



National Consumer Credit Protection Regulations 2010 (Cth)
Infringement notice

**section 331 of the Act
paragraph 40(a) of the Regulations**

Date of issue: 26 February 2016

Unique identification code: S01571421

TO: Capital Finance Australia Limited
ACN 069 663 136
'Westpac Place'
Level 20, 275 Kent Street
SYDNEY NSW 2000

1. I, Timothy Peter Mullaly, give this infringement notice under regulation 39 of the *National Consumer Credit Protection Regulations 2010*.
2. I have reasonable grounds to believe that you have committed the following offence:

On or about 1 June 2015 at Charters Towers in the State of Queensland you, as a credit provider holding Australian credit licence number 393031, committed an offence under subsection 88(2) of the *National Credit Code*, by failing to give to a mortgagor, (under loan contract number 690496), a written default notice containing the required matters and in the prescribed form prior to commencing enforcement proceedings under the mortgage, namely by repossessing a Ford Fairmont registration 560TIW.

Penalty under this notice

3. The penalty for the alleged offence under this notice is \$1,700 for an individual (10 penalty units) or \$8,500 for a body corporate (50 penalty units).

The applicable penalty in this notice is \$8,500.

This penalty can be paid by **(see attached invoice for payment options)**.

4. If you pay the penalty stated in this notice within the time for payment mentioned below then (unless this notice is subsequently withdrawn and any penalty paid refunded):
 - (a) any liability you have for the commission of the alleged offence will be discharged; and
 - (b) you will not be prosecuted for the alleged offence; and
 - (c) you will not be taken to have admitted guilt in respect of the alleged offence; and
 - (d) you will not be taken to have been convicted of the alleged offence.

Consequences of failure to pay penalty under this notice

5. If you do not pay the penalty specified in this notice within the time for payment mentioned below, you may be prosecuted for the alleged offence.
6. The maximum penalty that a court may impose for this offence is 50 penalty units for an individual and 250 penalty units for a body corporate.

Time for payment

7. The time for payment is:
 - (a) within 28 days after the day on which the notice is given to you; or
 - (b) if you apply for a further period of time in which to pay the penalty, and the application is granted — within the further period allowed; or
 - (c) if you apply for a further period of time in which to pay the penalty, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (d) if you apply for permission to pay the penalty by instalments, and the permission is granted — in accordance with the permission; or
 - (e) if you apply for permission to pay the penalty by instalments, and the permission is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (f) if you apply for the notice to be withdrawn, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you.

Applying to have this notice withdrawn

9. Within 28 days after you receive this notice, you may apply to the nominated person for this infringement notice to have this notice withdrawn.

Applying for more time to pay the penalty under this notice

10. Within 28 days after you receive this notice, you may apply to the nominated person for a further period of up to 28 days in which to pay the penalty under this notice.

Applying to pay the penalty under this notice by instalments

11. Within 28 days after you receive this notice, you may apply to the nominated person for permission to pay the penalty under this notice by instalments.

Requirements for applications

12. An application to have this notice withdrawn, or for more time to pay the penalty under this notice, or for permission to pay the penalty under this notice by instalments:

- (a) must be in writing; and
- (b) must include the unique identification code set out at the top of this notice; and
- (c) must include your reasons for making the application; and
- (d) for an application for permission to pay the penalty under this notice by instalments — include the proposed amount and frequency of instalments; and
- (e) may be made by forwarding your application to the nominated person.

34. The nominated person for this infringement notice is:

Caroline Jefferies

Australian Securities and Investments Commission


GPO Box 9827

Sydney NSW 2001

or by facsimile: (02) 9911 2414

or by email: caroline.jefferies@asic.gov.au

Signed



.....

Timothy Peter Mullaly

Authorised ASIC officer issuing the notice



S01571422

National Consumer Credit Protection Regulations 2010 (Cth)
Infringement notice

section 331 of the Act
paragraph 40(a) of the Regulations

Date of issue: 26 February 2016

Unique identification code: S01571422

TO: Capital Finance Australia Limited
ACN 069 663 136
'Westpac Place'
Level 20, 275 Kent Street
SYDNEY NSW 2000

1. I, Timothy Peter Mullaly, give this infringement notice under regulation 39 of the *National Consumer Credit Protection Regulations 2010*.
2. I have reasonable grounds to believe that you have committed the following offence:

On or about 3 June 2015 at Chadstone in the State of Victoria you, as a credit provider holding Australian credit licence number 393031, committed an offence under subsection 88(2) of the *National Credit Code*, by failing to give to a mortgagor, (under loan contract number 689573), a written default notice containing the required matters and in the prescribed form prior to commencing enforcement proceedings under the mortgage, namely by repossessing a Holden Commodore registration XCS810.

Penalty under this notice

3. The penalty for the alleged offence under this notice is \$1,700 for an individual (10 penalty units) or \$8,500 for a body corporate (50 penalty units).

The applicable penalty in this notice is \$8,500.

This penalty can be paid by (**see attached invoice for payment options**).

4. If you pay the penalty stated in this notice within the time for payment mentioned below then (unless this notice is subsequently withdrawn and any penalty paid refunded):
 - (a) any liability you have for the commission of the alleged offence will be discharged; and
 - (b) you will not be prosecuted for the alleged offence; and
 - (c) you will not be taken to have admitted guilt in respect of the alleged offence; and
 - (d) you will not be taken to have been convicted of the alleged offence.

Consequences of failure to pay penalty under this notice

5. If you do not pay the penalty specified in this notice within the time for payment mentioned below, you may be prosecuted for the alleged offence.
6. The maximum penalty that a court may impose for this offence is 50 penalty units for an individual and 250 penalty units for a body corporate.

Time for payment

7. The time for payment is:
 - (a) within 28 days after the day on which the notice is given to you; or
 - (b) if you apply for a further period of time in which to pay the penalty, and the application is granted — within the further period allowed; or
 - (c) if you apply for a further period of time in which to pay the penalty, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (d) if you apply for permission to pay the penalty by instalments, and the permission is granted — in accordance with the permission; or
 - (e) if you apply for permission to pay the penalty by instalments, and the permission is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (f) if you apply for the notice to be withdrawn, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you.

Applying to have this notice withdrawn

9. Within 28 days after you receive this notice, you may apply to the nominated person for this infringement notice to have this notice withdrawn.

Applying for more time to pay the penalty under this notice

10. Within 28 days after you receive this notice, you may apply to the nominated person for a further period of up to 28 days in which to pay the penalty under this notice.

Applying to pay the penalty under this notice by instalments

11. Within 28 days after you receive this notice, you may apply to the nominated person for permission to pay the penalty under this notice by instalments.

Requirements for applications

12. An application to have this notice withdrawn, or for more time to pay the penalty under this notice, or for permission to pay the penalty under this notice by instalments:

- (a) must be in writing; and
- (b) must include the unique identification code set out at the top of this notice; and
- (c) must include your reasons for making the application; and
- (d) for an application for permission to pay the penalty under this notice by instalments — include the proposed amount and frequency of instalments; and
- (e) may be made by forwarding your application to the nominated person.

35. The nominated person for this infringement notice is:

Caroline Jefferies

Australian Securities and Investments Commission

GPO Box 9827

Sydney NSW 2001

or by facsimile: (02) 9911 2414

or by email: caroline.jefferies@asic.gov.au

Signed



.....

Timothy Peter Mullaly

Authorised ASIC officer issuing the notice



National Consumer Credit Protection Regulations 2010 (Cth)
Infringement notice

section 331 of the Act
paragraph 40(a) of the Regulations

Date of issue: 26 February 2016

Unique identification code: S01571423

TO: Capital Finance Australia Limited
ACN 069 663 136
'Westpac Place'
Level 20, 275 Kent Street
SYDNEY NSW 2000

1. I, Timothy Peter Mullaly, give this infringement notice under regulation 39 of the *National Consumer Credit Protection Regulations 2010*.
2. I have reasonable grounds to believe that you have committed the following offence:

On or about 28 May 2015 at Millmerran in the State of Queensland you, as a credit provider holding Australian credit licence number 393031, committed an offence under subsection 88(2) of the *National Credit Code*, by failing to give to a mortgagor, (under loan contract number 685569), a written default notice containing the required matters and in the prescribed form prior to commencing enforcement proceedings under the mortgage, namely by repossessing a Hyundai Santa Fe registration 059TJX.

Penalty under this notice

3. The penalty for the alleged offence under this notice is \$1,700 for an individual (10 penalty units) or \$8,500 for a body corporate (50 penalty units).
The applicable penalty in this notice is \$8,500.
This penalty can be paid by **(see attached invoice for payment options)**.
4. If you pay the penalty stated in this notice within the time for payment mentioned below then (unless this notice is subsequently withdrawn and any penalty paid refunded):
 - (a) any liability you have for the commission of the alleged offence will be discharged; and
 - (b) you will not be prosecuted for the alleged offence; and
 - (c) you will not be taken to have admitted guilt in respect of the alleged offence; and
 - (d) you will not be taken to have been convicted of the alleged offence.

Consequences of failure to pay penalty under this notice

5. If you do not pay the penalty specified in this notice within the time for payment mentioned below, you may be prosecuted for the alleged offence.
6. The maximum penalty that a court may impose for this offence is 50 penalty units for an individual and 250 penalty units for a body corporate.

Time for payment

7. The time for payment is:
 - (a) within 28 days after the day on which the notice is given to you; or
 - (b) if you apply for a further period of time in which to pay the penalty, and the application is granted — within the further period allowed; or
 - (c) if you apply for a further period of time in which to pay the penalty, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (d) if you apply for permission to pay the penalty by instalments, and the permission is granted — in accordance with the permission; or
 - (e) if you apply for permission to pay the penalty by instalments, and the permission is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (f) if you apply for the notice to be withdrawn, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you.

Applying to have this notice withdrawn

9. Within 28 days after you receive this notice, you may apply to the nominated person for this infringement notice to have this notice withdrawn.

Applying for more time to pay the penalty under this notice

10. Within 28 days after you receive this notice, you may apply to the nominated person for a further period of up to 28 days in which to pay the penalty under this notice.

Applying to pay the penalty under this notice by instalments

11. Within 28 days after you receive this notice, you may apply to the nominated person for permission to pay the penalty under this notice by instalments.

Requirements for applications

12. An application to have this notice withdrawn, or for more time to pay the penalty under this notice, or for permission to pay the penalty under this notice by instalments:
- (a) must be in writing; and
 - (b) must include the unique identification code set out at the top of this notice; and
 - (c) must include your reasons for making the application; and
 - (d) for an application for permission to pay the penalty under this notice by instalments — include the proposed amount and frequency of instalments; and
 - (e) may be made by forwarding your application to the nominated person.

36. The nominated person for this infringement notice is:

Caroline Jefferies

Australian Securities and Investments Commission

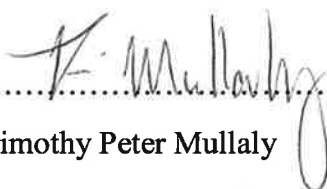
GPO Box 9827

Sydney NSW 2001

or by facsimile: (02) 9911 2414

or by email: caroline.jefferies@asic.gov.au

Signed


.....

Timothy Peter Mullaly

Authorised ASIC officer issuing the notice



S01571424

National Consumer Credit Protection Regulations 2010 (Cth)
Infringement notice

section 331 of the Act
paragraph 40(a) of the Regulations

Date of issue: 26 February 2016

Unique identification code: S01571424

TO: Capital Finance Australia Limited
ACN 069 663 136
'Westpac Place'
Level 20, 275 Kent Street
SYDNEY NSW 2000

1. I, Timothy Peter Mullaly, give this infringement notice under regulation 39 of the *National Consumer Credit Protection Regulations 2010*.
2. I have reasonable grounds to believe that you have committed the following offence:

On or about 17 June 2015 at Benaraby in the State of Queensland you, as a credit provider holding Australian credit licence number 393031, committed an offence under subsection 88(2) of the *National Credit Code*, by failing to give to a mortgagor, (under loan contract number 679025), a written default notice containing the required matters and in the prescribed form prior to commencing enforcement proceedings under the mortgage, namely by repossessing a Holden Commodore registration 897SOL.

Penalty under this notice

3. The penalty for the alleged offence under this notice is \$1,700 for an individual (10 penalty units) or \$8,500 for a body corporate (50 penalty units).

The applicable penalty in this notice is \$8,500.

This penalty can be paid by **(see attached invoice for payment options)**.

4. If you pay the penalty stated in this notice within the time for payment mentioned below then (unless this notice is subsequently withdrawn and any penalty paid refunded):
 - (a) any liability you have for the commission of the alleged offence will be discharged; and
 - (b) you will not be prosecuted for the alleged offence; and
 - (c) you will not be taken to have admitted guilt in respect of the alleged offence; and
 - (d) you will not be taken to have been convicted of the alleged offence.

Consequences of failure to pay penalty under this notice

5. If you do not pay the penalty specified in this notice within the time for payment mentioned below, you may be prosecuted for the alleged offence.
6. The maximum penalty that a court may impose for this offence is 50 penalty units for an individual and 250 penalty units for a body corporate.

Time for payment

7. The time for payment is:
 - (a) within 28 days after the day on which the notice is given to you; or
 - (b) if you apply for a further period of time in which to pay the penalty, and the application is granted — within the further period allowed; or
 - (c) if you apply for a further period of time in which to pay the penalty, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (d) if you apply for permission to pay the penalty by instalments, and the permission is granted — in accordance with the permission; or
 - (e) if you apply for permission to pay the penalty by instalments, and the permission is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (f) if you apply for the notice to be withdrawn, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you.

Applying to have this notice withdrawn

9. Within 28 days after you receive this notice, you may apply to the nominated person for this infringement notice to have this notice withdrawn.

Applying for more time to pay the penalty under this notice

10. Within 28 days after you receive this notice, you may apply to the nominated person for a further period of up to 28 days in which to pay the penalty under this notice.

Applying to pay the penalty under this notice by instalments

11. Within 28 days after you receive this notice, you may apply to the nominated person for permission to pay the penalty under this notice by instalments.

Requirements for applications

12. An application to have this notice withdrawn, or for more time to pay the penalty under this notice, or for permission to pay the penalty under this notice by instalments:

- (a) must be in writing; and
- (b) must include the unique identification code set out at the top of this notice; and
- (c) must include your reasons for making the application; and
- (d) for an application for permission to pay the penalty under this notice by instalments — include the proposed amount and frequency of instalments; and
- (e) may be made by forwarding your application to the nominated person.

37. The nominated person for this infringement notice is:

Caroline Jefferies

Australian Securities and Investments Commission


GPO Box 9827

Sydney NSW 2001

or by facsimile: (02) 9911 2414

or by email: caroline.jefferies@asic.gov.au

Signed



.....

Timothy Peter Mullaly

Authorised ASIC officer issuing the notice



S01571425

National Consumer Credit Protection Regulations 2010 (Cth)
Infringement notice

section 331 of the Act
paragraph 40(a) of the Regulations

Date of issue: 26 February 2016

Unique identification code: S01571425

TO: Capital Finance Australia Limited
ACN 069 663 136
'Westpac Place'
Level 20, 275 Kent Street
SYDNEY NSW 2000

1. I, Timothy Peter Mullaly, give this infringement notice under regulation 39 of the *National Consumer Credit Protection Regulations 2010*.
2. I have reasonable grounds to believe that you have committed the following offence:

On or about 30 May 2015 at Stuart in the State of Queensland you, as a credit provider holding Australian credit licence number 393031, committed an offence under subsection 88(2) of the *National Credit Code*, by failing to give to a mortgagor, (under loan contract number 675128), a written default notice containing the required matters and in the prescribed form prior to commencing enforcement proceedings under the mortgage, namely by repossessing a Toyota Camry registration 135KSD.

Penalty under this notice

3. The penalty for the alleged offence under this notice is \$1,700 for an individual (10 penalty units) or \$8,500 for a body corporate (50 penalty units).

The applicable penalty in this notice is \$8,500.

This penalty can be paid by (**see attached invoice for payment options**).

4. If you pay the penalty stated in this notice within the time for payment mentioned below then (unless this notice is subsequently withdrawn and any penalty paid refunded):
 - (a) any liability you have for the commission of the alleged offence will be discharged; and
 - (b) you will not be prosecuted for the alleged offence; and
 - (c) you will not be taken to have admitted guilt in respect of the alleged offence; and
 - (d) you will not be taken to have been convicted of the alleged offence.

