



B00217887

## Infringement notice

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

Date of issue: 15 December 2016

Unique identification code: R20160000830714

TO: Suncorp-Metway Limited  
ACN 010 831 722  
Level 28, 266 George Street  
BRISBANE QLD 4000

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, 7 March 2016 at Level 28, 266 George Street, Brisbane in the State of Queensland, you as a credit provider holding Australian credit licence number 229882, committed an offence under subsection 87(2) of the *National Credit Code*, by failing to give to a customer, (under loan account number 108566969), a direct debit default notice within 10 business days of the default occurring (which took place on 22 February 2016).

### Penalty under this notice

3. The penalty for the alleged offence under this notice is \$1,800 for an individual or \$9,000 for a body corporate.

The applicable penalty in this notice is \$9,000.

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the penalty stated in this notice within the time for payment mentioned below then (unless this notice is subsequently withdrawn and any penalty paid refunded):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 **Credit Infringement Notice Officer** to have this notice withdrawn.

*(the Credit Infringement Notice Officer is the nominated person)*

**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:

**Credit Infringement Notice Officer**

**Australian Securities and Investments Commission**

**GPO Box 9827**

**Melbourne VIC 3001**

**or by facsimile: (03) 9280 3444**

**or by email: [CreditInfringementNotices@asic.gov.au](mailto:CreditInfringementNotices@asic.gov.au)**

*Signature of authorised ASIC officer issuing the notice*

Signed

  
.....  
Timothy Peter Mullaly  
*Authorised ASIC officer issuing the notice*



**ASIC**

Australian Securities & Investments Commission

**To:** Suncorp-Metway Limited  
ACN 010 831 722

**Address:** Level 28  
266 George Street  
BRISBANE QLD 4000

Lvl 20, Commonwealth Bank Building,  
240 Queen Street, Brisbane QLD 4000  
GPO Box 9827, Brisbane QLD 4001  
DX 322 Brisbane

Telephone: +61 7 3867 4700

Facsimile: +61 7 3867 4725

www.asic.gov.au

**Infringement Notice** R20160000830714  
**Unique Identification**  
**Code:**  
**Account Number:** 66010831722  
**Issue Date:** 16/12/2016

INVOICE

## Infringement Notice Penalty **\$9,000.00**

This invoice is issued for payment of the penalty under infringement notice R20160000830714

To stop further action being taken in relation to the alleged offence/ civil penalty contravention described in the infringement notice, ensure payment of the penalty is made within 28 days of receipt of the infringement notice

For assistance, contact David Lonton on (07) 3867 4801

This notice may not include all monies owed to ASIC.  
Not Subject to GST, (Treasurer's Determination Exempt Taxes, Fees and Charges).



### Payment Slip

**Account Number:** 66010831722

**Recipient:** Suncorp-Metway Limited

**Due this notice:** \$9,000.00

#### PAYMENT OPTIONS



Billpay Code: 8929  
Ref: 669010831722543

**Australia Post,**  
Present this payment slip. Pay by cash, cheque or EFTPOS.

**Phone**  
Call 13 18 16 to pay by MasterCard or Visa

**Online**  
Go to [postbillpay.com.au](http://postbillpay.com.au) to pay by MasterCard or Visa

#### Electronic Funds Transfer

ASIC's account details are:  
BANK: Reserve Bank of Australia  
BSB: 093003  
BANK ACCOUNT: 317118  
ACCOUNT NAME: ASIC Collectors rec.Acc.  
REFERENCE: 669010831722



Biller Code: 17301  
Ref: 6690108317225

Use these details for phone or internet banking. Call your financial institution to pay from your cheque, savings or credit card account. For info; [www.bpay.com.au](http://www.bpay.com.au)

**Mail**  
Mail this payment slip and cheque (do not staple) to ASIC,  
Locked Bag 5000, Gippsland Mail Centre VIC 3841

Aus Post Barcode: \*814 129 0006690108317225 43



B00217882

## Infringement notice

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

Date of issue: 15 December 2016

Unique identification code: R20160000830725

TO: Suncorp-Metway Limited  
ACN 010 831 722  
Level 28, 266 George Street  
BRISBANE QLD 4000

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 February 2016 at Level 28, 266 George Street, Brisbane in the State of Queensland, you as a credit provider holding Australian credit licence number 229882, committed an offence under subsection 87(2) of the *National Credit Code*, by failing to give to a customer, (under loan account number 108184789), a direct debit default notice within 10 business days of the default occurring (which took place on 15 February 2016).

