

Wyllie Group

PTY LTD

A.C.N. 008 763 120

19TH FLOOR, ST GEORGES SQUARE
225 ST GEORGES TERRACE, PERTH WA 6000
PO BOX 7751, CLOISTERS SQUARE, PERTH WA 6850

Telephone No: (08) 9322 6699

Facsimile No: (08) 9322 2075

Email: Wyllie@wylliegroup.com

Website: www.wylliegroup.com

FACSIMILE COVER SHEET

| | | | |
|-------------------|---|--------------------|---------------------|
| TO: | Rubik Financial Ltd | FROM: | David St Quintin |
| ATTENTION: | Paula Kensington | DATE: | 27 September 2012 |
| FAX NO: | (02) 9449 1116 | NO. OF PGS: | 4 (incl cover page) |
| CC: | Company Announcements Office Australian Stock Exchange | | |
| Fax No: | 1300 135 638 | | |

FORM 603 – NOTICE OF INITIAL SUBSTANTIAL HOLDER

Attached is a copy of an Initial Substantial Holder Notice we have lodged today with the ASX. The originals will be couriered to Rubik's registered office today.

Please do not hesitate to contact me if you have any queries

Yours faithfully



DAVID ST QUINTIN
Chief Operating Officer

Att

Form 603
Corporations Act 2001
Section 671B

Notice of initial substantial holder

To Company Name/Scheme Rubik Financial Limited

ABN 51 071 707 232

1. Details of substantial holder (1)

Name This notice is given by Wyllie Group Pty Ltd on behalf of itself, each of its controlled entities named in the list of 1 page annexed to this notice and marked A and Rhonda Wyllie

ACN/ARSN (if applicable) 008 763 120 and as set out in the list of 1 page annexed to this notice and marked A

The holder became a substantial holder on 27/09/2012

2. Details of voting power

The total number of votes attached to all the voting shares in the company or voting interests in the scheme that the substantial holder or an associate (2) had a relevant interest (3) in on the date the substantial holder became a substantial holder are as follows:

| Class of securities (4) | Number of securities | Person's votes (5) | Voting power (6) |
|-------------------------|----------------------|--------------------|------------------|
| ORD | 15,000,000 | 15,000,000 | 6.55% |

3. Details of relevant interests

The nature of the relevant interest the substantial holder or an associate had in the following voting securities on the date the substantial holder became a substantial holder are as follows:

| Holder of relevant interest | Nature of relevant interest (7) | Class and number of securities |
|--|--|--------------------------------|
| Wyllie Group Pty Ltd | Registered holder | ORD 15,000,000 |
| Rhonda Wyllie | Taken under section 608(3)(a) of the Corporations Act to have a relevant interest by reason of having voting power above 20% in Wyllie Group Pty Ltd | As above |
| Each of the persons named in the list of 1 page annexed to this notice and marked A. | Taken to be a substantial holder by reason of being an associate of Wyllie Group Pty Ltd | As above |

4. Details of present registered holders

The persons registered as holders of the securities referred to in paragraph 3 above are as follows:

| Holder of relevant interest | Registered holder of securities | Person entitled to be registered as holder (8) | Class and number of securities |
|-----------------------------|---------------------------------|--|--------------------------------|
| Wyllie Group Pty Ltd | Wyllie Group Pty Ltd | Wyllie Group Pty Ltd | ORD 15,000,000 |

5. Consideration

The consideration paid for each relevant interest referred to in paragraph 3 above, and acquired in the four months prior to the day that the substantial holder became a substantial holder is as follows:

| Holder of relevant interest | Date of acquisition | Consideration (9) | Class and number of securities |
|-----------------------------|---------------------|-------------------|--------------------------------|
| Wyllie Group Pty Ltd | 27 September 2012 | \$325,000 | ORD 5,000,000 |
| Wyllie Group Pty Ltd | 2 – 19 July 2012 | \$ 68,558 | ORD 1,000,000 |

6. Associates

The reasons the persons named in paragraph 3 above are associates of the substantial holder are as follows:

| Name and ACN/ARSN (if applicable) | Nature of association |
|---|------------------------------------|
| Each of the persons named in the list of 1 page annexed to this notice and marked A | Controlled by Wyllie Group Pty Ltd |
| Rhonda Wyllie | Controls Wyllie Group Pty Ltd |

7. Addresses

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

| Name | Address |
|---|--|
| Wyllie Group Pty Ltd | Level 19, 225 St Georges Terrace, Perth WA 6000 |
| Rhonda Wyllie | 3 Bateman Street, Mosman Park, WA 6012 |
| Each of the persons named in the list of 1 page annexed to this notice and marked A | As set out in the list of 1 page annexed to this notice and marked A |