Consequences of failure to pay penalty under this notice

5. If you do not pay the penalty specified in this notice within the time for payment mentioned below, you may be prosecuted for the alleged offence.
6. The maximum penalty that a court may impose for this offence is 50 penalty units for an individual and 250 penalty units for a body corporate.

Time for payment

7. The time for payment is:
 - (a) within 28 days after the day on which the notice is given to you; or
 - (b) if you apply for a further period of time in which to pay the penalty, and the application is granted — within the further period allowed; or
 - (c) if you apply for a further period of time in which to pay the penalty, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (d) if you apply for permission to pay the penalty by instalments, and the permission is granted — in accordance with the permission; or
 - (e) if you apply for permission to pay the penalty by instalments, and the permission is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (f) if you apply for the notice to be withdrawn, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you.

Applying to have this notice withdrawn

9. Within 28 days after you receive this notice, you may apply to the nominated person for this infringement notice to have this notice withdrawn.

Applying for more time to pay the penalty under this notice

10. Within 28 days after you receive this notice, you may apply to the nominated person for a further period of up to 28 days in which to pay the penalty under this notice.

Applying to pay the penalty under this notice by instalments

11. Within 28 days after you receive this notice, you may apply to the nominated person for permission to pay the penalty under this notice by instalments.

Requirements for applications

12. An application to have this notice withdrawn, or for more time to pay the penalty under this notice, or for permission to pay the penalty under this notice by instalments:

- (a) must be in writing; and
- (b) must include the unique identification code set out at the top of this notice; and
- (c) must include your reasons for making the application; and
- (d) for an application for permission to pay the penalty under this notice by instalments — include the proposed amount and frequency of instalments; and
- (e) may be made by forwarding your application to the nominated person.

38. The nominated person for this infringement notice is:

Caroline Jefferies

Australian Securities and Investments Commission

GPO Box 9827

Sydney NSW 2001

or by facsimile: (02) 9911 2414

or by email: caroline.jefferies@asic.gov.au

Signed



Timothy Peter Mullaly

Authorised ASIC officer issuing the notice



S01571426

National Consumer Credit Protection Regulations 2010 (Cth)
Infringement notice

section 331 of the Act
paragraph 40(a) of the Regulations

Date of issue: 26 February 2016

Unique identification code: S01571426

TO: Capital Finance Australia Limited
ACN 069 663 136
'Westpac Place'
Level 20, 275 Kent Street
SYDNEY NSW 2000

1. I, Timothy Peter Mullaly, give this infringement notice under regulation 39 of the *National Consumer Credit Protection Regulations 2010*.
2. I have reasonable grounds to believe that you have committed the following offence:

On or about 17 June 2015 at Coolbellup in the State of Western Australia you, as a credit provider holding Australian credit licence number 393031, committed an offence under subsection 88(2) of the *National Credit Code*, by failing to give to a mortgagor, (under loan contract number 674107), a written default notice containing the required matters and in the prescribed form prior to commencing enforcement proceedings under the mortgage, namely by repossessing a Mitsubishi Triton registration 1EFR487.

Penalty under this notice

3. The penalty for the alleged offence under this notice is \$1,700 for an individual (10 penalty units) or \$8,500 for a body corporate (50 penalty units).

The applicable penalty in this notice is \$8,500.

This penalty can be paid by **(see attached invoice for payment options)**.

4. If you pay the penalty stated in this notice within the time for payment mentioned below then (unless this notice is subsequently withdrawn and any penalty paid refunded):
 - (a) any liability you have for the commission of the alleged offence will be discharged; and
 - (b) you will not be prosecuted for the alleged offence; and
 - (c) you will not be taken to have admitted guilt in respect of the alleged offence; and
 - (d) you will not be taken to have been convicted of the alleged offence.

Consequences of failure to pay penalty under this notice

5. If you do not pay the penalty specified in this notice within the time for payment mentioned below, you may be prosecuted for the alleged offence.
6. The maximum penalty that a court may impose for this offence is 50 penalty units for an individual and 250 penalty units for a body corporate.

Time for payment

7. The time for payment is:
 - (a) within 28 days after the day on which the notice is given to you; or
 - (b) if you apply for a further period of time in which to pay the penalty, and the application is granted — within the further period allowed; or
 - (c) if you apply for a further period of time in which to pay the penalty, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (d) if you apply for permission to pay the penalty by instalments, and the permission is granted — in accordance with the permission; or
 - (e) if you apply for permission to pay the penalty by instalments, and the permission is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (f) if you apply for the notice to be withdrawn, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you.

Applying to have this notice withdrawn

9. Within 28 days after you receive this notice, you may apply to the nominated person for this infringement notice to have this notice withdrawn.

Applying for more time to pay the penalty under this notice

10. Within 28 days after you receive this notice, you may apply to the nominated person for a further period of up to 28 days in which to pay the penalty under this notice.

Applying to pay the penalty under this notice by instalments

11. Within 28 days after you receive this notice, you may apply to the nominated person for permission to pay the penalty under this notice by instalments.

Requirements for applications

12. An application to have this notice withdrawn, or for more time to pay the penalty under this notice, or for permission to pay the penalty under this notice by instalments:

- (a) must be in writing; and
- (b) must include the unique identification code set out at the top of this notice; and
- (c) must include your reasons for making the application; and
- (d) for an application for permission to pay the penalty under this notice by instalments — include the proposed amount and frequency of instalments; and
- (e) may be made by forwarding your application to the nominated person.

39. The nominated person for this infringement notice is:

Caroline Jefferies

Australian Securities and Investments Commission

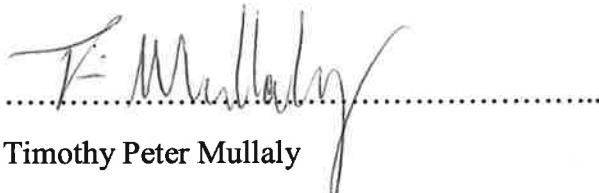
GPO Box 9827

Sydney NSW 2001

or by facsimile: (02) 9911 2414

or by email: caroline.jefferies@asic.gov.au

Signed



.....

Timothy Peter Mullaly

Authorised ASIC officer issuing the notice



National Consumer Credit Protection Regulations 2010 (Cth)
Infringement notice

section 331 of the Act
paragraph 40(a) of the Regulations

Date of issue: 26 February 2016

Unique identification code: S01571427

TO: Capital Finance Australia Limited
ACN 069 663 136
'Westpac Place'
Level 20, 275 Kent Street
SYDNEY NSW 2000

1. I, Timothy Peter Mullaly, give this infringement notice under regulation 39 of the *National Consumer Credit Protection Regulations 2010*.
2. I have reasonable grounds to believe that you have committed the following offence:

On or about 9 April 2015 at Mulambin in the State of Queensland you, as a credit provider holding Australian credit licence number 393031, committed an offence under subsection 88(2) of the *National Credit Code*, by failing to give to a mortgagor, (under loan contract number 671200), a written default notice containing the required matters and in the prescribed form prior to commencing enforcement proceedings under the mortgage, namely by repossessing a Ford Ranger registration 572TGA.

Penalty under this notice

3. The penalty for the alleged offence under this notice is \$1,700 for an individual (10 penalty units) or \$8,500 for a body corporate (50 penalty units).

The applicable penalty in this notice is \$8,500.

This penalty can be paid by (**see attached invoice for payment options**).

4. If you pay the penalty stated in this notice within the time for payment mentioned below then (unless this notice is subsequently withdrawn and any penalty paid refunded):
 - (a) any liability you have for the commission of the alleged offence will be discharged; and
 - (b) you will not be prosecuted for the alleged offence; and
 - (c) you will not be taken to have admitted guilt in respect of the alleged offence; and
 - (d) you will not be taken to have been convicted of the alleged offence.

Consequences of failure to pay penalty under this notice

5. If you do not pay the penalty specified in this notice within the time for payment mentioned below, you may be prosecuted for the alleged offence.
6. The maximum penalty that a court may impose for this offence is 50 penalty units for an individual and 250 penalty units for a body corporate.

Time for payment

7. The time for payment is:
 - (a) within 28 days after the day on which the notice is given to you; or
 - (b) if you apply for a further period of time in which to pay the penalty, and the application is granted — within the further period allowed; or
 - (c) if you apply for a further period of time in which to pay the penalty, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (d) if you apply for permission to pay the penalty by instalments, and the permission is granted — in accordance with the permission; or
 - (e) if you apply for permission to pay the penalty by instalments, and the permission is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (f) if you apply for the notice to be withdrawn, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you.

Applying to have this notice withdrawn

9. Within 28 days after you receive this notice, you may apply to the nominated person for this infringement notice to have this notice withdrawn.

Applying for more time to pay the penalty under this notice

10. Within 28 days after you receive this notice, you may apply to the nominated person for a further period of up to 28 days in which to pay the penalty under this notice.

Applying to pay the penalty under this notice by instalments

11. Within 28 days after you receive this notice, you may apply to the nominated person for permission to pay the penalty under this notice by instalments.

Requirements for applications

12. An application to have this notice withdrawn, or for more time to pay the penalty under this notice, or for permission to pay the penalty under this notice by instalments:

- (a) must be in writing; and
- (b) must include the unique identification code set out at the top of this notice; and
- (c) must include your reasons for making the application; and
- (d) for an application for permission to pay the penalty under this notice by instalments — include the proposed amount and frequency of instalments; and
- (e) may be made by forwarding your application to the nominated person.

40. The nominated person for this infringement notice is:

Caroline Jefferies

Australian Securities and Investments Commission

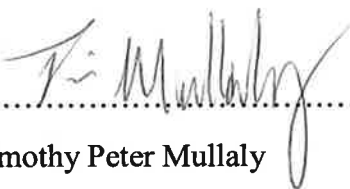
GPO Box 9827

Sydney NSW 2001

or by facsimile: (02) 9911 2414

or by email: caroline.jefferies@asic.gov.au

Signed


.....

Timothy Peter Mullaly

Authorised ASIC officer issuing the notice



S01571428

National Consumer Credit Protection Regulations 2010 (Cth)
Infringement notice

**section 331 of the Act
paragraph 40(a) of the Regulations**

Date of issue: 26 February 2016

Unique identification code: S01571428

TO: Capital Finance Australia Limited
ACN 069 663 136
'Westpac Place'
Level 20, 275 Kent Street
SYDNEY NSW 2000

1. I, Timothy Peter Mullaly, give this infringement notice under regulation 39 of the *National Consumer Credit Protection Regulations 2010*.
2. I have reasonable grounds to believe that you have committed the following offence:

On or about 15 June 2015 at Tamworth in the State of New South Wales you, as a credit provider holding Australian credit licence number 393031, committed an offence under subsection 88(2) of the *National Credit Code*, by failing to give to a mortgagor, (under loan contract number 667215), a written default notice containing the required matters and in the prescribed form prior to commencing enforcement proceedings under the mortgage, namely by repossessing a Holden Commodore registration 853SYP.

Penalty under this notice

3. The penalty for the alleged offence under this notice is \$1,700 for an individual (10 penalty units) or \$8,500 for a body corporate (50 penalty units).

The applicable penalty in this notice is \$8,500.

This penalty can be paid by (see **attached invoice for payment options**).

4. If you pay the penalty stated in this notice within the time for payment mentioned below then (unless this notice is subsequently withdrawn and any penalty paid refunded):
 - (a) any liability you have for the commission of the alleged offence will be discharged; and
 - (b) you will not be prosecuted for the alleged offence; and
 - (c) you will not be taken to have admitted guilt in respect of the alleged offence; and
 - (d) you will not be taken to have been convicted of the alleged offence.

Consequences of failure to pay penalty under this notice

5. If you do not pay the penalty specified in this notice within the time for payment mentioned below, you may be prosecuted for the alleged offence.
6. The maximum penalty that a court may impose for this offence is 50 penalty units for an individual and 250 penalty units for a body corporate.

Time for payment

7. The time for payment is:
 - (a) within 28 days after the day on which the notice is given to you; or
 - (b) if you apply for a further period of time in which to pay the penalty, and the application is granted — within the further period allowed; or
 - (c) if you apply for a further period of time in which to pay the penalty, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (d) if you apply for permission to pay the penalty by instalments, and the permission is granted — in accordance with the permission; or
 - (e) if you apply for permission to pay the penalty by instalments, and the permission is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (f) if you apply for the notice to be withdrawn, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you.

Applying to have this notice withdrawn

9. Within 28 days after you receive this notice, you may apply to the nominated person for this infringement notice to have this notice withdrawn.

Applying for more time to pay the penalty under this notice

10. Within 28 days after you receive this notice, you may apply to the nominated person for a further period of up to 28 days in which to pay the penalty under this notice.

Applying to pay the penalty under this notice by instalments

11. Within 28 days after you receive this notice, you may apply to the nominated person for permission to pay the penalty under this notice by instalments.

Requirements for applications

12. An application to have this notice withdrawn, or for more time to pay the penalty under this notice, or for permission to pay the penalty under this notice by instalments:
- (a) must be in writing; and
 - (b) must include the unique identification code set out at the top of this notice; and
 - (c) must include your reasons for making the application; and
 - (d) for an application for permission to pay the penalty under this notice by instalments — include the proposed amount and frequency of instalments; and
 - (e) may be made by forwarding your application to the nominated person.

41. The nominated person for this infringement notice is:

Caroline Jefferies

Australian Securities and Investments Commission

GPO Box 9827

Sydney NSW 2001

or by facsimile: (02) 9911 2414

or by email: caroline.jefferies@asic.gov.au

Signed



.....

Timothy Peter Mullaly

Authorised ASIC officer issuing the notice



National Consumer Credit Protection Regulations 2010 (Cth)
Infringement notice

section 331 of the Act
paragraph 40(a) of the Regulations

Date of issue: 26 February 2016

Unique identification code: S01571429

TO: Capital Finance Australia Limited
ACN 069 663 136
'Westpac Place'
Level 20, 275 Kent Street
SYDNEY NSW 2000

1. I, Timothy Peter Mullaly, give this infringement notice under regulation 39 of the *National Consumer Credit Protection Regulations 2010*.
2. I have reasonable grounds to believe that you have committed the following offence:

On or about 4 June 2015 at Beaconsfield in the State of Queensland you, as a credit provider holding Australian credit licence number 393031, committed an offence under subsection 88(2) of the *National Credit Code*, by failing to give to a mortgagor, (under loan contract number 653095), a written default notice containing the required matters and in the prescribed form prior to commencing enforcement proceedings under the mortgage, namely by repossessing a Harley Davidson FXDF registration 661JV.

Penalty under this notice

3. The penalty for the alleged offence under this notice is \$1,700 for an individual (10 penalty units) or \$8,500 for a body corporate (50 penalty units).

The applicable penalty in this notice is \$8,500.

This penalty can be paid by (**see attached invoice for payment options**).

4. If you pay the penalty stated in this notice within the time for payment mentioned below then (unless this notice is subsequently withdrawn and any penalty paid refunded):
 - (a) any liability you have for the commission of the alleged offence will be discharged; and
 - (b) you will not be prosecuted for the alleged offence; and
 - (c) you will not be taken to have admitted guilt in respect of the alleged offence; and
 - (d) you will not be taken to have been convicted of the alleged offence.

Consequences of failure to pay penalty under this notice

5. If you do not pay the penalty specified in this notice within the time for payment mentioned below, you may be prosecuted for the alleged offence.
6. The maximum penalty that a court may impose for this offence is 50 penalty units for an individual and 250 penalty units for a body corporate.

Time for payment

7. The time for payment is:
 - (a) within 28 days after the day on which the notice is given to you; or
 - (b) if you apply for a further period of time in which to pay the penalty, and the application is granted — within the further period allowed; or
 - (c) if you apply for a further period of time in which to pay the penalty, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (d) if you apply for permission to pay the penalty by instalments, and the permission is granted — in accordance with the permission; or
 - (e) if you apply for permission to pay the penalty by instalments, and the permission is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (f) if you apply for the notice to be withdrawn, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you.

Applying to have this notice withdrawn

9. Within 28 days after you receive this notice, you may apply to the nominated person for this infringement notice to have this notice withdrawn.

