

AP FINANCIAL SERVICES GROUP LIMITED

ABN: 53 098 286 241

Licence No: 280595

was licensed as an Australian Credit Licensee pursuant to the National Consumer Credit Protection Act 2009. The name of the licensee is hereby varied from the date hereunder. The licensee shall continue to be licensed as an Australian Credit Licensee subject to the conditions and restrictions which are prescribed, and to the conditions contained in this licence and attached schedules.

Effective 4 March 2016

## Authorisation

1. This licence authorises the licensee to:

(a) Engage in credit activities as a credit provider by:

- (i) carrying on a business of providing credit being credit the provision of which the National Credit Code applies to; and/or
- (ii) being a credit provider under a credit contract; and/or
- (iii) performing the obligations or exercising the rights of a credit provider in relation to a credit contract or proposed credit contract as the credit provider; and/or
- (iv) providing credit assistance to a consumer which relates to a credit contract or proposed credit contract under which the licensee is or will be the credit provider; and/or
- (v) being a mortgagee under a mortgage that secures or will secure obligations under a credit contract under which the licensee is the credit provider; and/or
- (vi) performing the obligations or exercising the rights of a mortgagee in relation to a mortgage or proposed mortgage which secures or will secure obligations under a credit contract under which the licensee is the credit provider; and/or
- (vii) being a beneficiary under a guarantee that guarantees obligations under a credit contract under which the licensee is the credit provider; and/or
- (viii) performing the obligations or exercising the rights of a beneficiary under a guarantee or proposed guarantee which guarantees obligations under a credit contract under which the licensee is the credit provider; and/or
- (ix) carrying on a business of providing consumer leases; and/or
- (x) being a lessor under a consumer lease; and/or

- (xi) providing credit assistance to a consumer in relation to a consumer lease or proposed consumer lease for which the licensee is the lessor; and/or
- (xii) performing the obligations or exercising the rights of a lessor in relation to the consumer lease as the lessor