### Penalty under this notice

3. The penalty for the alleged offence under this notice is \$1,800 for an individual or \$9,000 for a body corporate.

The applicable penalty in this notice is \$9,000.

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 **Credit Infringement Notice Officer** to have this notice withdrawn.

*(the Credit Infringement Notice Officer is the nominated person)*

**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:

**Credit Infringement Notice Officer**

**Australian Securities and Investments Commission**

**GPO Box 9827**

**Melbourne VIC 3001**

**or by facsimile: (03) 9280 3444**

**or by email: [CreditInfringementNotices@asic.gov.au](mailto:CreditInfringementNotices@asic.gov.au)**

*Signature of authorised ASIC officer issuing the notice*

Signed



.....  
Timothy Peter Mullaly  
*Authorised ASIC officer issuing the notice*



**ASIC**

Australian Securities & Investments Commission

**To:** Suncorp-Metway Limited  
ACN 010 831 722

**Address:** Level 28  
266 George Street  
BRISBANE QLD 4000

Lvl 20, Commonwealth Bank Building,  
240 Queen Street, Brisbane QLD 4000  
GPO Box 9827, Brisbane QLD 4001  
DX 322 Brisbane

Telephone: +61 7 3867 4700

Facsimile: +61 7 3867 4725

www.asic.gov.au

**Infringement Notice** R20160000830725  
**Unique Identification**  
**Code:**  
**Account Number:** 66010831722  
**Issue Date:** 16/12/2016

**INVOICE**

**Infringement Notice Penalty \$9,000.00**

This invoice is issued for payment of the penalty under infringement notice R20160000830725

To stop further action being taken in relation to the alleged offence/ civil penalty contravention described in the infringement notice, ensure payment of the penalty is made within 28 days of receipt of the infringement notice

For assistance, contact David Lonton on (07) 3867 4801

This notice may not include all monies owed to ASIC.  
Not Subject to GST, (Treasurer's Determination Exempt Taxes, Fees and Charges).



**Payment Slip**

**Account Number:** 66010831722

**Recipient:** Suncorp-Metway Limited

**Due this notice:** \$9,000.00

**PAYMENT OPTIONS**



Billpay Code: 8929  
Ref: 669010831722543

**Australia Post,**  
Present this payment slip. Pay by cash, cheque or EFTPOS.

**Phone**  
Call 13 18 16 to pay by MasterCard or Visa

**Online**  
Go to postbillpay.com.au to pay by MasterCard or Visa

**Electronic Funds Transfer**

ASIC's account details are:  
BANK: Reserve Bank of Australia  
BSB: 093003  
BANK ACCOUNT: 317118  
ACCOUNT NAME: ASIC Collectors rec.Acc.  
REFERENCE: 669010831722



Biller Code: 17301  
Ref: 6690108317225

Use these details for phone or internet banking. Call your financial institution to pay from your cheque, savings or credit card account. For info; www.bpay.com.au

**Mail**

Mail this payment slip and cheque (do not staple) to ASIC,  
Locked Bag 5000, Gippsland Mail Centre VIC 3841

Aus Post Barcode: \*814 129 0006690108317225 43





B00217889

## Infringement notice

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

Date of issue: 15 December 2016

Unique identification code: R20160000830736

TO: Suncorp-Metway Limited  
ACN 010 831 722  
Level 28, 266 George Street  
BRISBANE QLD 4000

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

On or about, 12 February 2016 at Level 28, 266 George Street, Brisbane in the State of Queensland, you as a credit provider holding Australian credit licence number 229882, committed an offence under subsection 87(2) of the *National Credit Code*, by failing to give to a customer, (under loan account number 118560580), a direct debit default notice within 10 business days of the default occurring (which took place on 29 January 2016).

### Penalty under this notice

3. The penalty for the alleged offence under this notice is \$1,800 for an individual or \$9,000 for a body corporate.

The applicable penalty in this notice is \$9,000.

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 **Credit Infringement Notice Officer** to have this notice withdrawn.