Applying for more time to pay the penalty under this notice

10. Within 28 days after you receive this notice, you may apply to the nominated person for a further period of up to 28 days in which to pay the penalty under this notice.

Applying to pay the penalty under this notice by instalments

11. Within 28 days after you receive this notice, you may apply to the nominated person for permission to pay the penalty under this notice by instalments.

Requirements for applications

12. An application to have this notice withdrawn, or for more time to pay the penalty under this notice, or for permission to pay the penalty under this notice by instalments:
- (a) must be in writing; and
 - (b) must include the unique identification code set out at the top of this notice; and
 - (c) must include your reasons for making the application; and
 - (d) for an application for permission to pay the penalty under this notice by instalments — include the proposed amount and frequency of instalments; and
 - (e) may be made by forwarding your application to the nominated person.

42. The nominated person for this infringement notice is:

Caroline Jefferies

Australian Securities and Investments Commission

GPO Box 9827

Sydney NSW 2001

or by facsimile: (02) 9911 2414

or by email: caroline.jefferies@asic.gov.au

Signed



.....

Timothy Peter Mullaly

Authorised ASIC officer issuing the notice



National Consumer Credit Protection Regulations 2010 (Cth)
Infringement notice

section 331 of the Act
paragraph 40(a) of the Regulations

Date of issue: 26 February 2016

Unique identification code: S01571430

TO: Capital Finance Australia Limited
ACN 069 663 136
'Westpac Place'
Level 20, 275 Kent Street
SYDNEY NSW 2000

1. I, Timothy Peter Mullaly, give this infringement notice under regulation 39 of the *National Consumer Credit Protection Regulations 2010*.
2. I have reasonable grounds to believe that you have committed the following offence:

On or about 6 May 2015 at Gosnells in the State of Western Australia you, as a credit provider holding Australian credit licence number 393031, committed an offence under subsection 88(2) of the *National Credit Code*, by failing to give to a mortgagor, (under loan contract number 645227), a written default notice containing the required matters and in the prescribed form prior to commencing enforcement proceedings under the mortgage, namely by repossessing a Ford Focus registration 1DMZ257.

Penalty under this notice

3. The penalty for the alleged offence under this notice is \$1,700 for an individual (10 penalty units) or \$8,500 for a body corporate (50 penalty units).

The applicable penalty in this notice is \$8,500.

This penalty can be paid by (**see attached invoice for payment options**).

4. If you pay the penalty stated in this notice within the time for payment mentioned below then (unless this notice is subsequently withdrawn and any penalty paid refunded):
 - (a) any liability you have for the commission of the alleged offence will be discharged; and
 - (b) you will not be prosecuted for the alleged offence; and
 - (c) you will not be taken to have admitted guilt in respect of the alleged offence; and
 - (d) you will not be taken to have been convicted of the alleged offence.

Consequences of failure to pay penalty under this notice

5. If you do not pay the penalty specified in this notice within the time for payment mentioned below, you may be prosecuted for the alleged offence.
6. The maximum penalty that a court may impose for this offence is 50 penalty units for an individual and 250 penalty units for a body corporate.

Time for payment

7. The time for payment is:
 - (a) within 28 days after the day on which the notice is given to you; or
 - (b) if you apply for a further period of time in which to pay the penalty, and the application is granted — within the further period allowed; or
 - (c) if you apply for a further period of time in which to pay the penalty, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (d) if you apply for permission to pay the penalty by instalments, and the permission is granted — in accordance with the permission; or
 - (e) if you apply for permission to pay the penalty by instalments, and the permission is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (f) if you apply for the notice to be withdrawn, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you.

Applying to have this notice withdrawn

9. Within 28 days after you receive this notice, you may apply to the nominated person for this infringement notice to have this notice withdrawn.

Applying for more time to pay the penalty under this notice

10. Within 28 days after you receive this notice, you may apply to the nominated person for a further period of up to 28 days in which to pay the penalty under this notice.

Applying to pay the penalty under this notice by instalments

11. Within 28 days after you receive this notice, you may apply to the nominated person for permission to pay the penalty under this notice by instalments.

Requirements for applications

12. An application to have this notice withdrawn, or for more time to pay the penalty under this notice, or for permission to pay the penalty under this notice by instalments:

- (a) must be in writing; and
- (b) must include the unique identification code set out at the top of this notice; and
- (c) must include your reasons for making the application; and
- (d) for an application for permission to pay the penalty under this notice by instalments — include the proposed amount and frequency of instalments; and
- (e) may be made by forwarding your application to the nominated person.

43. The nominated person for this infringement notice is:

Caroline Jefferies

Australian Securities and Investments Commission

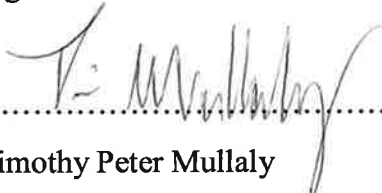
GPO Box 9827

Sydney NSW 2001

or by facsimile: (02) 9911 2414

or by email: caroline.jefferies@asic.gov.au

Signed



.....

Timothy Peter Mullaly

Authorised ASIC officer issuing the notice



National Consumer Credit Protection Regulations 2010 (Cth)
Infringement notice

section 331 of the Act
paragraph 40(a) of the Regulations

Date of issue: 26 February 2016

Unique identification code: S01571431

TO: Capital Finance Australia Limited
ACN 069 663 136
'Westpac Place'
Level 20, 275 Kent Street
SYDNEY NSW 2000

1. I, Timothy Peter Mullaly, give this infringement notice under regulation 39 of the *National Consumer Credit Protection Regulations 2010*.
2. I have reasonable grounds to believe that you have committed the following offence:

On or about 30 April 2015 at Windsor in the State of Queensland you, as a credit provider holding Australian credit licence number 393031, committed an offence under subsection 88(2) of the *National Credit Code*, by failing to give to a mortgagor, (under loan contract number 644378), a written default notice containing the required matters and in the prescribed form prior to commencing enforcement proceedings under the mortgage, namely by repossessing a Ducati 1199 Panigale S registration BNJ06.

Penalty under this notice

3. The penalty for the alleged offence under this notice is \$1,700 for an individual (10 penalty units) or \$8,500 for a body corporate (50 penalty units).

The applicable penalty in this notice is \$8,500.

This penalty can be paid by **(see attached invoice for payment options)**.

4. If you pay the penalty stated in this notice within the time for payment mentioned below then (unless this notice is subsequently withdrawn and any penalty paid refunded):
 - (a) any liability you have for the commission of the alleged offence will be discharged; and
 - (b) you will not be prosecuted for the alleged offence; and
 - (c) you will not be taken to have admitted guilt in respect of the alleged offence; and
 - (d) you will not be taken to have been convicted of the alleged offence.

Consequences of failure to pay penalty under this notice

5. If you do not pay the penalty specified in this notice within the time for payment mentioned below, you may be prosecuted for the alleged offence.
6. The maximum penalty that a court may impose for this offence is 50 penalty units for an individual and 250 penalty units for a body corporate.

Time for payment

7. The time for payment is:
 - (a) within 28 days after the day on which the notice is given to you; or
 - (b) if you apply for a further period of time in which to pay the penalty, and the application is granted — within the further period allowed; or
 - (c) if you apply for a further period of time in which to pay the penalty, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (d) if you apply for permission to pay the penalty by instalments, and the permission is granted — in accordance with the permission; or
 - (e) if you apply for permission to pay the penalty by instalments, and the permission is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (f) if you apply for the notice to be withdrawn, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you.

Applying to have this notice withdrawn

9. Within 28 days after you receive this notice, you may apply to the nominated person for this infringement notice to have this notice withdrawn.

Applying for more time to pay the penalty under this notice

10. Within 28 days after you receive this notice, you may apply to the nominated person for a further period of up to 28 days in which to pay the penalty under this notice.

Applying to pay the penalty under this notice by instalments

11. Within 28 days after you receive this notice, you may apply to the nominated person for permission to pay the penalty under this notice by instalments.

Requirements for applications

12. An application to have this notice withdrawn, or for more time to pay the penalty under this notice, or for permission to pay the penalty under this notice by instalments:

- (a) must be in writing; and
- (b) must include the unique identification code set out at the top of this notice; and
- (c) must include your reasons for making the application; and
- (d) for an application for permission to pay the penalty under this notice by instalments — include the proposed amount and frequency of instalments; and
- (e) may be made by forwarding your application to the nominated person.

44. The nominated person for this infringement notice is:

Caroline Jefferies

Australian Securities and Investments Commission

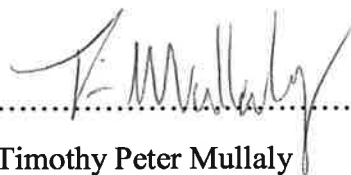
GPO Box 9827

Sydney NSW 2001

or by facsimile: (02) 9911 2414

or by email: caroline.jefferies@asic.gov.au

Signed



.....

Timothy Peter Mullaly

Authorised ASIC officer issuing the notice



National Consumer Credit Protection Regulations 2010 (Cth)
Infringement notice

section 331 of the Act
paragraph 40(a) of the Regulations

Date of issue: 26 February 2016

Unique identification code: S01571432

TO: Capital Finance Australia Limited
ACN 069 663 136
'Westpac Place'
Level 20, 275 Kent Street
SYDNEY NSW 2000

1. I, Timothy Peter Mullaly, give this infringement notice under regulation 39 of the *National Consumer Credit Protection Regulations 2010*.
2. I have reasonable grounds to believe that you have committed the following offence:

On or about 17 June 2015 at Dubbo in the State of New South Wales you, as a credit provider holding Australian credit licence number 393031, committed an offence under subsection 88(2) of the *National Credit Code*, by failing to give to a mortgagor, (under loan contract number 635647), a written default notice containing the required matters and in the prescribed form prior to commencing enforcement proceedings under the mortgage, namely by repossessing a Holden Cruze registration RAS974.

Penalty under this notice

3. The penalty for the alleged offence under this notice is \$1,700 for an individual (10 penalty units) or \$8,500 for a body corporate (50 penalty units).

The applicable penalty in this notice is \$8,500.

This penalty can be paid by **(see attached invoice for payment options)**.

4. If you pay the penalty stated in this notice within the time for payment mentioned below then (unless this notice is subsequently withdrawn and any penalty paid refunded):
 - (a) any liability you have for the commission of the alleged offence will be discharged; and
 - (b) you will not be prosecuted for the alleged offence; and
 - (c) you will not be taken to have admitted guilt in respect of the alleged offence; and
 - (d) you will not be taken to have been convicted of the alleged offence.

Consequences of failure to pay penalty under this notice

5. If you do not pay the penalty specified in this notice within the time for payment mentioned below, you may be prosecuted for the alleged offence.
6. The maximum penalty that a court may impose for this offence is 50 penalty units for an individual and 250 penalty units for a body corporate.

Time for payment

7. The time for payment is:
 - (a) within 28 days after the day on which the notice is given to you; or
 - (b) if you apply for a further period of time in which to pay the penalty, and the application is granted — within the further period allowed; or
 - (c) if you apply for a further period of time in which to pay the penalty, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (d) if you apply for permission to pay the penalty by instalments, and the permission is granted — in accordance with the permission; or
 - (e) if you apply for permission to pay the penalty by instalments, and the permission is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (f) if you apply for the notice to be withdrawn, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you.

Applying to have this notice withdrawn

9. Within 28 days after you receive this notice, you may apply to the nominated person for this infringement notice to have this notice withdrawn.

Applying for more time to pay the penalty under this notice

10. Within 28 days after you receive this notice, you may apply to the nominated person for a further period of up to 28 days in which to pay the penalty under this notice.

Applying to pay the penalty under this notice by instalments

11. Within 28 days after you receive this notice, you may apply to the nominated person for permission to pay the penalty under this notice by instalments.

Requirements for applications

12. An application to have this notice withdrawn, or for more time to pay the penalty under this notice, or for permission to pay the penalty under this notice by instalments:
- (a) must be in writing; and
 - (b) must include the unique identification code set out at the top of this notice; and
 - (c) must include your reasons for making the application; and
 - (d) for an application for permission to pay the penalty under this notice by instalments — include the proposed amount and frequency of instalments; and
 - (e) may be made by forwarding your application to the nominated person.

45. The nominated person for this infringement notice is:

Caroline Jefferies

Australian Securities and Investments Commission

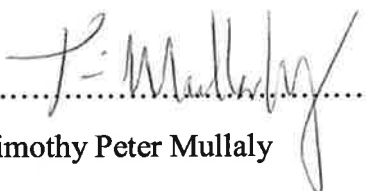
GPO Box 9827

Sydney NSW 2001

or by facsimile: (02) 9911 2414

or by email: caroline.jefferies@asic.gov.au

Signed


.....

Timothy Peter Mullaly

Authorised ASIC officer issuing the notice



National Consumer Credit Protection Regulations 2010 (Cth)
Infringement notice

section 331 of the Act
paragraph 40(a) of the Regulations

Date of issue: 26 February 2016

Unique identification code: S01571433

TO: Capital Finance Australia Limited
ACN 069 663 136
'Westpac Place'
Level 20, 275 Kent Street
SYDNEY NSW 2000

1. I, Timothy Peter Mullaly, give this infringement notice under regulation 39 of the *National Consumer Credit Protection Regulations 2010*.

2. I have reasonable grounds to believe that you have committed the following offence:

On or about 19 June 2015 at Newtown in the State of Queensland you, as a credit provider holding Australian credit licence number 393031, committed an offence under subsection 88(2) of the *National Credit Code*, by failing to give to a mortgagor, (under loan contract number 635136), a written default notice containing the required matters and in the prescribed form prior to commencing enforcement proceedings under the mortgage, namely by repossessing a Volkswagen Amarok registration UAV420.

Penalty under this notice

3. The penalty for the alleged offence under this notice is \$1,700 for an individual (10 penalty units) or \$8,500 for a body corporate (50 penalty units).

The applicable penalty in this notice is \$8,500.

This penalty can be paid by (**see attached invoice for payment options**).

4. If you pay the penalty stated in this notice within the time for payment mentioned below then (unless this notice is subsequently withdrawn and any penalty paid refunded):

- (a) any liability you have for the commission of the alleged offence will be discharged; and
- (b) you will not be prosecuted for the alleged offence; and
- (c) you will not be taken to have admitted guilt in respect of the alleged offence; and
- (d) you will not be taken to have been convicted of the alleged offence.

Consequences of failure to pay penalty under this notice

5. If you do not pay the penalty specified in this notice within the time for payment mentioned below, you may be prosecuted for the alleged offence.
6. The maximum penalty that a court may impose for this offence is 50 penalty units for an individual and 250 penalty units for a body corporate.

Time for payment

7. The time for payment is:
 - (a) within 28 days after the day on which the notice is given to you; or
 - (b) if you apply for a further period of time in which to pay the penalty, and the application is granted — within the further period allowed; or
 - (c) if you apply for a further period of time in which to pay the penalty, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (d) if you apply for permission to pay the penalty by instalments, and the permission is granted — in accordance with the permission; or
 - (e) if you apply for permission to pay the penalty by instalments, and the permission is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (f) if you apply for the notice to be withdrawn, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you.

Applying to have this notice withdrawn

9. Within 28 days after you receive this notice, you may apply to the nominated person for this infringement notice to have this notice withdrawn.

Applying for more time to pay the penalty under this notice

10. Within 28 days after you receive this notice, you may apply to the nominated person for a further period of up to 28 days in which to pay the penalty under this notice.

Applying to pay the penalty under this notice by instalments

11. Within 28 days after you receive this notice, you may apply to the nominated person for permission to pay the penalty under this notice by instalments.

Requirements for applications

12. An application to have this notice withdrawn, or for more time to pay the penalty under this notice, or for permission to pay the penalty under this notice by instalments:

- (a) must be in writing; and
- (b) must include the unique identification code set out at the top of this notice; and
- (c) must include your reasons for making the application; and
- (d) for an application for permission to pay the penalty under this notice by instalments — include the proposed amount and frequency of instalments; and
- (e) may be made by forwarding your application to the nominated person.

