LIMITED
INVESTMENT CUSTODIAL SERVICES LIMITED
INVESTOR SECURITIES PTY LTD
INVESTORWEB.COM. PTY LIMITED
IWL BROKING SOLUTIONS LIMITED
IWL LIMITED
JACQUES MARTIN ADMINISTRATION AND
CONSULTING PTY LTD
JACQUES MARTIN PTY. LTD.
LOFT NO 1 PTY LIMITED
LOFT NO 2 PTY LIMITED
LOFT NO.3 PTY LIMITED
MIS FUNDING NO.1 PTY LIMITED
MORTGAGE HOLDING TRUST COMPANY LIMITED
MTE DEBT VEHICLE PTY LTD
MTE LESSOR 1 PTY LTD
MTE LESSOR 2 PTY LTD
MTE LESSOR 3 PTY LTD
MTE LESSOR 4 PTY LTD
MTE LESSOR 5 PTY LTD
MTE NOMINEE PARTNER PTY LTD
NETSHARE NOMINEES PTY LTD
NEWPORT LIMITED
NIMITZ NOMINEES PTY LIMITED
ORE & OVERBURDEN PTY LIMITED
PREFERRED CAPITAL LIMITED
PREMIUM ALTERNATIVE INVESTMENTS PTY
LIMITED
PREMIUM CUSTODY SERVICES PTY LTD
PREMIUM PLANTATIONS PTY LIMITED
PREMIUM PLANTATIONS SERVICES PTY LTD
PT BANK COMMONWEALTH
PT COMMONWEALTH LIFE
PT FIRST STATE INVESTMENTS INDONESIA
QILU BANK CO. LTD.
REALINDEX INVESTMENTS PTY LIMITED
RELANCE ACHIEVER PTY LIMITED
RESIDENTIAL MORTGAGE GROUP PTY LTD
ROCK & RUBBLE (DEBT VEHICLE) PTY LIMITED
ROCK & RUBBLE (EXISTING) PTY LIMITED
ROCK & RUBBLE (NEW) PTY LIMITED
SAF MINING NO.2 PTY LIMITED
SAF Mining No1 Pty Limited
SAFE NO1 PTY LTD
SAFE NO17 PTY LIMITED
SAFE NO2 PTY LTD
SAFE NO3 PTY LTD
SAFE NO4 PTY LIMITED
SAFE NO9 PTY LIMITED
SAFE USD HOLDINGS PTY LTD
SBN NOMINEES PTY. LIMITED
SECURITISATION ADVISORY SERVICES PTY.
LIMITED
SECURITISATION MANAGEMENT SERVICES
LIMITED
SECURITY HOLDING INVESTMENT ENTITY LINKING
DEALS LIMITED
SENBARY PTY LIMITED
SHARE DIRECT NOMINEES PTY LIMITED
SHARE INVESTMENTS PTY LIMITED
SI Holdings Limited
SIF RAILWAY NO.1 PTY LIMITED
SIF RAILWAY NO.2 PTY LIMITED
SOVEREIGN ASSURANCE COMPANY LIMITED
SOVEREIGN SERVICES LIMITED
SOVEREIGN SUPERANNUATION FUNDS LIMITED
SOVEREIGN SUPERANNUATION TRUSTEES
LIMITED
ST ANDREW'S AUSTRALIA PTY LTD
STATE NOMINEES LTD
SWAN SECURITISATION FINANCE PTY LIMITED (IN
LIQUIDATION)
SWAN SECURITISATION INVESTMENTS PTY LTD
(IN LIQUIDATION)
T.W. CUSTODIANS LIMITED
TANKSTREAM RAIL (BY - 1) PTY LIMITED
TANKSTREAM RAIL (BY - 2) PTY LIMITED
TANKSTREAM RAIL (BY - 3) PTY LIMITED
TANKSTREAM RAIL (BY - 4) PTY LIMITED
TANKSTREAM RAIL (SW - 1) PTY LIMITED
TANKSTREAM RAIL (SW - 2) PTY LIMITED
TANKSTREAM RAIL (SW - 3) PTY LIMITED
TANKSTREAM RAIL (SW - 4) PTY LIMITED
TANKSTREAM RAIL (VICTORIA) PTY LIMITED
THE COLONIAL MUTUAL LIFE ASSURANCE
SOCIETY LIMITED
TOTAL KEEN INVESTMENT LIMITED
TYME CAPITAL PROPRIETARY LIMITED
TYME INFIELD PROPRIETARY LIMITED
TYME INTELLECTUAL PROPERTIES PROPRIETARY
LIMITED
TYME INVESTMENTS PROPRIETARY LIMITED
TYME TECHNICAL SOLUTIONS PROPRIETARY
LIMITED
VATOSCAN PROPRIETARY LIMITED
VH-VZF PTY LTD
VH-VZG PTY LTD
VH-VZH PTY LTD
VIETNAM INTERNATIONAL BANK (VIETNAM
INTERNATIONAL COMMERCIAL JOINT STOCK
BANK)
VIPRO PTY LIMITED
WESTSIDE PROPERTIES LIMITED