*(the Credit Infringement Notice Officer is the nominated person)*

#### **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:

**Credit Infringement Notice Officer**

**Australian Securities and Investments Commission**

**GPO Box 9827**


**Melbourne VIC 3001**

**or by facsimile: (03) 9280 3444**

**or by email: [CreditInfringementNotices@asic.gov.au](mailto:CreditInfringementNotices@asic.gov.au)**

*Signature of authorised ASIC officer issuing the notice*

Signed



.....  
Timothy Peter Mullaly

*Authorised ASIC officer issuing the notice*



**ASIC**

Australian Securities & Investments Commission

**To:** Suncorp-Metway Limited  
ACN 010 831 722

**Address:** Level 28  
266 George Street  
BRISBANE QLD 4000

Lvl 20, Commonwealth Bank Building,  
240 Queen Street, Brisbane QLD 4000  
GPO Box 9827, Brisbane QLD 4001  
DX 322 Brisbane

Telephone: +61 7 3867 4700

Facsimile: +61 7 3867 4725

www.asic.gov.au

**Infringement Notice** R20160000830736  
**Unique Identification**  
**Code:**  
**Account Number:** 66010831722  
**Issue Date:** 16/12/2016

**INVOICE**

**Infringement Notice Penalty \$9,000.00**

This invoice is issued for payment of the penalty under infringement notice R20160000830736

To stop further action being taken in relation to the alleged offence/ civil penalty contravention described in the infringement notice, ensure payment of the penalty is made within 28 days of receipt of the infringement notice

For assistance, contact David Lonton on (07) 3867 4801

This notice may not include all monies owed to ASIC.  
Not Subject to GST, (Treasurer's Determination Exempt Taxes, Fees and Charges).



**Payment Slip**

**Recipient:** Suncorp-Metway Limited

**Account Number:** 66010831722

**Due this notice:** \$9,000.00

**PAYMENT OPTIONS**



Billpay Code: 8929  
Ref: 669010831722543

**Australia Post,**  
Present this payment slip. Pay by cash, cheque or EFTPOS.

**Phone**  
Call 13 18 16 to pay by MasterCard or Visa

**Online**  
Go to postbillpay.com.au to pay by MasterCard or Visa

**Electronic Funds Transfer**

ASIC's account details are:  
BANK: Reserve Bank of Australia  
BSB: 093003  
BANK ACCOUNT: 317118  
ACCOUNT NAME: ASIC Collectors rec.Acc.  
REFERENCE: 669010831722



Biller Code: 17301  
Ref: 6690108317225

Use these details for phone or internet banking. Call your financial institution to pay from your cheque, savings or credit card account. For info; www.bpay.com.au

**Mail**

Mail this payment slip and cheque (do not staple) to ASIC,  
Locked Bag 5000, Gippsland Mail Centre VIC 3841

Aus Post Barcode: \*814 129 0006690108317225 43



B00217888

## Infringement notice

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

Date of issue: 15 December 2016

Unique identification code: R20160000830740

TO: Suncorp-Metway Limited  
ACN 010 831 722  
Level 28, 266 George Street  
BRISBANE QLD 4000

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 March 2016 at Level 28, 266 George Street, Brisbane in the State of Queensland, you as a credit provider holding Australian credit licence number 229882, committed an offence under subsection 87(2) of the *National Credit Code*, by failing to give to a customer, (under loan account number 48518146), a direct debit default notice within 10 business days of the default occurring (which took place on 19 February 2016).

### Penalty under this notice

3. The penalty for the alleged offence under this notice is \$1,800 for an individual or \$9,000 for a body corporate.

The applicable penalty in this notice is \$9,000.

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 **Credit Infringement Notice Officer** to have this notice withdrawn.

*(the Credit Infringement Notice Officer is the nominated person)*

#### **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:

**Credit Infringement Notice Officer**

**Australian Securities and Investments Commission**

**GPO Box 9827**

**Melbourne VIC 3001**

**or by facsimile: (03) 9280 3444**

**or by email: [CreditInfringementNotices@asic.gov.au](mailto:CreditInfringementNotices@asic.gov.au)**

*Signature of authorised ASIC officer issuing the notice*

Signed

  
.....  
Timothy Peter Mullaly  
*Authorised ASIC officer issuing the notice*



**ASIC**

Australian Securities & Investments Commission

**To:** Suncorp-Metway Limited  
ACN 010 831 722

**Address:** Level 28  
266 George Street  
BRISBANE QLD 4000

Lvl 20, Commonwealth Bank Building,  
240 Queen Street, Brisbane QLD 4000  
GPO Box 9827, Brisbane QLD 4001  
DX 322 Brisbane