46. The nominated person for this infringement notice is:

Caroline Jefferies

Australian Securities and Investments Commission

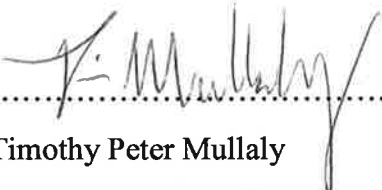
GPO Box 9827

Sydney NSW 2001

or by facsimile: (02) 9911 2414

or by email: caroline.jefferies@asic.gov.au

Signed



.....

Timothy Peter Mullaly

Authorised ASIC officer issuing the notice



National Consumer Credit Protection Regulations 2010 (Cth)
Infringement notice

section 331 of the Act
paragraph 40(a) of the Regulations

Date of issue: 26 February 2016

Unique identification code: S01571434

TO: Capital Finance Australia Limited
ACN 069 663 136
'Westpac Place'
Level 20, 275 Kent Street
SYDNEY NSW 2000

1. I, Timothy Peter Mullaly, give this infringement notice under regulation 39 of the *National Consumer Credit Protection Regulations 2010*.
2. I have reasonable grounds to believe that you have committed the following offence:

On or about 9 June 2015 at Moranbah in the State of Queensland you, as a credit provider holding Australian credit licence number 393031, committed an offence under subsection 88(2) of the *National Credit Code*, by failing to give to a mortgagor, (under loan contract number 631230), a written default notice containing the required matters and in the prescribed form prior to commencing enforcement proceedings under the mortgage, namely by repossessing a Holden Colorado registration 692SRT.

Penalty under this notice

3. The penalty for the alleged offence under this notice is \$1,700 for an individual (10 penalty units) or \$8,500 for a body corporate (50 penalty units).

The applicable penalty in this notice is \$8,500.

This penalty can be paid by **(see attached invoice for payment options)**.

4. If you pay the penalty stated in this notice within the time for payment mentioned below then (unless this notice is subsequently withdrawn and any penalty paid refunded):
 - (a) any liability you have for the commission of the alleged offence will be discharged; and
 - (b) you will not be prosecuted for the alleged offence; and
 - (c) you will not be taken to have admitted guilt in respect of the alleged offence; and
 - (d) you will not be taken to have been convicted of the alleged offence.

Consequences of failure to pay penalty under this notice

5. If you do not pay the penalty specified in this notice within the time for payment mentioned below, you may be prosecuted for the alleged offence.
6. The maximum penalty that a court may impose for this offence is 50 penalty units for an individual and 250 penalty units for a body corporate.

Time for payment

7. The time for payment is:
 - (a) within 28 days after the day on which the notice is given to you; or
 - (b) if you apply for a further period of time in which to pay the penalty, and the application is granted — within the further period allowed; or
 - (c) if you apply for a further period of time in which to pay the penalty, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (d) if you apply for permission to pay the penalty by instalments, and the permission is granted — in accordance with the permission; or
 - (e) if you apply for permission to pay the penalty by instalments, and the permission is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (f) if you apply for the notice to be withdrawn, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you.

Applying to have this notice withdrawn

9. Within 28 days after you receive this notice, you may apply to the nominated person for this infringement notice to have this notice withdrawn.

Applying for more time to pay the penalty under this notice

10. Within 28 days after you receive this notice, you may apply to the nominated person for a further period of up to 28 days in which to pay the penalty under this notice.

Applying to pay the penalty under this notice by instalments

11. Within 28 days after you receive this notice, you may apply to the nominated person for permission to pay the penalty under this notice by instalments.

Requirements for applications

12. An application to have this notice withdrawn, or for more time to pay the penalty under this notice, or for permission to pay the penalty under this notice by instalments:

- (a) must be in writing; and
- (b) must include the unique identification code set out at the top of this notice; and
- (c) must include your reasons for making the application; and
- (d) for an application for permission to pay the penalty under this notice by instalments — include the proposed amount and frequency of instalments; and
- (e) may be made by forwarding your application to the nominated person.

47. The nominated person for this infringement notice is:

Caroline Jefferies

Australian Securities and Investments Commission

GPO Box 9827

Sydney NSW 2001

or by facsimile: (02) 9911 2414

or by email: caroline.jefferies@asic.gov.au

Signed



Timothy Peter Mullaly

Authorised ASIC officer issuing the notice



National Consumer Credit Protection Regulations 2010 (Cth)
Infringement notice

**section 331 of the Act
paragraph 40(a) of the Regulations**

Date of issue: 26 February 2016

Unique identification code: S01571435

TO: Capital Finance Australia Limited
ACN 069 663 136
'Westpac Place'
Level 20, 275 Kent Street
SYDNEY NSW 2000

1. I, Timothy Peter Mullaly, give this infringement notice under regulation 39 of the *National Consumer Credit Protection Regulations 2010*.
2. I have reasonable grounds to believe that you have committed the following offence:

On or about 28 May 2015 at Singleton in the State of New South Wales you, as a credit provider holding Australian credit licence number 393031, committed an offence under subsection 88(2) of the *National Credit Code*, by failing to give to a mortgagor, (under loan contract number 625968), a written default notice containing the required matters and in the prescribed form prior to commencing enforcement proceedings under the mortgage, namely by repossessing a Holden Barina registration 1CQQ369.

Penalty under this notice

3. The penalty for the alleged offence under this notice is \$1,700 for an individual (10 penalty units) or \$8,500 for a body corporate (50 penalty units).

The applicable penalty in this notice is \$8,500.

This penalty can be paid by (**see attached invoice for payment options**).

4. If you pay the penalty stated in this notice within the time for payment mentioned below then (unless this notice is subsequently withdrawn and any penalty paid refunded):
 - (a) any liability you have for the commission of the alleged offence will be discharged; and
 - (b) you will not be prosecuted for the alleged offence; and
 - (c) you will not be taken to have admitted guilt in respect of the alleged offence; and
 - (d) you will not be taken to have been convicted of the alleged offence.

Consequences of failure to pay penalty under this notice

5. If you do not pay the penalty specified in this notice within the time for payment mentioned below, you may be prosecuted for the alleged offence.
6. The maximum penalty that a court may impose for this offence is 50 penalty units for an individual and 250 penalty units for a body corporate.

Time for payment

7. The time for payment is:
 - (a) within 28 days after the day on which the notice is given to you; or
 - (b) if you apply for a further period of time in which to pay the penalty, and the application is granted — within the further period allowed; or
 - (c) if you apply for a further period of time in which to pay the penalty, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (d) if you apply for permission to pay the penalty by instalments, and the permission is granted — in accordance with the permission; or
 - (e) if you apply for permission to pay the penalty by instalments, and the permission is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (f) if you apply for the notice to be withdrawn, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you.

Applying to have this notice withdrawn

9. Within 28 days after you receive this notice, you may apply to the nominated person for this infringement notice to have this notice withdrawn.

Applying for more time to pay the penalty under this notice

10. Within 28 days after you receive this notice, you may apply to the nominated person for a further period of up to 28 days in which to pay the penalty under this notice.

Applying to pay the penalty under this notice by instalments

11. Within 28 days after you receive this notice, you may apply to the nominated person for permission to pay the penalty under this notice by instalments.

Requirements for applications

12. An application to have this notice withdrawn, or for more time to pay the penalty under this notice, or for permission to pay the penalty under this notice by instalments:
- (a) must be in writing; and
 - (b) must include the unique identification code set out at the top of this notice; and
 - (c) must include your reasons for making the application; and
 - (d) for an application for permission to pay the penalty under this notice by instalments — include the proposed amount and frequency of instalments; and
 - (e) may be made by forwarding your application to the nominated person.

48. The nominated person for this infringement notice is:

Caroline Jefferies

Australian Securities and Investments Commission

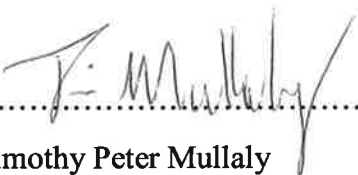
GPO Box 9827

Sydney NSW 2001

or by facsimile: (02) 9911 2414

or by email: caroline.jefferies@asic.gov.au

Signed



.....

Timothy Peter Mullaly

Authorised ASIC officer issuing the notice



S01571436

National Consumer Credit Protection Regulations 2010 (Cth)
Infringement notice

section 331 of the Act
paragraph 40(a) of the Regulations

Date of issue: 26 February 2016

Unique identification code: S01571436

TO: Capital Finance Australia Limited
ACN 069 663 136
'Westpac Place'
Level 20, 275 Kent Street
SYDNEY NSW 2000

1. I, Timothy Peter Mullaly, give this infringement notice under regulation 39 of the *National Consumer Credit Protection Regulations 2010*.
2. I have reasonable grounds to believe that you have committed the following offence:

On or about 29 May 2015 at Kelso in the State of Queensland you, as a credit provider holding Australian credit licence number 393031, committed an offence under subsection 88(2) of the *National Credit Code*, by failing to give to a mortgagor, (under loan contract number 620621), a written default notice containing the required matters and in the prescribed form prior to commencing enforcement proceedings under the mortgage, namely by repossessing a Kia Grand Carnival registration 528KDJ.

Penalty under this notice

3. The penalty for the alleged offence under this notice is \$1,700 for an individual (10 penalty units) or \$8,500 for a body corporate (50 penalty units).

The applicable penalty in this notice is \$8,500.

This penalty can be paid by (**see attached invoice for payment options**).

4. If you pay the penalty stated in this notice within the time for payment mentioned below then (unless this notice is subsequently withdrawn and any penalty paid refunded):
 - (a) any liability you have for the commission of the alleged offence will be discharged; and
 - (b) you will not be prosecuted for the alleged offence; and
 - (c) you will not be taken to have admitted guilt in respect of the alleged offence; and
 - (d) you will not be taken to have been convicted of the alleged offence.

Consequences of failure to pay penalty under this notice

5. If you do not pay the penalty specified in this notice within the time for payment mentioned below, you may be prosecuted for the alleged offence.
6. The maximum penalty that a court may impose for this offence is 50 penalty units for an individual and 250 penalty units for a body corporate.

Time for payment

7. The time for payment is:
 - (a) within 28 days after the day on which the notice is given to you; or
 - (b) if you apply for a further period of time in which to pay the penalty, and the application is granted — within the further period allowed; or
 - (c) if you apply for a further period of time in which to pay the penalty, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (d) if you apply for permission to pay the penalty by instalments, and the permission is granted — in accordance with the permission; or
 - (e) if you apply for permission to pay the penalty by instalments, and the permission is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (f) if you apply for the notice to be withdrawn, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you.

Applying to have this notice withdrawn

9. Within 28 days after you receive this notice, you may apply to the nominated person for this infringement notice to have this notice withdrawn.

Applying for more time to pay the penalty under this notice

10. Within 28 days after you receive this notice, you may apply to the nominated person for a further period of up to 28 days in which to pay the penalty under this notice.

Applying to pay the penalty under this notice by instalments

11. Within 28 days after you receive this notice, you may apply to the nominated person for permission to pay the penalty under this notice by instalments.

Requirements for applications

12. An application to have this notice withdrawn, or for more time to pay the penalty under this notice, or for permission to pay the penalty under this notice by instalments:
- (a) must be in writing; and
 - (b) must include the unique identification code set out at the top of this notice; and
 - (c) must include your reasons for making the application; and
 - (d) for an application for permission to pay the penalty under this notice by instalments — include the proposed amount and frequency of instalments; and
 - (e) may be made by forwarding your application to the nominated person.

49. The nominated person for this infringement notice is:

Caroline Jefferies

Australian Securities and Investments Commission

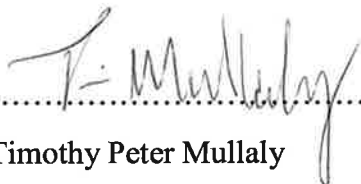
GPO Box 9827

Sydney NSW 2001

or by facsimile: (02) 9911 2414

or by email: caroline.jefferies@asic.gov.au

Signed



.....

Timothy Peter Mullaly

Authorised ASIC officer issuing the notice



S01571437

National Consumer Credit Protection Regulations 2010 (Cth)
Infringement notice

section 331 of the Act
paragraph 40(a) of the Regulations

Date of issue: 26 February 2016

Unique identification code: S01571437

TO: Capital Finance Australia Limited
ACN 069 663 136
'Westpac Place'
Level 20, 275 Kent Street
SYDNEY NSW 2000

1. I, Timothy Peter Mullaly, give this infringement notice under regulation 39 of the *National Consumer Credit Protection Regulations 2010*.
2. I have reasonable grounds to believe that you have committed the following offence:

On or about 22 May 2015 at Maddington in the State of Western Australia you, as a credit provider holding Australian credit licence number 393031, committed an offence under subsection 88(2) of the *National Credit Code*, by failing to give to a mortgagor, (under loan contract number 619816), a written default notice containing the required matters and in the prescribed form prior to commencing enforcement proceedings under the mortgage, namely by repossessing a Ford Territory registration 1CRJ861.

Penalty under this notice

3. The penalty for the alleged offence under this notice is \$1,700 for an individual (10 penalty units) or \$8,500 for a body corporate (50 penalty units).

The applicable penalty in this notice is \$8,500.

This penalty can be paid by (**see attached invoice for payment options**).

4. If you pay the penalty stated in this notice within the time for payment mentioned below then (unless this notice is subsequently withdrawn and any penalty paid refunded):
 - (a) any liability you have for the commission of the alleged offence will be discharged; and
 - (b) you will not be prosecuted for the alleged offence; and
 - (c) you will not be taken to have admitted guilt in respect of the alleged offence; and
 - (d) you will not be taken to have been convicted of the alleged offence.

Consequences of failure to pay penalty under this notice

5. If you do not pay the penalty specified in this notice within the time for payment mentioned below, you may be prosecuted for the alleged offence.
6. The maximum penalty that a court may impose for this offence is 50 penalty units for an individual and 250 penalty units for a body corporate.

Time for payment

7. The time for payment is:
 - (a) within 28 days after the day on which the notice is given to you; or
 - (b) if you apply for a further period of time in which to pay the penalty, and the application is granted — within the further period allowed; or
 - (c) if you apply for a further period of time in which to pay the penalty, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (d) if you apply for permission to pay the penalty by instalments, and the permission is granted — in accordance with the permission; or
 - (e) if you apply for permission to pay the penalty by instalments, and the permission is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (f) if you apply for the notice to be withdrawn, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you.

Applying to have this notice withdrawn

9. Within 28 days after you receive this notice, you may apply to the nominated person for this infringement notice to have this notice withdrawn.

Applying for more time to pay the penalty under this notice

10. Within 28 days after you receive this notice, you may apply to the nominated person for a further period of up to 28 days in which to pay the penalty under this notice.

Applying to pay the penalty under this notice by instalments

11. Within 28 days after you receive this notice, you may apply to the nominated person for permission to pay the penalty under this notice by instalments.

Requirements for applications

12. An application to have this notice withdrawn, or for more time to pay the penalty under this notice, or for permission to pay the penalty under this notice by instalments:

- (a) must be in writing; and
- (b) must include the unique identification code set out at the top of this notice; and
- (c) must include your reasons for making the application; and
- (d) for an application for permission to pay the penalty under this notice by instalments — include the proposed amount and frequency of instalments; and
- (e) may be made by forwarding your application to the nominated person.

50. The nominated person for this infringement notice is:

Caroline Jefferies

Australian Securities and Investments Commission

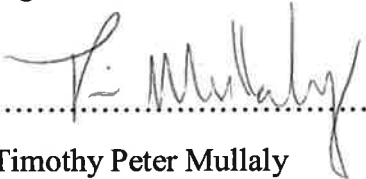
GPO Box 9827

Sydney NSW 2001

or by facsimile: (02) 9911 2414

or by email: caroline.jefferies@asic.gov.au

Signed



.....

Timothy Peter Mullaly

Authorised ASIC officer issuing the notice



S01571438

National Consumer Credit Protection Regulations 2010 (Cth)
Infringement notice

section 331 of the Act
paragraph 40(a) of the Regulations

Date of issue: 26 February 2016

Unique identification code: S01571438

TO: Capital Finance Australia Limited
ACN 069 663 136
'Westpac Place'
Level 20, 275 Kent Street
SYDNEY NSW 2000

1. I, Timothy Peter Mullaly, give this infringement notice under regulation 39 of the *National Consumer Credit Protection Regulations 2010*.
2. I have reasonable grounds to believe that you have committed the following offence:

On or about 4 June 2015 at Mannerim in the State of Victoria you, as a credit provider holding Australian credit licence number 393031, committed an offence under subsection 88(2) of the *National Credit Code*, by failing to give to a mortgagor, (under loan contract number 612997), a written default notice containing the required matters and in the prescribed form prior to commencing enforcement proceedings under the mortgage, namely by repossessing a Mazda RX-8 registration WYF412.