Annexure B

This is annexure B referred to in Form 605, Notice of ceasing to be a substantial holder dated **19/10/2015**



Carla Collingwood Company Secretary

Dated the 20 October 2015

Date of change	Person whose relevant interest changed	Nature of change	Consideration given in relation to change	Class and number of securities affected	Person's votes affected
Monday, 19 October 2015	CBA Equities Limited ACN 003 485 952	Purchase	553.84	172 Ordinary shares	172
Monday, 19 October 2015	CBA Equities Limited ACN 003 485 952	Purchase	3.22	1 Ordinary shares	1
Monday, 19 October 2015	Commonwealth Bank Officers Superannuation Corporation Pty Limited ACN 074 519 798	Sale	79,150.12	24,548 Ordinary shares	24,548
Friday, 16 October 2015	Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Sale	26,729.43	7,649 Ordinary shares	7,649
Monday, 19 October 2015	Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Sale	70,807.72	21,394 Ordinary shares	21,394
Monday, 19 October 2015	Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Sale	14,559.52	4,394 Ordinary shares	4,394
Monday, 19 October 2015	Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Sale	23,093.87	6,969 Ordinary shares	6,969
Monday, 19 October 2015	Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Sale	514,003.03	155,302 Ordinary shares	155,302
Monday, 19 October	Colonial First State Asset Management	Sale	105,664.20	31,889 Ordinary	31,889

2015	(Australia) Limited ACN 114 194 311			shares	
Monday, 19 October 2015	Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Sale	167,648.46	50,591 Ordinary shares	50,591
Friday, 16 October 2015	Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Sale	10,594.65	3,173 Ordinary shares	3,173
Monday, 19 October 2015	Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Sale	6,805.26	2,108 Ordinary shares	2,108
Monday, 19 October 2015	Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Sale	770,941.66	232,934 Ordinary shares	232,934
Monday, 19 October 2015	Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Sale	158,488.02	47,831 Ordinary shares	47,831
Monday, 19 October 2015	Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Sale	251,451.14	75,880 Ordinary shares	75,880
Monday, 19 October 2015	Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Sale	79,257.39	23,947 Ordinary shares	23,947
Monday, 19 October 2015	Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Sale	16,292.48	4,917 Ordinary shares	4,917
Monday, 19 October 2015	Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Sale	25,850.95	7,801 Ordinary shares	7,801
Monday, 19 October 2015	Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Purchase	2,734.56	844 Ordinary shares	844
Monday, 19 October 2015	Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Sale	102,441.83	30,952 Ordinary shares	30,952

Monday, 19 October 2015	Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Sale	21,060.61	6,356 Ordinary shares	6,356
Monday, 19 October 2015	Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Sale	33,413.05	10,083 Ordinary shares	10,083
Monday, 19 October 2015	Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Purchase	4,743.36	1,464 Ordinary shares	1,464