Telephone: +61 7 3867 4700

Facsimile: +61 7 3867 4725

www.asic.gov.au

**Infringement Notice** R20160000830740  
**Unique Identification**  
**Code:**  
**Account Number:** 66010831722  
**Issue Date:** 16/12/2016

**INVOICE**

**Infringement Notice Penalty \$9,000.00**

This invoice is issued for payment of the penalty under infringement notice R20160000830740

To stop further action being taken in relation to the alleged offence/ civil penalty contravention described in the infringement notice, ensure payment of the penalty is made within 28 days of receipt of the infringement notice

For assistance, contact David Lonton on (07) 3867 4801

This notice may not include all monies owed to ASIC.  
Not Subject to GST, (Treasurer's Determination Exempt Taxes, Fees and Charges).



**Payment Slip**

**Account Number:** 66010831722

**Recipient:** Suncorp-Metway Limited

**Due this notice:** \$9,000.00

**PAYMENT OPTIONS**



Billpay Code: 8929  
Ref: 669010831722543

**Electronic Funds Transfer**

ASIC's account details are:

**BANK:** Reserve Bank of Australia

**BSB:** 093003

**BANK ACCOUNT:** 317118

**ACCOUNT NAME:** ASIC Collectors rec.Acc.

**REFERENCE:** 669010831722

**Australia Post,**

Present this payment slip. Pay by cash, cheque or EFTPOS.

**Phone**

Call 13 18 16 to pay by MasterCard or Visa

**Online**

Go to postbillpay.com.au to pay by MasterCard or Visa



Biller Code: 17301  
Ref: 6690108317225

Use these details for phone or internet banking. Call your financial institution to pay from your cheque, savings or credit card account. For info; www.bpay.com.au

**Mail**

Mail this payment slip and cheque (do not staple) to ASIC,  
Locked Bag 5000, Gippsland Mail Centre VIC 3841

Aus Post Barcode: \*814 129 0006690108317225 43





B00217883

## Infringement notice

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

Date of issue: 15 December 2016

Unique identification code: R20160000830742

TO: Suncorp-Metway Limited  
ACN 010 831 722  
Level 28, 266 George Street  
BRISBANE QLD 4000

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 February 2016 at Level 28, 266 George Street, Brisbane in the State of Queensland, you as a credit provider holding Australian credit licence number 229882, committed an offence under subsection 87(2) of the *National Credit Code*, by failing to give to a customer, (under loan account number 118489475), a direct debit default notice within 10 business days of the default occurring (which took place on 1 February 2016).

### Penalty under this notice

3. The penalty for the alleged offence under this notice is \$1,800 for an individual or \$9,000 for a body corporate.  
  
The applicable penalty in this notice is \$9,000.  
  
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 **Credit Infringement Notice Officer** to have this notice withdrawn.

*(the Credit Infringement Notice Officer is the nominated person)*

#### **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:

**Credit Infringement Notice Officer**

**Australian Securities and Investments Commission**

**GPO Box 9827**


**Melbourne VIC 3001**

**or by facsimile: (03) 9280 3444**

**or by email: [CreditInfringementNotices@asic.gov.au](mailto:CreditInfringementNotices@asic.gov.au)**

*Signature of authorised ASIC officer issuing the notice*

Signed



Timothy Peter Mullaly

*Authorised ASIC officer issuing the notice*



**ASIC**

Australian Securities & Investments Commission

**To:** Suncorp-Metway Limited  
ACN 010 831 722

**Address:** Level 28  
266 George Street  
BRISBANE QLD 4000

Lvl 20, Commonwealth Bank Building,  
240 Queen Street, Brisbane QLD 4000  
GPO Box 9827, Brisbane QLD 4001  
DX 322 Brisbane

Telephone: +61 7 3867 4700

Facsimile: +61 7 3867 4725

www.asic.gov.au

**Infringement Notice** R20160000830742  
**Unique Identification**  
**Code:**  
**Account Number:** 66010831722  
**Issue Date:** 16/12/2016

**INVOICE**

**Infringement Notice Penalty \$9,000.00**

This invoice is issued for payment of the penalty under infringement notice R20160000830742

To stop further action being taken in relation to the alleged offence/ civil penalty contravention described in the infringement notice, ensure payment of the penalty is made within 28 days of receipt of the infringement notice

For assistance, contact David Lonton on (07) 3867 4801

This notice may not include all monies owed to ASIC.  
Not Subject to GST, (Treasurer's Determination Exempt Taxes, Fees and Charges).