Penalty under this notice

3. The penalty for the alleged offence under this notice is \$1,700 for an individual (10 penalty units) or \$8,500 for a body corporate (50 penalty units).

The applicable penalty in this notice is \$8,500.

This penalty can be paid by **(see attached invoice for payment options)**.

4. If you pay the penalty stated in this notice within the time for payment mentioned below then (unless this notice is subsequently withdrawn and any penalty paid refunded):
 - (a) any liability you have for the commission of the alleged offence will be discharged; and
 - (b) you will not be prosecuted for the alleged offence; and
 - (c) you will not be taken to have admitted guilt in respect of the alleged offence; and
 - (d) you will not be taken to have been convicted of the alleged offence.

Consequences of failure to pay penalty under this notice

5. If you do not pay the penalty specified in this notice within the time for payment mentioned below, you may be prosecuted for the alleged offence.
6. The maximum penalty that a court may impose for this offence is 50 penalty units for an individual and 250 penalty units for a body corporate.

Time for payment

7. The time for payment is:
 - (a) within 28 days after the day on which the notice is given to you; or
 - (b) if you apply for a further period of time in which to pay the penalty, and the application is granted — within the further period allowed; or
 - (c) if you apply for a further period of time in which to pay the penalty, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (d) if you apply for permission to pay the penalty by instalments, and the permission is granted — in accordance with the permission; or
 - (e) if you apply for permission to pay the penalty by instalments, and the permission is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (f) if you apply for the notice to be withdrawn, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you.

Applying to have this notice withdrawn

9. Within 28 days after you receive this notice, you may apply to the nominated person for this infringement notice to have this notice withdrawn.

Applying for more time to pay the penalty under this notice

10. Within 28 days after you receive this notice, you may apply to the nominated person for a further period of up to 28 days in which to pay the penalty under this notice.

Applying to pay the penalty under this notice by instalments

11. Within 28 days after you receive this notice, you may apply to the nominated person for permission to pay the penalty under this notice by instalments.

Requirements for applications

12. An application to have this notice withdrawn, or for more time to pay the penalty under this notice, or for permission to pay the penalty under this notice by instalments:
- (a) must be in writing; and
 - (b) must include the unique identification code set out at the top of this notice; and
 - (c) must include your reasons for making the application; and
 - (d) for an application for permission to pay the penalty under this notice by instalments — include the proposed amount and frequency of instalments; and
 - (e) may be made by forwarding your application to the nominated person.

51. The nominated person for this infringement notice is:

Caroline Jefferies

Australian Securities and Investments Commission

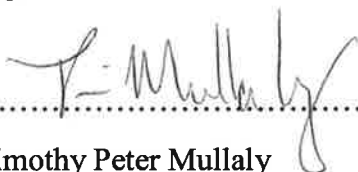
GPO Box 9827

Sydney NSW 2001

or by facsimile: (02) 9911 2414

or by email: caroline.jefferies@asic.gov.au

Signed


.....

Timothy Peter Mullaly

Authorised ASIC officer issuing the notice



S01571439

National Consumer Credit Protection Regulations 2010 (Cth)
Infringement notice

section 331 of the Act
paragraph 40(a) of the Regulations

Date of issue: 26 February 2016

Unique identification code: S01571439

TO: Capital Finance Australia Limited
ACN 069 663 136
'Westpac Place'
Level 20, 275 Kent Street
SYDNEY NSW 2000

1. I, Timothy Peter Mullaly, give this infringement notice under regulation 39 of the *National Consumer Credit Protection Regulations 2010*.
2. I have reasonable grounds to believe that you have committed the following offence:

On or about 5 June 2015 at Wyreema in the State of Queensland you, as a credit provider holding Australian credit licence number 393031, committed an offence under subsection 88(2) of the *National Credit Code*, by failing to give to a mortgagor, (under loan contract number 605788), a written default notice containing the required matters and in the prescribed form prior to commencing enforcement proceedings under the mortgage, namely by repossessing a Toyota Hilux registration 423SLZ.

Penalty under this notice

3. The penalty for the alleged offence under this notice is \$1,700 for an individual (10 penalty units) or \$8,500 for a body corporate (50 penalty units).

The applicable penalty in this notice is \$8,500.

This penalty can be paid by **(see attached invoice for payment options)**.

4. If you pay the penalty stated in this notice within the time for payment mentioned below then (unless this notice is subsequently withdrawn and any penalty paid refunded):
 - (a) any liability you have for the commission of the alleged offence will be discharged; and
 - (b) you will not be prosecuted for the alleged offence; and
 - (c) you will not be taken to have admitted guilt in respect of the alleged offence; and
 - (d) you will not be taken to have been convicted of the alleged offence.

Consequences of failure to pay penalty under this notice

5. If you do not pay the penalty specified in this notice within the time for payment mentioned below, you may be prosecuted for the alleged offence.
6. The maximum penalty that a court may impose for this offence is 50 penalty units for an individual and 250 penalty units for a body corporate.

Time for payment

7. The time for payment is:
 - (a) within 28 days after the day on which the notice is given to you; or
 - (b) if you apply for a further period of time in which to pay the penalty, and the application is granted — within the further period allowed; or
 - (c) if you apply for a further period of time in which to pay the penalty, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (d) if you apply for permission to pay the penalty by instalments, and the permission is granted — in accordance with the permission; or
 - (e) if you apply for permission to pay the penalty by instalments, and the permission is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (f) if you apply for the notice to be withdrawn, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you.

Applying to have this notice withdrawn

9. Within 28 days after you receive this notice, you may apply to the nominated person for this infringement notice to have this notice withdrawn.

Applying for more time to pay the penalty under this notice

10. Within 28 days after you receive this notice, you may apply to the nominated person for a further period of up to 28 days in which to pay the penalty under this notice.

Applying to pay the penalty under this notice by instalments

11. Within 28 days after you receive this notice, you may apply to the nominated person for permission to pay the penalty under this notice by instalments.

Requirements for applications

12. An application to have this notice withdrawn, or for more time to pay the penalty under this notice, or for permission to pay the penalty under this notice by instalments:

- (a) must be in writing; and
- (b) must include the unique identification code set out at the top of this notice; and
- (c) must include your reasons for making the application; and
- (d) for an application for permission to pay the penalty under this notice by instalments — include the proposed amount and frequency of instalments; and
- (e) may be made by forwarding your application to the nominated person.

52. The nominated person for this infringement notice is:

Caroline Jefferies

Australian Securities and Investments Commission

GPO Box 9827

Sydney NSW 2001

or by facsimile: (02) 9911 2414

or by email: caroline.jefferies@asic.gov.au

Signed



Timothy Peter Mullaly

Authorised ASIC officer issuing the notice



National Consumer Credit Protection Regulations 2010 (Cth)
Infringement notice

section 331 of the Act
paragraph 40(a) of the Regulations

Date of issue: 26 February 2016

Unique identification code: S01571440

TO: Capital Finance Australia Limited
ACN 069 663 136
'Westpac Place'
Level 20, 275 Kent Street
SYDNEY NSW 2000

1. I, Timothy Peter Mullaly, give this infringement notice under regulation 39 of the *National Consumer Credit Protection Regulations 2010*.

2. I have reasonable grounds to believe that you have committed the following offence:

On or about 16 June 2015 at Armidale in the State of New South Wales you, as a credit provider holding Australian credit licence number 393031, committed an offence under subsection 88(2) of the *National Credit Code*, by failing to give to a mortgagor, (under loan contract number 605193), a written default notice containing the required matters and in the prescribed form prior to commencing enforcement proceedings under the mortgage, namely by repossessing a Holden Commodore registration BQ41LX.

Penalty under this notice

3. The penalty for the alleged offence under this notice is \$1,700 for an individual (10 penalty units) or \$8,500 for a body corporate (50 penalty units).

The applicable penalty in this notice is \$8,500.

This penalty can be paid by **(see attached invoice for payment options)**.

4. If you pay the penalty stated in this notice within the time for payment mentioned below then (unless this notice is subsequently withdrawn and any penalty paid refunded):

- (a) any liability you have for the commission of the alleged offence will be discharged; and
- (b) you will not be prosecuted for the alleged offence; and
- (c) you will not be taken to have admitted guilt in respect of the alleged offence; and
- (d) you will not be taken to have been convicted of the alleged offence.

Consequences of failure to pay penalty under this notice

5. If you do not pay the penalty specified in this notice within the time for payment mentioned below, you may be prosecuted for the alleged offence.
6. The maximum penalty that a court may impose for this offence is 50 penalty units for an individual and 250 penalty units for a body corporate.

Time for payment

7. The time for payment is:
 - (a) within 28 days after the day on which the notice is given to you; or
 - (b) if you apply for a further period of time in which to pay the penalty, and the application is granted — within the further period allowed; or
 - (c) if you apply for a further period of time in which to pay the penalty, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (d) if you apply for permission to pay the penalty by instalments, and the permission is granted — in accordance with the permission; or
 - (e) if you apply for permission to pay the penalty by instalments, and the permission is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (f) if you apply for the notice to be withdrawn, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you.

Applying to have this notice withdrawn

9. Within 28 days after you receive this notice, you may apply to the nominated person for this infringement notice to have this notice withdrawn.

Applying for more time to pay the penalty under this notice

10. Within 28 days after you receive this notice, you may apply to the nominated person for a further period of up to 28 days in which to pay the penalty under this notice.

Applying to pay the penalty under this notice by instalments

11. Within 28 days after you receive this notice, you may apply to the nominated person for permission to pay the penalty under this notice by instalments.

Requirements for applications

12. An application to have this notice withdrawn, or for more time to pay the penalty under this notice, or for permission to pay the penalty under this notice by instalments:
- (a) must be in writing; and
 - (b) must include the unique identification code set out at the top of this notice; and
 - (c) must include your reasons for making the application; and
 - (d) for an application for permission to pay the penalty under this notice by instalments — include the proposed amount and frequency of instalments; and
 - (e) may be made by forwarding your application to the nominated person.

53. The nominated person for this infringement notice is:

Caroline Jefferies

Australian Securities and Investments Commission

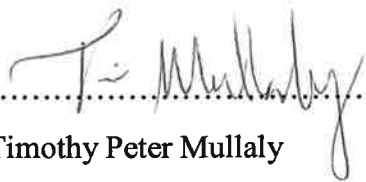
GPO Box 9827

Sydney NSW 2001

or by facsimile: (02) 9911 2414

or by email: caroline.jefferies@asic.gov.au

Signed


.....

Timothy Peter Mullaly

Authorised ASIC officer issuing the notice



National Consumer Credit Protection Regulations 2010 (Cth)
Infringement notice

section 331 of the Act
paragraph 40(a) of the Regulations

Date of issue: 26 February 2016

Unique identification code: S01571441

TO: Capital Finance Australia Limited
ACN 069 663 136
'Westpac Place'
Level 20, 275 Kent Street
SYDNEY NSW 2000

1. I, Timothy Peter Mullaly, give this infringement notice under regulation 39 of the *National Consumer Credit Protection Regulations 2010*.
2. I have reasonable grounds to believe that you have committed the following offence:

On or about 29 May 2015 at Mount Maria in the State of Queensland you, as a credit provider holding Australian credit licence number 393031, committed an offence under subsection 88(2) of the *National Credit Code*, by failing to give to a mortgagor, (under loan contract number 603553), a written default notice containing the required matters and in the prescribed form prior to commencing enforcement proceedings under the mortgage, namely by repossessing a Harley Davidson XL1200X registration 821IP.

Penalty under this notice

3. The penalty for the alleged offence under this notice is \$1,700 for an individual (10 penalty units) or \$8,500 for a body corporate (50 penalty units).

The applicable penalty in this notice is \$8,500.

This penalty can be paid by (**see attached invoice for payment options**).

4. If you pay the penalty stated in this notice within the time for payment mentioned below then (unless this notice is subsequently withdrawn and any penalty paid refunded):
 - (a) any liability you have for the commission of the alleged offence will be discharged; and
 - (b) you will not be prosecuted for the alleged offence; and
 - (c) you will not be taken to have admitted guilt in respect of the alleged offence; and
 - (d) you will not be taken to have been convicted of the alleged offence.

Consequences of failure to pay penalty under this notice

5. If you do not pay the penalty specified in this notice within the time for payment mentioned below, you may be prosecuted for the alleged offence.
6. The maximum penalty that a court may impose for this offence is 50 penalty units for an individual and 250 penalty units for a body corporate.

Time for payment

7. The time for payment is:
 - (a) within 28 days after the day on which the notice is given to you; or
 - (b) if you apply for a further period of time in which to pay the penalty, and the application is granted — within the further period allowed; or
 - (c) if you apply for a further period of time in which to pay the penalty, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (d) if you apply for permission to pay the penalty by instalments, and the permission is granted — in accordance with the permission; or
 - (e) if you apply for permission to pay the penalty by instalments, and the permission is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (f) if you apply for the notice to be withdrawn, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you.

Applying to have this notice withdrawn

9. Within 28 days after you receive this notice, you may apply to the nominated person for this infringement notice to have this notice withdrawn.

Applying for more time to pay the penalty under this notice

10. Within 28 days after you receive this notice, you may apply to the nominated person for a further period of up to 28 days in which to pay the penalty under this notice.

Applying to pay the penalty under this notice by instalments

11. Within 28 days after you receive this notice, you may apply to the nominated person for permission to pay the penalty under this notice by instalments.

Requirements for applications

12. An application to have this notice withdrawn, or for more time to pay the penalty under this notice, or for permission to pay the penalty under this notice by instalments:
- (a) must be in writing; and
 - (b) must include the unique identification code set out at the top of this notice; and
 - (c) must include your reasons for making the application; and
 - (d) for an application for permission to pay the penalty under this notice by instalments — include the proposed amount and frequency of instalments; and
 - (e) may be made by forwarding your application to the nominated person.

54. The nominated person for this infringement notice is:

Caroline Jefferies

Australian Securities and Investments Commission

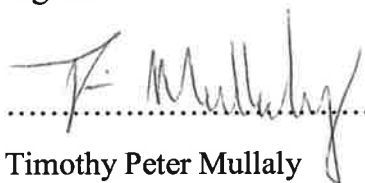
GPO Box 9827

Sydney NSW 2001

or by facsimile: (02) 9911 2414

or by email: caroline.jefferies@asic.gov.au

Signed



.....

Timothy Peter Mullaly

Authorised ASIC officer issuing the notice



S01571442

National Consumer Credit Protection Regulations 2010 (Cth)
Infringement notice

section 331 of the Act
paragraph 40(a) of the Regulations

Date of issue: 26 February 2016

Unique identification code: S01571442

TO: Capital Finance Australia Limited
ACN 069 663 136
'Westpac Place'
Level 20, 275 Kent Street
SYDNEY NSW 2000

1. I, Timothy Peter Mullaly, give this infringement notice under regulation 39 of the *National Consumer Credit Protection Regulations 2010*.
2. I have reasonable grounds to believe that you have committed the following offence:

On or about 20 June 2015 at Palm Beach in the State of Queensland you, as a credit provider holding Australian credit licence number 393031, committed an offence under subsection 88(2) of the *National Credit Code*, by failing to give to a mortgagor, (under loan contract number 599703), a written default notice containing the required matters and in the prescribed form prior to commencing enforcement proceedings under the mortgage, namely by repossessing a Nissan Nivara registration 221SKB.

Penalty under this notice

3. The penalty for the alleged offence under this notice is \$1,700 for an individual (10 penalty units) or \$8,500 for a body corporate (50 penalty units).

The applicable penalty in this notice is \$8,500.

This penalty can be paid by **(see attached invoice for payment options)**.

4. If you pay the penalty stated in this notice within the time for payment mentioned below then (unless this notice is subsequently withdrawn and any penalty paid refunded):
 - (a) any liability you have for the commission of the alleged offence will be discharged; and
 - (b) you will not be prosecuted for the alleged offence; and
 - (c) you will not be taken to have admitted guilt in respect of the alleged offence; and
 - (d) you will not be taken to have been convicted of the alleged offence.