Signature

| | | | |
|------------|---|----------|-------------------|
| print name | David St Quintin | Capacity | Company Secretary |
| sign here |  | date | 27/09/2012 |

DIRECTIONS

- (1) If there are a number of substantial holders with similar or related relevant interests (eg. a corporation and its related corporations, or the manager and trustee of an equity trust), the names could be included in an annexure to the form. If the relevant interests of a group of persons are essentially similar, they may be referred to throughout the form as a specifically named group if the membership of each group, with the names and addresses of members is clearly set out in paragraph 7 of the form.
- (2) See the definition of "associate" in section 9 of the Corporations Act 2001.
- (3) See the definition of "relevant interest" in sections 608 and 671B(7) of the Corporations Act 2001.
- (4) The voting shares of a company constitute one class unless divided into separate classes.
- (5) The total number of votes attached to all the voting shares in the company or voting interests in the scheme (if any) that the person or an associate has a relevant interest in.
- (6) The person's votes divided by the total votes in the body corporate or scheme multiplied by 100.
- (7) Include details of:
 - (a) any relevant agreement or other circumstances by which the relevant interest was acquired. If subsection 671B(4) applies, a copy of any document setting out the terms of any relevant agreement, and a statement by the person giving full and accurate details of any contract, scheme or arrangement, must accompany this form, together with a written statement certifying this contract, scheme or arrangement; and
 - (b) any qualification of the power of a person to exercise, control the exercise of, or influence the exercise of, the voting powers or disposal of the securities to which the relevant interest relates (indicating clearly the particular securities to which the qualification applies).

See the definition of "relevant agreement" in section 9 of the Corporations Act 2001.
- (8) If the substantial holder is unable to determine the identity of the person (eg. if the relevant interest arises because of an option) write "unknown."
- (9) Details of the consideration must include any and all benefits, moneys and other, that any person from whom a relevant interest was acquired has, or may, become entitled to receive in relation to that acquisition. Details must be included even if the benefit is conditional on the happening or not of a contingency. Details must be included of any benefit paid on behalf of the substantial holder or its associate in relation to the acquisitions, even if they are not paid directly to the person from whom the relevant interest was acquired.

A

This is Annexure A of 1 page referred to in the Form 603 (Notice of Initial Substantial Holder) signed by me and dated 27 September 2012



David St Quintin
Company Secretary
Wyllie Group Pty Ltd

Date: 27/09/2012

Entities controlled by Wyllie Group Pty Ltd

| Entity | Address |
|---|---|
| Wyllie Funds Management Pty Ltd ACN 125 989 693 | Level 19, 225 St Georges Terrace, Perth WA 6000 |
| Asia Securities Pty Ltd ACN 126 446 115 | Level 19, 225 St Georges Terrace, Perth WA 6000 |
| Contestor Pty Ltd ACN 009 008 119 (in its own right and as trustee of the OBS Unit Trust) | Level 19, 225 St Georges Terrace, Perth WA 6000 |
| Sorrento Quay Pty Ltd ACN 086 157 262 | Level 19, 225 St Georges Terrace, Perth WA 6000 |
| TPIC Pty Ltd ACN 008 929 306 | Level 19, 225 St Georges Terrace, Perth WA 6000 |
| Wyllie PCEC Holdings Pty Ltd ACN 096 872 098 | Level 19, 225 St Georges Terrace, Perth WA 6000 |
| Wyllie Developments Pty Ltd ACN 125 009 421 | Level 19, 225 St Georges Terrace, Perth WA 6000 |
| Wyllie Developments (NZ) Pty Ltd ACN 127 748 921 | Level 19, 225 St Georges Terrace, Perth WA 6000 |
| Viburnum Funds Pty Ltd ACN 126 348 990 | Level 19, 225 St Georges Terrace, Perth WA 6000 |
| Viburnum Management Pty Ltd ACN 126 937 424 | Level 19, 225 St Georges Terrace, Perth WA 6000 |
| Wyllie PCEC Finance Pty Ltd ACN 098 489 395 | Level 19, 225 St Georges Terrace, Perth WA 6000 |
| Wyllie PCEC Pty Ltd ACN 096 872 187 | Level 19, 225 St Georges Terrace, Perth WA 6000 |
| Wyllie Aviation Pty Ltd ACN 081 684 826 | Level 19, 225 St Georges Terrace, Perth WA 6000 |
| Craig Holdings Pty Ltd ACN 008 697 050 | Level 19, 225 St Georges Terrace, Perth WA 6000 |
| Reisig Pty Ltd ACN 009 199 893 | Level 19, 225 St Georges Terrace, Perth WA 6000 |
| Viburnum Equity No. 1 Pty Ltd ACN 151 667 079 | Level 19, 225 St Georges Terrace, Perth WA 6000 |