**Payment Slip**

**Recipient:** Suncorp-Metway Limited

**Account Number:** 66010831722

**Due this notice:** \$9,000.00

**PAYMENT OPTIONS**



Billpay Code: 8929  
Ref: 669010831722543

**Australia Post,**  
Present this payment slip. Pay by cash, cheque or EFTPOS.

**Phone**  
Call 13 18 16 to pay by MasterCard or Visa

**Online**  
Go to postbillpay.com.au to pay by MasterCard or Visa

**Electronic Funds Transfer**

ASIC's account details are:

**BANK:** Reserve Bank of Australia

**BSB:** 093003

**BANK ACCOUNT:** 317118

**ACCOUNT NAME:** ASIC Collectors rec.Acc.

**REFERENCE:** 669010831722



Billier Code: 17301  
Ref: 6690108317225

Use these details for phone or internet banking. Call your financial institution to pay from your cheque, savings or credit card account. For info; www.bpay.com.au

**Mail**

Mail this payment slip and cheque (do not staple) to ASIC, Locked Bag 5000, Gippsland Mail Centre VIC 3841

Aus Post Barcode: \*814 129 0006690108317225 43



B00217884

## Infringement notice

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

Date of issue: 15 December 2016

Unique identification code: R20160000830744

TO: Suncorp-Metway Limited  
ACN 010 831 722  
Level 28, 266 George Street  
BRISBANE QLD 4000

1. I, Timothy Peter Mullaly, give this infringement notice under regulation 39 of the *National Consumer Credit Protection Regulations 2010*.
2. I have reasonable grounds to believe that you have committed the following offence:  
On or about, 6 January 2016 at Level 28, 266 George Street, Brisbane in the State of Queensland, you as a credit provider holding Australian credit licence number 229882, committed an offence under subsection 87(2) of the *National Credit Code*, by failing to give to a customer, (under loan account number 88604004), a direct debit default notice within 10 business days of the default occurring (which took place on 19 December 2015).

### Penalty under this notice

3. The penalty for the alleged offence under this notice is \$1,800 for an individual or \$9,000 for a body corporate.

The applicable penalty in this notice is \$9,000.

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 **Credit Infringement Notice Officer** to have this notice withdrawn.

*(the Credit Infringement Notice Officer is the nominated person)*

### **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:

**Credit Infringement Notice Officer**

**Australian Securities and Investments Commission**

**GPO Box 9827**

**Melbourne VIC 3001**

**or by facsimile: (03) 9280 3444**

**or by email: [CreditInfringementNotices@asic.gov.au](mailto:CreditInfringementNotices@asic.gov.au)**

*Signature of authorised ASIC officer issuing the notice*

Signed



.....  
Timothy Peter Mullaly

*Authorised ASIC officer issuing the notice*



**ASIC**

Australian Securities & Investments Commission

**To:** Suncorp-Metway Limited  
ACN 010 831 722

**Address:** Level 28  
266 George Street  
BRISBANE QLD 4000

Lvl 20, Commonwealth Bank Building,  
240 Queen Street, Brisbane QLD 4000  
GPO Box 9827, Brisbane QLD 4001  
DX 322 Brisbane

Telephone: +61 7 3867 4700

Facsimile: +61 7 3867 4725

www.asic.gov.au

**Infringement Notice** R20160000830744  
**Unique Identification**  
**Code:**  
**Account Number:** 66010831722  
**Issue Date:** 16/12/2016

INVOICE

## Infringement Notice Penalty **\$9,000.00**

This invoice is issued for payment of the penalty under infringement notice R20160000830744

To stop further action being taken in relation to the alleged offence/ civil penalty contravention described in the infringement notice, ensure payment of the penalty is made within 28 days of receipt of the infringement notice

For assistance, contact David Lonton on (07) 3867 4801

This notice may not include all monies owed to ASIC.  
Not Subject to GST, (Treasurer's Determination Exempt Taxes, Fees and Charges).