Consequences of failure to pay penalty under this notice

5. If you do not pay the penalty specified in this notice within the time for payment mentioned below, you may be prosecuted for the alleged offence.
6. The maximum penalty that a court may impose for this offence is 50 penalty units for an individual and 250 penalty units for a body corporate.

Time for payment

7. The time for payment is:
 - (a) within 28 days after the day on which the notice is given to you; or
 - (b) if you apply for a further period of time in which to pay the penalty, and the application is granted — within the further period allowed; or
 - (c) if you apply for a further period of time in which to pay the penalty, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (d) if you apply for permission to pay the penalty by instalments, and the permission is granted — in accordance with the permission; or
 - (e) if you apply for permission to pay the penalty by instalments, and the permission is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (f) if you apply for the notice to be withdrawn, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you.

Applying to have this notice withdrawn

9. Within 28 days after you receive this notice, you may apply to the nominated person for this infringement notice to have this notice withdrawn.

Applying for more time to pay the penalty under this notice

10. Within 28 days after you receive this notice, you may apply to the nominated person for a further period of up to 28 days in which to pay the penalty under this notice.

Applying to pay the penalty under this notice by instalments

11. Within 28 days after you receive this notice, you may apply to the nominated person for permission to pay the penalty under this notice by instalments.

Requirements for applications

12. An application to have this notice withdrawn, or for more time to pay the penalty under this notice, or for permission to pay the penalty under this notice by instalments:

- (a) must be in writing; and
- (b) must include the unique identification code set out at the top of this notice; and
- (c) must include your reasons for making the application; and
- (d) for an application for permission to pay the penalty under this notice by instalments — include the proposed amount and frequency of instalments; and
- (e) may be made by forwarding your application to the nominated person.

55. The nominated person for this infringement notice is:

Caroline Jefferies

Australian Securities and Investments Commission

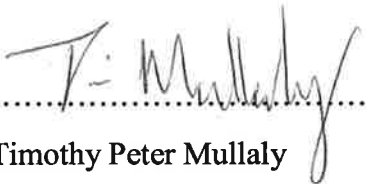
GPO Box 9827

Sydney NSW 2001

or by facsimile: (02) 9911 2414

or by email: caroline.jefferies@asic.gov.au

Signed



.....

Timothy Peter Mullaly

Authorised ASIC officer issuing the notice



S01571443

National Consumer Credit Protection Regulations 2010 (Cth)
Infringement notice

section 331 of the Act
paragraph 40(a) of the Regulations

Date of issue: 26 February 2016

Unique identification code: S01571443

TO: Capital Finance Australia Limited
ACN 069 663 136
'Westpac Place'
Level 20, 275 Kent Street
SYDNEY NSW 2000

1. I, Timothy Peter Mullaly, give this infringement notice under regulation 39 of the *National Consumer Credit Protection Regulations 2010*.
2. I have reasonable grounds to believe that you have committed the following offence:

On or about 3 June 2015 at Gordonvale in the State of Queensland you, as a credit provider holding Australian credit licence number 393031, committed an offence under subsection 88(2) of the *National Credit Code*, by failing to give to a mortgagor, (under loan contract number 593529), a written default notice containing the required matters and in the prescribed form prior to commencing enforcement proceedings under the mortgage, namely by repossessing a Mitsubishi Pajero registration 690SFR.

Penalty under this notice

3. The penalty for the alleged offence under this notice is \$1,700 for an individual (10 penalty units) or \$8,500 for a body corporate (50 penalty units).

The applicable penalty in this notice is \$8,500.

This penalty can be paid by **(see attached invoice for payment options)**.

4. If you pay the penalty stated in this notice within the time for payment mentioned below then (unless this notice is subsequently withdrawn and any penalty paid refunded):
 - (a) any liability you have for the commission of the alleged offence will be discharged; and
 - (b) you will not be prosecuted for the alleged offence; and
 - (c) you will not be taken to have admitted guilt in respect of the alleged offence; and
 - (d) you will not be taken to have been convicted of the alleged offence.

Consequences of failure to pay penalty under this notice

5. If you do not pay the penalty specified in this notice within the time for payment mentioned below, you may be prosecuted for the alleged offence.
6. The maximum penalty that a court may impose for this offence is 50 penalty units for an individual and 250 penalty units for a body corporate.

Time for payment

7. The time for payment is:
 - (a) within 28 days after the day on which the notice is given to you; or
 - (b) if you apply for a further period of time in which to pay the penalty, and the application is granted — within the further period allowed; or
 - (c) if you apply for a further period of time in which to pay the penalty, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (d) if you apply for permission to pay the penalty by instalments, and the permission is granted — in accordance with the permission; or
 - (e) if you apply for permission to pay the penalty by instalments, and the permission is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (f) if you apply for the notice to be withdrawn, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you.

Applying to have this notice withdrawn

9. Within 28 days after you receive this notice, you may apply to the nominated person for this infringement notice to have this notice withdrawn.

Applying for more time to pay the penalty under this notice

10. Within 28 days after you receive this notice, you may apply to the nominated person for a further period of up to 28 days in which to pay the penalty under this notice.

Applying to pay the penalty under this notice by instalments

11. Within 28 days after you receive this notice, you may apply to the nominated person for permission to pay the penalty under this notice by instalments.

Requirements for applications

12. An application to have this notice withdrawn, or for more time to pay the penalty under this notice, or for permission to pay the penalty under this notice by instalments:
- (a) must be in writing; and
 - (b) must include the unique identification code set out at the top of this notice; and
 - (c) must include your reasons for making the application; and
 - (d) for an application for permission to pay the penalty under this notice by instalments — include the proposed amount and frequency of instalments; and
 - (e) may be made by forwarding your application to the nominated person.

56. The nominated person for this infringement notice is:

Caroline Jefferies

Australian Securities and Investments Commission

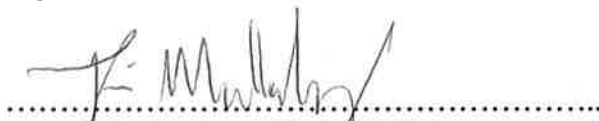
GPO Box 9827

Sydney NSW 2001

or by facsimile: (02) 9911 2414

or by email: caroline.jefferies@asic.gov.au

Signed



Timothy Peter Mullaly

Authorised ASIC officer issuing the notice



National Consumer Credit Protection Regulations 2010 (Cth)
Infringement notice

section 331 of the Act
paragraph 40(a) of the Regulations

Date of issue: 26 February 2016

Unique identification code: S01571444

TO: Capital Finance Australia Limited
ACN 069 663 136
'Westpac Place'
Level 20, 275 Kent Street
SYDNEY NSW 2000

1. I, Timothy Peter Mullaly, give this infringement notice under regulation 39 of the *National Consumer Credit Protection Regulations 2010*.
2. I have reasonable grounds to believe that you have committed the following offence:

On or about 17 June 2015 at Cardwell in the State of Queensland you, as a credit provider holding Australian credit licence number 393031, committed an offence under subsection 88(2) of the *National Credit Code*, by failing to give to a mortgagor, (under loan contract number 593165), a written default notice containing the required matters and in the prescribed form prior to commencing enforcement proceedings under the mortgage, namely by repossessing a Hyundai Santa FE registration 027SEJ.

Penalty under this notice

3. The penalty for the alleged offence under this notice is \$1,700 for an individual (10 penalty units) or \$8,500 for a body corporate (50 penalty units).

The applicable penalty in this notice is \$8,500.

This penalty can be paid by (see attached invoice for payment options).

4. If you pay the penalty stated in this notice within the time for payment mentioned below then (unless this notice is subsequently withdrawn and any penalty paid refunded):
 - (a) any liability you have for the commission of the alleged offence will be discharged; and
 - (b) you will not be prosecuted for the alleged offence; and
 - (c) you will not be taken to have admitted guilt in respect of the alleged offence; and
 - (d) you will not be taken to have been convicted of the alleged offence.

Consequences of failure to pay penalty under this notice

5. If you do not pay the penalty specified in this notice within the time for payment mentioned below, you may be prosecuted for the alleged offence.
6. The maximum penalty that a court may impose for this offence is 50 penalty units for an individual and 250 penalty units for a body corporate.

Time for payment

7. The time for payment is:
 - (a) within 28 days after the day on which the notice is given to you; or
 - (b) if you apply for a further period of time in which to pay the penalty, and the application is granted — within the further period allowed; or
 - (c) if you apply for a further period of time in which to pay the penalty, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (d) if you apply for permission to pay the penalty by instalments, and the permission is granted — in accordance with the permission; or
 - (e) if you apply for permission to pay the penalty by instalments, and the permission is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (f) if you apply for the notice to be withdrawn, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you.

Applying to have this notice withdrawn

9. Within 28 days after you receive this notice, you may apply to the nominated person for this infringement notice to have this notice withdrawn.

Applying for more time to pay the penalty under this notice

10. Within 28 days after you receive this notice, you may apply to the nominated person for a further period of up to 28 days in which to pay the penalty under this notice.

Applying to pay the penalty under this notice by instalments

11. Within 28 days after you receive this notice, you may apply to the nominated person for permission to pay the penalty under this notice by instalments.

Requirements for applications

12. An application to have this notice withdrawn, or for more time to pay the penalty under this notice, or for permission to pay the penalty under this notice by instalments:
- (a) must be in writing; and
 - (b) must include the unique identification code set out at the top of this notice; and
 - (c) must include your reasons for making the application; and
 - (d) for an application for permission to pay the penalty under this notice by instalments — include the proposed amount and frequency of instalments; and
 - (e) may be made by forwarding your application to the nominated person.

57. The nominated person for this infringement notice is:

Caroline Jefferies

Australian Securities and Investments Commission

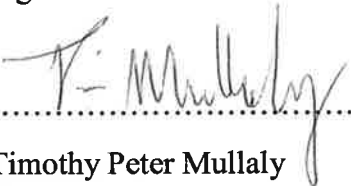
GPO Box 9827

Sydney NSW 2001

or by facsimile: (02) 9911 2414

or by email: caroline.jefferies@asic.gov.au

Signed


.....

Timothy Peter Mullaly

Authorised ASIC officer issuing the notice



National Consumer Credit Protection Regulations 2010 (Cth)
Infringement notice

section 331 of the Act
paragraph 40(a) of the Regulations

Date of issue: 26 February 2016

Unique identification code: S01571445

TO: Capital Finance Australia Limited
ACN 069 663 136
'Westpac Place'
Level 20, 275 Kent Street
SYDNEY NSW 2000

1. I, Timothy Peter Mullaly, give this infringement notice under regulation 39 of the *National Consumer Credit Protection Regulations 2010*.
2. I have reasonable grounds to believe that you have committed the following offence:

On or about 5 June 2015 at Goondiwindi in the State of Queensland you, as a credit provider holding Australian credit licence number 393031, committed an offence under subsection 88(2) of the *National Credit Code*, by failing to give to a mortgagor, (under loan contract number 592387), a written default notice containing the required matters and in the prescribed form prior to commencing enforcement proceedings under the mortgage, namely by repossessing a Hyundai Iload registration 442SGX.

Penalty under this notice

3. The penalty for the alleged offence under this notice is \$1,700 for an individual (10 penalty units) or \$8,500 for a body corporate (50 penalty units).

The applicable penalty in this notice is \$8,500.

This penalty can be paid by **(see attached invoice for payment options)**.

4. If you pay the penalty stated in this notice within the time for payment mentioned below then (unless this notice is subsequently withdrawn and any penalty paid refunded):
 - (a) any liability you have for the commission of the alleged offence will be discharged; and
 - (b) you will not be prosecuted for the alleged offence; and
 - (c) you will not be taken to have admitted guilt in respect of the alleged offence; and
 - (d) you will not be taken to have been convicted of the alleged offence.

Consequences of failure to pay penalty under this notice

5. If you do not pay the penalty specified in this notice within the time for payment mentioned below, you may be prosecuted for the alleged offence.
6. The maximum penalty that a court may impose for this offence is 50 penalty units for an individual and 250 penalty units for a body corporate.

Time for payment

7. The time for payment is:
 - (a) within 28 days after the day on which the notice is given to you; or
 - (b) if you apply for a further period of time in which to pay the penalty, and the application is granted — within the further period allowed; or
 - (c) if you apply for a further period of time in which to pay the penalty, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (d) if you apply for permission to pay the penalty by instalments, and the permission is granted — in accordance with the permission; or
 - (e) if you apply for permission to pay the penalty by instalments, and the permission is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (f) if you apply for the notice to be withdrawn, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you.

Applying to have this notice withdrawn

9. Within 28 days after you receive this notice, you may apply to the nominated person for this infringement notice to have this notice withdrawn.

Applying for more time to pay the penalty under this notice

10. Within 28 days after you receive this notice, you may apply to the nominated person for a further period of up to 28 days in which to pay the penalty under this notice.

Applying to pay the penalty under this notice by instalments

11. Within 28 days after you receive this notice, you may apply to the nominated person for permission to pay the penalty under this notice by instalments.

Requirements for applications

12. An application to have this notice withdrawn, or for more time to pay the penalty under this notice, or for permission to pay the penalty under this notice by instalments:
- (a) must be in writing; and
 - (b) must include the unique identification code set out at the top of this notice; and
 - (c) must include your reasons for making the application; and
 - (d) for an application for permission to pay the penalty under this notice by instalments — include the proposed amount and frequency of instalments; and
 - (e) may be made by forwarding your application to the nominated person.

58. The nominated person for this infringement notice is:

Caroline Jefferies

Australian Securities and Investments Commission

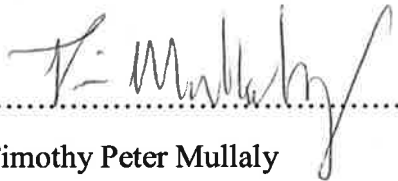
GPO Box 9827

Sydney NSW 2001

or by facsimile: (02) 9911 2414

or by email: caroline.jefferies@asic.gov.au

Signed



.....

Timothy Peter Mullaly

Authorised ASIC officer issuing the notice



S01571446

National Consumer Credit Protection Regulations 2010 (Cth)
Infringement notice

section 331 of the Act
paragraph 40(a) of the Regulations

Date of issue: 26 February 2016

Unique identification code: S01571446

TO: Capital Finance Australia Limited
ACN 069 663 136
'Westpac Place'
Level 20, 275 Kent Street
SYDNEY NSW 2000

1. I, Timothy Peter Mullaly, give this infringement notice under regulation 39 of the *National Consumer Credit Protection Regulations 2010*.
2. I have reasonable grounds to believe that you have committed the following offence:

On or about 3 June 2015 at Earlville in the State of Queensland you, as a credit provider holding Australian credit licence number 393031, committed an offence under subsection 88(2) of the *National Credit Code*, by failing to give to a mortgagor, (under loan contract number 583584), a written default notice containing the required matters and in the prescribed form prior to commencing enforcement proceedings under the mortgage, namely by repossessing a Mitsubishi Lancer registration 101SBN.

Penalty under this notice

3. The penalty for the alleged offence under this notice is \$1,700 for an individual (10 penalty units) or \$8,500 for a body corporate (50 penalty units).

The applicable penalty in this notice is \$8,500.

This penalty can be paid by **(see attached invoice for payment options)**.

4. If you pay the penalty stated in this notice within the time for payment mentioned below then (unless this notice is subsequently withdrawn and any penalty paid refunded):
 - (a) any liability you have for the commission of the alleged offence will be discharged; and
 - (b) you will not be prosecuted for the alleged offence; and
 - (c) you will not be taken to have admitted guilt in respect of the alleged offence; and
 - (d) you will not be taken to have been convicted of the alleged offence.

Consequences of failure to pay penalty under this notice

5. If you do not pay the penalty specified in this notice within the time for payment mentioned below, you may be prosecuted for the alleged offence.
6. The maximum penalty that a court may impose for this offence is 50 penalty units for an individual and 250 penalty units for a body corporate.

