



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: S01571399

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 Dandenong 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 761270), 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 Calais registration WHN157.

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the penalty stated in this notice within the time for payment mentioned below then (unless this notice is subsequently withdrawn and any penalty paid refunded):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.
13. 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: S01571400

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 Cairnlea 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 756730), 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 Golf registration SPD889.

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.

14. 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



S01571401

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: S01571401

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 10 June 2015 at Clayton South 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 754449), 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 1CW4TX.

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.

15. 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



S01571402

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: S01571402

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 Caulfield 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 751670), 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 Honda CBR500R registration 1P4MM.

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.

16. The nominated person for this infringement notice is:

Caroline Jefferies

Australian Securities and Investments Commission

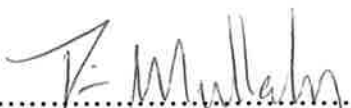
GPO Box 9827

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



S01571403

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: S01571403

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 Pacific Pines 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 751462), 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 502VDH.

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.

17. 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: S01571404

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 Melton West 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 750265), 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 Suzuki XL-7 registration WUV829.

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.

18. The nominated person for this infringement notice is:

Caroline Jefferies

Australian Securities and Investments Commission

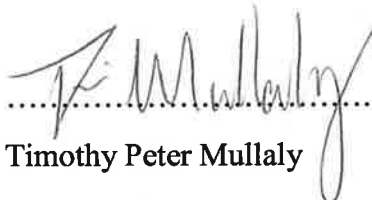
GPO Box 9827

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



S01571405

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: S01571405

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 Homebush 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 748849), 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 YBZ89T.

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.

19. The nominated person for this infringement notice is:

Caroline Jefferies

Australian Securities and Investments Commission

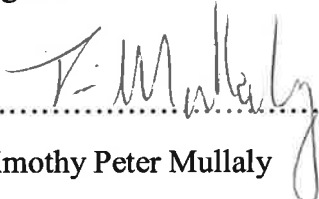
GPO Box 9827

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



S01571406

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: S01571406

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 Whyalla Stuart in the State of South 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 747205), 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 Tiida registration 176JMG.

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.

20. The nominated person for this infringement notice is:

Caroline Jefferies

Australian Securities and Investments Commission

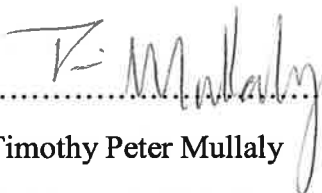
GPO Box 9827

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



S01571407

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: S01571407

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 Cranbourne North 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 746902), 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 Jeep Wrangler registration 1CH8XB.

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.

21. 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



S01571408

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: S01571408

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 11 June 2015 at Tiwi in the State of the Northern Territory 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 728940), 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 HSV Clubsport registration 1CHJ338.

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.

22. 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



S01571409

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: S01571409

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 Burdell 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 724145), 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 210TLK.

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.

23. The nominated person for this infringement notice is:

Caroline Jefferies

Australian Securities and Investments Commission

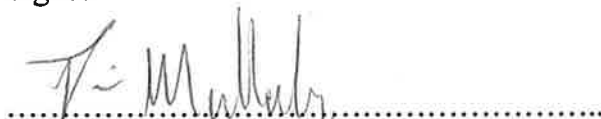
GPO Box 9827

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



S01571410

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: S01571410

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 Norman Gardens 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 722618), 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 V240 registration 252TVO.

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.

24. 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: S01571411

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 Blackburn North 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 722241), 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 Daelim Daystar registration 1N6ME.

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.

25. 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



S01571413

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: S01571413

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 Prestons 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 717530), 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 Yamaha XVS650A V-Star Classic registration AHX05.

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.

26. The nominated person for this infringement notice is:

Caroline Jefferies

Australian Securities and Investments Commission

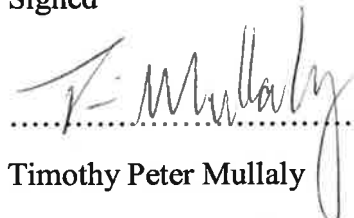
GPO Box 9827

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: S01571414

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 Point Clare 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 714142), 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 BPD21D.

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.

27. 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: S01571415

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 May 2015 at Australind 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 713166), 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 BY143G.

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.

28. The nominated person for this infringement notice is:

Caroline Jefferies

Australian Securities and Investments Commission

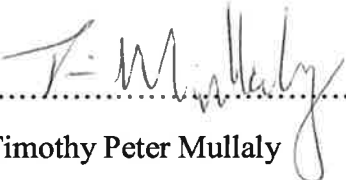
GPO Box 9827

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: S01571416

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 Launceston in the State of Tasmania 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 711443), 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 Subaru Impreza registration FL3486.

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.

29. The nominated person for this infringement notice is:

Caroline Jefferies

Australian Securities and Investments Commission

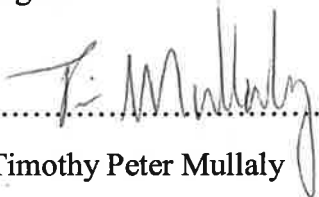
GPO Box 9827

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: S01571417

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 11 May 2015 at Auburn 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 709019), 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 CRK25Z.

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.

30. 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



S01571418

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: S01571418

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 Regents Park 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 701614), 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 Suzuki Alto registration 870TOZ.

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.

31. The nominated person for this infringement notice is:

Caroline Jefferies

Australian Securities and Investments Commission

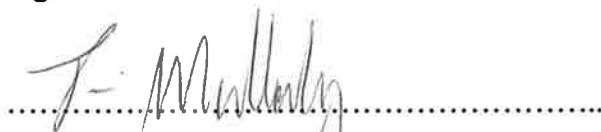
GPO Box 9827

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: S01571419

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 Armadale 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 698495), 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 1DVC902.

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.

32. The nominated person for this infringement notice is:

Caroline Jefferies

Australian Securities and Investments Commission

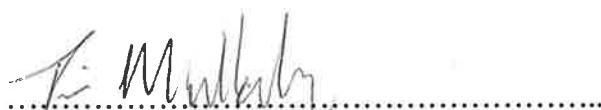
GPO Box 9827

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: S01571420

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 Dodges Ferry in the State of Tasmania 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 693779), 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 Suzuki Swift registration FM2216.

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
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- (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.

33. The nominated person for this infringement notice is:

Caroline Jefferies

Australian Securities and Investments Commission

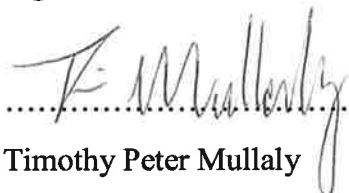
GPO Box 9827

Sydney NSW 2001

or by facsimile: (02) 9911 2414

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

Signed


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Timothy Peter Mullaly

Authorised ASIC officer issuing the notice