Time for payment

7. The time for payment is:
 - (a) within 28 days after the day on which the notice is given to you; or
 - (b) if you apply for a further period of time in which to pay the penalty, and the application is granted — within the further period allowed; or
 - (c) if you apply for a further period of time in which to pay the penalty, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (d) if you apply for permission to pay the penalty by instalments, and the permission is granted — in accordance with the permission; or
 - (e) if you apply for permission to pay the penalty by instalments, and the permission is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (f) if you apply for the notice to be withdrawn, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you.

Applying to have this notice withdrawn

9. Within 28 days after you receive this notice, you may apply to the nominated person for this infringement notice to have this notice withdrawn.

Applying for more time to pay the penalty under this notice

10. Within 28 days after you receive this notice, you may apply to the nominated person for a further period of up to 28 days in which to pay the penalty under this notice.

Applying to pay the penalty under this notice by instalments

11. Within 28 days after you receive this notice, you may apply to the nominated person for permission to pay the penalty under this notice by instalments.

Requirements for applications

12. An application to have this notice withdrawn, or for more time to pay the penalty under this notice, or for permission to pay the penalty under this notice by instalments:
- (a) must be in writing; and
 - (b) must include the unique identification code set out at the top of this notice; and
 - (c) must include your reasons for making the application; and
 - (d) for an application for permission to pay the penalty under this notice by instalments — include the proposed amount and frequency of instalments; and
 - (e) may be made by forwarding your application to the nominated person.

59. The nominated person for this infringement notice is:

Caroline Jefferies

Australian Securities and Investments Commission

GPO Box 9827

Sydney NSW 2001

or by facsimile: (02) 9911 2414

or by email: caroline.jefferies@asic.gov.au

Signed



.....

Timothy Peter Mullaly

Authorised ASIC officer issuing the notice



S01571447

National Consumer Credit Protection Regulations 2010 (Cth)
Infringement notice

section 331 of the Act
paragraph 40(a) of the Regulations

Date of issue: 26 February 2016

Unique identification code: S01571447

TO: Capital Finance Australia Limited
ACN 069 663 136
'Westpac Place'
Level 20, 275 Kent Street
SYDNEY NSW 2000

1. I, Timothy Peter Mullaly, give this infringement notice under regulation 39 of the *National Consumer Credit Protection Regulations 2010*.
2. I have reasonable grounds to believe that you have committed the following offence:

On or about 13 June 2015 at Blacks Beach in the State of Queensland you, as a credit provider holding Australian credit licence number 393031, committed an offence under subsection 88(2) of the *National Credit Code*, by failing to give to a mortgagor, (under loan contract number 549538), a written default notice containing the required matters and in the prescribed form prior to commencing enforcement proceedings under the mortgage, namely by repossessing a Holden Commodore registration 738RSC.

Penalty under this notice

3. The penalty for the alleged offence under this notice is \$1,700 for an individual (10 penalty units) or \$8,500 for a body corporate (50 penalty units).

The applicable penalty in this notice is \$8,500.

This penalty can be paid by **(see attached invoice for payment options)**.

4. If you pay the penalty stated in this notice within the time for payment mentioned below then (unless this notice is subsequently withdrawn and any penalty paid refunded):
 - (a) any liability you have for the commission of the alleged offence will be discharged; and
 - (b) you will not be prosecuted for the alleged offence; and
 - (c) you will not be taken to have admitted guilt in respect of the alleged offence; and
 - (d) you will not be taken to have been convicted of the alleged offence.

Consequences of failure to pay penalty under this notice

5. If you do not pay the penalty specified in this notice within the time for payment mentioned below, you may be prosecuted for the alleged offence.
6. The maximum penalty that a court may impose for this offence is 50 penalty units for an individual and 250 penalty units for a body corporate.

Time for payment

7. The time for payment is:
 - (a) within 28 days after the day on which the notice is given to you; or
 - (b) if you apply for a further period of time in which to pay the penalty, and the application is granted — within the further period allowed; or
 - (c) if you apply for a further period of time in which to pay the penalty, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (d) if you apply for permission to pay the penalty by instalments, and the permission is granted — in accordance with the permission; or
 - (e) if you apply for permission to pay the penalty by instalments, and the permission is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (f) if you apply for the notice to be withdrawn, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you.

Applying to have this notice withdrawn

9. Within 28 days after you receive this notice, you may apply to the nominated person for this infringement notice to have this notice withdrawn.

Applying for more time to pay the penalty under this notice

10. Within 28 days after you receive this notice, you may apply to the nominated person for a further period of up to 28 days in which to pay the penalty under this notice.

Applying to pay the penalty under this notice by instalments

11. Within 28 days after you receive this notice, you may apply to the nominated person for permission to pay the penalty under this notice by instalments.

Requirements for applications

12. An application to have this notice withdrawn, or for more time to pay the penalty under this notice, or for permission to pay the penalty under this notice by instalments:
- (a) must be in writing; and
 - (b) must include the unique identification code set out at the top of this notice; and
 - (c) must include your reasons for making the application; and
 - (d) for an application for permission to pay the penalty under this notice by instalments — include the proposed amount and frequency of instalments; and
 - (e) may be made by forwarding your application to the nominated person.

60. The nominated person for this infringement notice is:

Caroline Jefferies

Australian Securities and Investments Commission

GPO Box 9827

Sydney NSW 2001

or by facsimile: (02) 9911 2414

or by email: caroline.jefferies@asic.gov.au

Signed


.....
Timothy Peter Mullaly

Authorised ASIC officer issuing the notice



National Consumer Credit Protection Regulations 2010 (Cth)
Infringement notice

section 331 of the Act
paragraph 40(a) of the Regulations

Date of issue: 26 February 2016

Unique identification code: S01571448

TO: Capital Finance Australia Limited
ACN 069 663 136
'Westpac Place'
Level 20, 275 Kent Street
SYDNEY NSW 2000

1. I, Timothy Peter Mullaly, give this infringement notice under regulation 39 of the *National Consumer Credit Protection Regulations 2010*.
2. I have reasonable grounds to believe that you have committed the following offence:

On or about 26 May 2015 at Muswellbrook in the State of New South Wales you, as a credit provider holding Australian credit licence number 393031, committed an offence under subsection 88(2) of the *National Credit Code*, by failing to give to a mortgagor, (under loan contract number 542612), a written default notice containing the required matters and in the prescribed form prior to commencing enforcement proceedings under the mortgage, namely by repossessing a Ford Ranger registration BWB88B.

Penalty under this notice

3. The penalty for the alleged offence under this notice is \$1,700 for an individual (10 penalty units) or \$8,500 for a body corporate (50 penalty units).

The applicable penalty in this notice is \$8,500.

This penalty can be paid by **(see attached invoice for payment options)**.

4. If you pay the penalty stated in this notice within the time for payment mentioned below then (unless this notice is subsequently withdrawn and any penalty paid refunded):
 - (a) any liability you have for the commission of the alleged offence will be discharged; and
 - (b) you will not be prosecuted for the alleged offence; and
 - (c) you will not be taken to have admitted guilt in respect of the alleged offence; and
 - (d) you will not be taken to have been convicted of the alleged offence.

Consequences of failure to pay penalty under this notice

5. If you do not pay the penalty specified in this notice within the time for payment mentioned below, you may be prosecuted for the alleged offence.
6. The maximum penalty that a court may impose for this offence is 50 penalty units for an individual and 250 penalty units for a body corporate.

Time for payment

7. The time for payment is:
 - (a) within 28 days after the day on which the notice is given to you; or
 - (b) if you apply for a further period of time in which to pay the penalty, and the application is granted — within the further period allowed; or
 - (c) if you apply for a further period of time in which to pay the penalty, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (d) if you apply for permission to pay the penalty by instalments, and the permission is granted — in accordance with the permission; or
 - (e) if you apply for permission to pay the penalty by instalments, and the permission is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (f) if you apply for the notice to be withdrawn, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you.

Applying to have this notice withdrawn

9. Within 28 days after you receive this notice, you may apply to the nominated person for this infringement notice to have this notice withdrawn.

Applying for more time to pay the penalty under this notice

10. Within 28 days after you receive this notice, you may apply to the nominated person for a further period of up to 28 days in which to pay the penalty under this notice.

Applying to pay the penalty under this notice by instalments

11. Within 28 days after you receive this notice, you may apply to the nominated person for permission to pay the penalty under this notice by instalments.

Requirements for applications

12. An application to have this notice withdrawn, or for more time to pay the penalty under this notice, or for permission to pay the penalty under this notice by instalments:
- (a) must be in writing; and
 - (b) must include the unique identification code set out at the top of this notice; and
 - (c) must include your reasons for making the application; and
 - (d) for an application for permission to pay the penalty under this notice by instalments — include the proposed amount and frequency of instalments; and
 - (e) may be made by forwarding your application to the nominated person.

61. The nominated person for this infringement notice is:

Caroline Jefferies

Australian Securities and Investments Commission

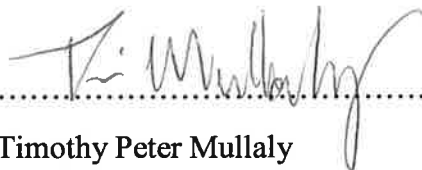
GPO Box 9827

Sydney NSW 2001

or by facsimile: (02) 9911 2414

or by email: caroline.jefferies@asic.gov.au

Signed



.....

Timothy Peter Mullaly

Authorised ASIC officer issuing the notice



National Consumer Credit Protection Regulations 2010 (Cth)
Infringement notice

section 331 of the Act
paragraph 40(a) of the Regulations

Date of issue: 26 February 2016

Unique identification code: S01571449

TO: Capital Finance Australia Limited
ACN 069 663 136
'Westpac Place'
Level 20, 275 Kent Street
SYDNEY NSW 2000

1. I, Timothy Peter Mullaly, give this infringement notice under regulation 39 of the *National Consumer Credit Protection Regulations 2010*.
2. I have reasonable grounds to believe that you have committed the following offence:

On or about 21 May 2015 at Young in the State of New South Wales you, as a credit provider holding Australian credit licence number 393031, committed an offence under subsection 88(2) of the *National Credit Code*, by failing to give to a mortgagor, (under loan contract number 537689), a written default notice containing the required matters and in the prescribed form prior to commencing enforcement proceedings under the mortgage, namely by repossessing a Ford Explorer registration BVI36F.

Penalty under this notice

3. The penalty for the alleged offence under this notice is \$1,700 for an individual (10 penalty units) or \$8,500 for a body corporate (50 penalty units).

The applicable penalty in this notice is \$8,500.

This penalty can be paid by **(see attached invoice for payment options)**.

4. If you pay the penalty stated in this notice within the time for payment mentioned below then (unless this notice is subsequently withdrawn and any penalty paid refunded):
 - (a) any liability you have for the commission of the alleged offence will be discharged; and
 - (b) you will not be prosecuted for the alleged offence; and
 - (c) you will not be taken to have admitted guilt in respect of the alleged offence; and
 - (d) you will not be taken to have been convicted of the alleged offence.

Consequences of failure to pay penalty under this notice

5. If you do not pay the penalty specified in this notice within the time for payment mentioned below, you may be prosecuted for the alleged offence.
6. The maximum penalty that a court may impose for this offence is 50 penalty units for an individual and 250 penalty units for a body corporate.

Time for payment

7. The time for payment is:
 - (a) within 28 days after the day on which the notice is given to you; or
 - (b) if you apply for a further period of time in which to pay the penalty, and the application is granted — within the further period allowed; or
 - (c) if you apply for a further period of time in which to pay the penalty, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (d) if you apply for permission to pay the penalty by instalments, and the permission is granted — in accordance with the permission; or
 - (e) if you apply for permission to pay the penalty by instalments, and the permission is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (f) if you apply for the notice to be withdrawn, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you.

Applying to have this notice withdrawn

9. Within 28 days after you receive this notice, you may apply to the nominated person for this infringement notice to have this notice withdrawn.

Applying for more time to pay the penalty under this notice

10. Within 28 days after you receive this notice, you may apply to the nominated person for a further period of up to 28 days in which to pay the penalty under this notice.

Applying to pay the penalty under this notice by instalments

11. Within 28 days after you receive this notice, you may apply to the nominated person for permission to pay the penalty under this notice by instalments.

Requirements for applications

12. An application to have this notice withdrawn, or for more time to pay the penalty under this notice, or for permission to pay the penalty under this notice by instalments:
- (a) must be in writing; and
 - (b) must include the unique identification code set out at the top of this notice; and
 - (c) must include your reasons for making the application; and
 - (d) for an application for permission to pay the penalty under this notice by instalments — include the proposed amount and frequency of instalments; and
 - (e) may be made by forwarding your application to the nominated person.

62. The nominated person for this infringement notice is:

Caroline Jefferies

Australian Securities and Investments Commission

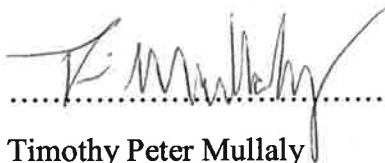
GPO Box 9827

Sydney NSW 2001

or by facsimile: (02) 9911 2414

or by email: caroline.jefferies@asic.gov.au

Signed



.....

Timothy Peter Mullaly

Authorised ASIC officer issuing the notice



S01571450

National Consumer Credit Protection Regulations 2010 (Cth)
Infringement notice

section 331 of the Act
paragraph 40(a) of the Regulations

Date of issue: 26 February 2016

Unique identification code: S01571450

TO: Capital Finance Australia Limited
ACN 069 663 136
'Westpac Place'
Level 20, 275 Kent Street
SYDNEY NSW 2000

1. I, Timothy Peter Mullaly, give this infringement notice under regulation 39 of the *National Consumer Credit Protection Regulations 2010*.
2. I have reasonable grounds to believe that you have committed the following offence:

On or about 2 June 2015 at Perth in the State of Western Australia you, as a credit provider holding Australian credit licence number 393031, committed an offence under subsection 88(2) of the *National Credit Code*, by failing to give to a mortgagor, (under loan contract number 537406), a written default notice containing the required matters and in the prescribed form prior to commencing enforcement proceedings under the mortgage, namely by repossessing a Kia Rondo registration 1DMC679.

Penalty under this notice

3. The penalty for the alleged offence under this notice is \$1,700 for an individual (10 penalty units) or \$8,500 for a body corporate (50 penalty units).

The applicable penalty in this notice is \$8,500.

This penalty can be paid by **(see attached invoice for payment options)**.

4. If you pay the penalty stated in this notice within the time for payment mentioned below then (unless this notice is subsequently withdrawn and any penalty paid refunded):
 - (a) any liability you have for the commission of the alleged offence will be discharged; and
 - (b) you will not be prosecuted for the alleged offence; and
 - (c) you will not be taken to have admitted guilt in respect of the alleged offence; and
 - (d) you will not be taken to have been convicted of the alleged offence.

Consequences of failure to pay penalty under this notice

5. If you do not pay the penalty specified in this notice within the time for payment mentioned below, you may be prosecuted for the alleged offence.
6. The maximum penalty that a court may impose for this offence is 50 penalty units for an individual and 250 penalty units for a body corporate.

Time for payment

7. The time for payment is:
 - (a) within 28 days after the day on which the notice is given to you; or
 - (b) if you apply for a further period of time in which to pay the penalty, and the application is granted — within the further period allowed; or
 - (c) if you apply for a further period of time in which to pay the penalty, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (d) if you apply for permission to pay the penalty by instalments, and the permission is granted — in accordance with the permission; or
 - (e) if you apply for permission to pay the penalty by instalments, and the permission is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (f) if you apply for the notice to be withdrawn, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you.

Applying to have this notice withdrawn

9. Within 28 days after you receive this notice, you may apply to the nominated person for this infringement notice to have this notice withdrawn.

Applying for more time to pay the penalty under this notice

10. Within 28 days after you receive this notice, you may apply to the nominated person for a further period of up to 28 days in which to pay the penalty under this notice.

Applying to pay the penalty under this notice by instalments

11. Within 28 days after you receive this notice, you may apply to the nominated person for permission to pay the penalty under this notice by instalments.

Requirements for applications

12. An application to have this notice withdrawn, or for more time to pay the penalty under this notice, or for permission to pay the penalty under this notice by instalments:

- (a) must be in writing; and
- (b) must include the unique identification code set out at the top of this notice; and
- (c) must include your reasons for making the application; and
- (d) for an application for permission to pay the penalty under this notice by instalments — include the proposed amount and frequency of instalments; and
- (e) may be made by forwarding your application to the nominated person.

63. The nominated person for this infringement notice is:

Caroline Jefferies

Australian Securities and Investments Commission

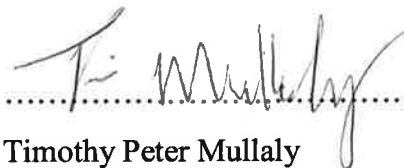
GPO Box 9827

Sydney NSW 2001

or by facsimile: (02) 9911 2414

or by email: caroline.jefferies@asic.gov.au

Signed


.....

Timothy Peter Mullaly

Authorised ASIC officer issuing the notice



S01571451

National Consumer Credit Protection Regulations 2010 (Cth)
Infringement notice

section 331 of the Act
paragraph 40(a) of the Regulations

Date of issue: 26 February 2016

Unique identification code: S01571451

TO: Capital Finance Australia Limited
ACN 069 663 136
'Westpac Place'
Level 20, 275 Kent Street
SYDNEY NSW 2000

1. I, Timothy Peter Mullaly, give this infringement notice under regulation 39 of the *National Consumer Credit Protection Regulations 2010*.
2. I have reasonable grounds to believe that you have committed the following offence:

On or about 18 June 2015 at Armidale in the State of New South Wales you, as a credit provider holding Australian credit licence number 393031, committed an offence under subsection 88(2) of the *National Credit Code*, by failing to give to a mortgagor, (under loan contract number 527888), a written default notice containing the required matters and in the prescribed form prior to commencing enforcement proceedings under the mortgage, namely by repossessing a Ford Falcon registration BE00MM.

Penalty under this notice

3. The penalty for the alleged offence under this notice is \$1,700 for an individual (10 penalty units) or \$8,500 for a body corporate (50 penalty units).

The applicable penalty in this notice is \$8,500.

This penalty can be paid by (see **attached invoice for payment options**).

4. If you pay the penalty stated in this notice within the time for payment mentioned below then (unless this notice is subsequently withdrawn and any penalty paid refunded):
 - (a) any liability you have for the commission of the alleged offence will be discharged; and
 - (b) you will not be prosecuted for the alleged offence; and
 - (c) you will not be taken to have admitted guilt in respect of the alleged offence; and
 - (d) you will not be taken to have been convicted of the alleged offence.

Consequences of failure to pay penalty under this notice

5. If you do not pay the penalty specified in this notice within the time for payment mentioned below, you may be prosecuted for the alleged offence.
6. The maximum penalty that a court may impose for this offence is 50 penalty units for an individual and 250 penalty units for a body corporate.

Time for payment

7. The time for payment is:
 - (a) within 28 days after the day on which the notice is given to you; or
 - (b) if you apply for a further period of time in which to pay the penalty, and the application is granted — within the further period allowed; or
 - (c) if you apply for a further period of time in which to pay the penalty, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (d) if you apply for permission to pay the penalty by instalments, and the permission is granted — in accordance with the permission; or
 - (e) if you apply for permission to pay the penalty by instalments, and the permission is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (f) if you apply for the notice to be withdrawn, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you.

Applying to have this notice withdrawn

9. Within 28 days after you receive this notice, you may apply to the nominated person for this infringement notice to have this notice withdrawn.

Applying for more time to pay the penalty under this notice

10. Within 28 days after you receive this notice, you may apply to the nominated person for a further period of up to 28 days in which to pay the penalty under this notice.

Applying to pay the penalty under this notice by instalments

11. Within 28 days after you receive this notice, you may apply to the nominated person for permission to pay the penalty under this notice by instalments.

Requirements for applications

12. An application to have this notice withdrawn, or for more time to pay the penalty under this notice, or for permission to pay the penalty under this notice by instalments:
- (a) must be in writing; and
 - (b) must include the unique identification code set out at the top of this notice; and
 - (c) must include your reasons for making the application; and
 - (d) for an application for permission to pay the penalty under this notice by instalments — include the proposed amount and frequency of instalments; and
 - (e) may be made by forwarding your application to the nominated person.

64. The nominated person for this infringement notice is:

Caroline Jefferies

Australian Securities and Investments Commission

GPO Box 9827

Sydney NSW 2001

or by facsimile: (02) 9911 2414

or by email: caroline.jefferies@asic.gov.au

Signed



.....

Timothy Peter Mullaly

Authorised ASIC officer issuing the notice



National Consumer Credit Protection Regulations 2010 (Cth)
Infringement notice

section 331 of the Act
paragraph 40(a) of the Regulations

Date of issue: 26 February 2016

Unique identification code: S01571452

TO: Capital Finance Australia Limited
ACN 069 663 136
'Westpac Place'
Level 20, 275 Kent Street
SYDNEY NSW 2000

1. I, Timothy Peter Mullaly, give this infringement notice under regulation 39 of the *National Consumer Credit Protection Regulations 2010*.
2. I have reasonable grounds to believe that you have committed the following offence:

On or about 17 June 2015 at Gladesville in the State of New South Wales you, as a credit provider holding Australian credit licence number 393031, committed an offence under subsection 88(2) of the *National Credit Code*, by failing to give to a mortgagor, (under loan contract number 525683), a written default notice containing the required matters and in the prescribed form prior to commencing enforcement proceedings under the mortgage, namely by repossessing a Holden Captiva registration BSH09J.

Penalty under this notice

3. The penalty for the alleged offence under this notice is \$1,700 for an individual (10 penalty units) or \$8,500 for a body corporate (50 penalty units).

The applicable penalty in this notice is \$8,500.

This penalty can be paid by **(see attached invoice for payment options)**.

4. If you pay the penalty stated in this notice within the time for payment mentioned below then (unless this notice is subsequently withdrawn and any penalty paid refunded):
 - (a) any liability you have for the commission of the alleged offence will be discharged; and
 - (b) you will not be prosecuted for the alleged offence; and
 - (c) you will not be taken to have admitted guilt in respect of the alleged offence; and
 - (d) you will not be taken to have been convicted of the alleged offence.

Consequences of failure to pay penalty under this notice

5. If you do not pay the penalty specified in this notice within the time for payment mentioned below, you may be prosecuted for the alleged offence.
6. The maximum penalty that a court may impose for this offence is 50 penalty units for an individual and 250 penalty units for a body corporate.

Time for payment

7. The time for payment is:
 - (a) within 28 days after the day on which the notice is given to you; or
 - (b) if you apply for a further period of time in which to pay the penalty, and the application is granted — within the further period allowed; or
 - (c) if you apply for a further period of time in which to pay the penalty, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (d) if you apply for permission to pay the penalty by instalments, and the permission is granted — in accordance with the permission; or
 - (e) if you apply for permission to pay the penalty by instalments, and the permission is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (f) if you apply for the notice to be withdrawn, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you.

Applying to have this notice withdrawn

9. Within 28 days after you receive this notice, you may apply to the nominated person for this infringement notice to have this notice withdrawn.

Applying for more time to pay the penalty under this notice

10. Within 28 days after you receive this notice, you may apply to the nominated person for a further period of up to 28 days in which to pay the penalty under this notice.

Applying to pay the penalty under this notice by instalments

11. Within 28 days after you receive this notice, you may apply to the nominated person for permission to pay the penalty under this notice by instalments.

Requirements for applications

12. An application to have this notice withdrawn, or for more time to pay the penalty under this notice, or for permission to pay the penalty under this notice by instalments:
- (a) must be in writing; and
 - (b) must include the unique identification code set out at the top of this notice; and
 - (c) must include your reasons for making the application; and
 - (d) for an application for permission to pay the penalty under this notice by instalments — include the proposed amount and frequency of instalments; and
 - (e) may be made by forwarding your application to the nominated person.

65. The nominated person for this infringement notice is:

Caroline Jefferies

Australian Securities and Investments Commission

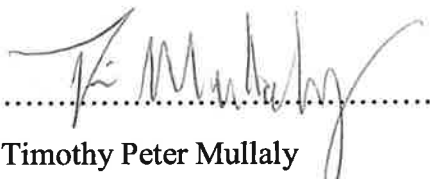
GPO Box 9827

Sydney NSW 2001

or by facsimile: (02) 9911 2414

or by email: caroline.jefferies@asic.gov.au

Signed



.....

Timothy Peter Mullaly

Authorised ASIC officer issuing the notice



National Consumer Credit Protection Regulations 2010 (Cth)
Infringement notice

section 331 of the Act
paragraph 40(a) of the Regulations

Date of issue: 26 February 2016

Unique identification code: S01571453

TO: Capital Finance Australia Limited
ACN 069 663 136
'Westpac Place'
Level 20, 275 Kent Street
SYDNEY NSW 2000

1. I, Timothy Peter Mullaly, give this infringement notice under regulation 39 of the *National Consumer Credit Protection Regulations 2010*.
2. I have reasonable grounds to believe that you have committed the following offence:

On or about 6 June 2015 at Elmore Vale in the State of New South Wales you, as a credit provider holding Australian credit licence number 393031, committed an offence under subsection 88(2) of the *National Credit Code*, by failing to give to a mortgagor, (under loan contract number 497024), a written default notice containing the required matters and in the prescribed form prior to commencing enforcement proceedings under the mortgage, namely by repossessing a Mazda 3 registration ATW19N.

Penalty under this notice

3. The penalty for the alleged offence under this notice is \$1,700 for an individual (10 penalty units) or \$8,500 for a body corporate (50 penalty units).

The applicable penalty in this notice is \$8,500.

This penalty can be paid by **(see attached invoice for payment options)**.

4. If you pay the penalty stated in this notice within the time for payment mentioned below then (unless this notice is subsequently withdrawn and any penalty paid refunded):
 - (a) any liability you have for the commission of the alleged offence will be discharged; and
 - (b) you will not be prosecuted for the alleged offence; and
 - (c) you will not be taken to have admitted guilt in respect of the alleged offence; and
 - (d) you will not be taken to have been convicted of the alleged offence.

Consequences of failure to pay penalty under this notice

5. If you do not pay the penalty specified in this notice within the time for payment mentioned below, you may be prosecuted for the alleged offence.
6. The maximum penalty that a court may impose for this offence is 50 penalty units for an individual and 250 penalty units for a body corporate.

Time for payment

7. The time for payment is:
 - (a) within 28 days after the day on which the notice is given to you; or
 - (b) if you apply for a further period of time in which to pay the penalty, and the application is granted — within the further period allowed; or
 - (c) if you apply for a further period of time in which to pay the penalty, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (d) if you apply for permission to pay the penalty by instalments, and the permission is granted — in accordance with the permission; or
 - (e) if you apply for permission to pay the penalty by instalments, and the permission is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (f) if you apply for the notice to be withdrawn, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you.

Applying to have this notice withdrawn

9. Within 28 days after you receive this notice, you may apply to the nominated person for this infringement notice to have this notice withdrawn.

Applying for more time to pay the penalty under this notice

10. Within 28 days after you receive this notice, you may apply to the nominated person for a further period of up to 28 days in which to pay the penalty under this notice.

Applying to pay the penalty under this notice by instalments

11. Within 28 days after you receive this notice, you may apply to the nominated person for permission to pay the penalty under this notice by instalments.

Requirements for applications

12. An application to have this notice withdrawn, or for more time to pay the penalty under this notice, or for permission to pay the penalty under this notice by instalments:
- (a) must be in writing; and
 - (b) must include the unique identification code set out at the top of this notice; and
 - (c) must include your reasons for making the application; and
 - (d) for an application for permission to pay the penalty under this notice by instalments — include the proposed amount and frequency of instalments; and
 - (e) may be made by forwarding your application to the nominated person.

66. The nominated person for this infringement notice is:

Caroline Jefferies

Australian Securities and Investments Commission

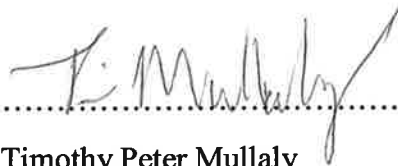
GPO Box 9827

Sydney NSW 2001

or by facsimile: (02) 9911 2414

or by email: caroline.jefferies@asic.gov.au

Signed



.....

Timothy Peter Mullaly

Authorised ASIC officer issuing the notice



S01571454

National Consumer Credit Protection Regulations 2010 (Cth)
Infringement notice

section 331 of the Act
paragraph 40(a) of the Regulations

Date of issue: 26 February 2016

Unique identification code: S01571454

TO: Capital Finance Australia Limited
ACN 069 663 136
'Westpac Place'
Level 20, 275 Kent Street
SYDNEY NSW 2000

1. I, Timothy Peter Mullaly, give this infringement notice under regulation 39 of the *National Consumer Credit Protection Regulations 2010*.
2. I have reasonable grounds to believe that you have committed the following offence:

On or about 12 May 2015 at Urangan in the State of Queensland you, as a credit provider holding Australian credit licence number 393031, committed an offence under subsection 88(2) of the *National Credit Code*, by failing to give to a mortgagor, (under loan contract number 485882), a written default notice containing the required matters and in the prescribed form prior to commencing enforcement proceedings under the mortgage, namely by repossessing a Great Wall X240 registration MDK65.

Penalty under this notice

3. The penalty for the alleged offence under this notice is \$1,700 for an individual (10 penalty units) or \$8,500 for a body corporate (50 penalty units).

The applicable penalty in this notice is \$8,500.

This penalty can be paid by **(see attached invoice for payment options)**.

4. If you pay the penalty stated in this notice within the time for payment mentioned below then (unless this notice is subsequently withdrawn and any penalty paid refunded):
 - (a) any liability you have for the commission of the alleged offence will be discharged; and
 - (b) you will not be prosecuted for the alleged offence; and
 - (c) you will not be taken to have admitted guilt in respect of the alleged offence; and
 - (d) you will not be taken to have been convicted of the alleged offence.

Consequences of failure to pay penalty under this notice

5. If you do not pay the penalty specified in this notice within the time for payment mentioned below, you may be prosecuted for the alleged offence.
6. The maximum penalty that a court may impose for this offence is 50 penalty units for an individual and 250 penalty units for a body corporate.

Time for payment

7. The time for payment is:
 - (a) within 28 days after the day on which the notice is given to you; or
 - (b) if you apply for a further period of time in which to pay the penalty, and the application is granted — within the further period allowed; or
 - (c) if you apply for a further period of time in which to pay the penalty, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (d) if you apply for permission to pay the penalty by instalments, and the permission is granted — in accordance with the permission; or
 - (e) if you apply for permission to pay the penalty by instalments, and the permission is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you; or
 - (f) if you apply for the notice to be withdrawn, and the application is refused or is taken to have been refused — within the later of:
 - (i) 7 days after:
 - (A) the day you receive the notice of refusal; or
 - (B) the application is taken to have been refused; and
 - (ii) 28 days after the day on which the infringement notice was given to you.

Applying to have this notice withdrawn

9. Within 28 days after you receive this notice, you may apply to the nominated person for this infringement notice to have this notice withdrawn.

Applying for more time to pay the penalty under this notice

10. Within 28 days after you receive this notice, you may apply to the nominated person for a further period of up to 28 days in which to pay the penalty under this notice.

Applying to pay the penalty under this notice by instalments

11. Within 28 days after you receive this notice, you may apply to the nominated person for permission to pay the penalty under this notice by instalments.

Requirements for applications

12. An application to have this notice withdrawn, or for more time to pay the penalty under this notice, or for permission to pay the penalty under this notice by instalments:
- (a) must be in writing; and
 - (b) must include the unique identification code set out at the top of this notice; and
 - (c) must include your reasons for making the application; and
 - (d) for an application for permission to pay the penalty under this notice by instalments — include the proposed amount and frequency of instalments; and
 - (e) may be made by forwarding your application to the nominated person.

67. The nominated person for this infringement notice is:

Caroline Jefferies

Australian Securities and Investments Commission

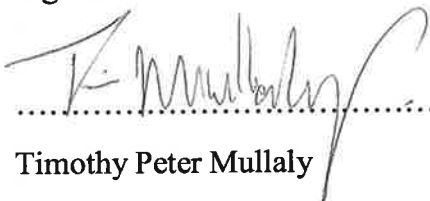
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Sydney NSW 2001

or by facsimile: (02) 9911 2414

or by email: caroline.jefferies@asic.gov.au

Signed



.....

Timothy Peter Mullaly

Authorised ASIC officer issuing the notice