### Payment Slip

**Account Number:** 66010831722

**Recipient:** Suncorp-Metway Limited

**Due this notice:** \$9,000.00

#### PAYMENT OPTIONS



Billpay Code: 8929  
Ref: 669010831722543

**Australia Post,**  
Present this payment slip. Pay by cash, cheque or EFTPOS.

**Phone**  
Call 13 18 16 to pay by MasterCard or Visa

**Online**  
Go to [postbillpay.com.au](http://postbillpay.com.au) to pay by MasterCard or Visa

#### Electronic Funds Transfer

ASIC's account details are:  
BANK: Reserve Bank of Australia  
BSB: 093003  
BANK ACCOUNT: 317118  
ACCOUNT NAME: ASIC Collectors rec.Acc.  
REFERENCE: 669010831722



Billier Code: 17301  
Ref: 6690108317225

Use these details for phone or internet banking. Call your financial institution to pay from your cheque, savings or credit card account. For info; [www.bpay.com.au](http://www.bpay.com.au)

**Mail**  
Mail this payment slip and cheque (do not staple) to ASIC,  
Locked Bag 5000, Gippsland Mail Centre VIC 3841

Aus Post Barcode: \*814 129 0006690108317225 43





B00217885

## Infringement notice

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

Date of issue: 15 December 2016

Unique identification code: R20160000830746

TO: Suncorp-Metway Limited  
ACN 010 831 722  
Level 28, 266 George Street  
BRISBANE QLD 4000

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 February 2016 at Level 28, 266 George Street, Brisbane in the State of Queensland, you as a credit provider holding Australian credit licence number 229882, committed an offence under subsection 87(2) of the *National Credit Code*, by failing to give to a customer, (under loan account number 118521525), a direct debit default notice within 10 business days of the default occurring (which took place on 3 February 2016).

### Penalty under this notice

3. The penalty for the alleged offence under this notice is \$1,800 for an individual or \$9,000 for a body corporate.

The applicable penalty in this notice is \$9,000.

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 **Credit Infringement Notice Officer** to have this notice withdrawn.

*(the Credit Infringement Notice Officer is the nominated person)*

#### **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:

**Credit Infringement Notice Officer**

**Australian Securities and Investments Commission**

**GPO Box 9827**

**Melbourne VIC 3001**

**or by facsimile: (03) 9280 3444**

**or by email: [CreditInfringementNotices@asic.gov.au](mailto:CreditInfringementNotices@asic.gov.au)**

*Signature of authorised ASIC officer issuing the notice*

Signed



Timothy Peter Mullaly

*Authorised ASIC officer issuing the notice*



**ASIC**

Australian Securities & Investments Commission

**To:** Suncorp-Metway Limited  
ACN 010 831 722

**Address:** Level 28  
266 George Street  
BRISBANE QLD 4000

Lvl 20, Commonwealth Bank Building,  
240 Queen Street, Brisbane QLD 4000  
GPO Box 9827, Brisbane QLD 4001  
DX 322 Brisbane

Telephone: +61 7 3867 4700

Facsimile: +61 7 3867 4725

www.asic.gov.au

**Infringement Notice** R20160000830746  
**Unique Identification**  
**Code:**  
**Account Number:** 66010831722  
**Issue Date:** 16/12/2016

**INVOICE**

**Infringement Notice Penalty \$9,000.00**

This invoice is issued for payment of the penalty under infringement notice R20160000830746

To stop further action being taken in relation to the alleged offence/ civil penalty contravention described in the infringement notice, ensure payment of the penalty is made within 28 days of receipt of the infringement notice

For assistance, contact David Lonton on (07) 3867 4801

This notice may not include all monies owed to ASIC.  
Not Subject to GST, (Treasurer's Determination Exempt Taxes, Fees and Charges).



**Payment Slip**

**Account Number:** 66010831722

**Recipient:** Suncorp-Metway Limited

**Due this notice:** \$9,000.00

**PAYMENT OPTIONS**



Billpay Code: 8929  
Ref: 669010831722543

**Electronic Funds Transfer**

ASIC's account details are:

BANK: Reserve Bank of Australia

BSB: 093003

BANK ACCOUNT: 317118

ACCOUNT NAME: ASIC Collectors rec. Acc.

REFERENCE: 669010831722

**Australia Post,**

Present this payment slip. Pay by cash, cheque or EFTPOS.

**Phone**

Call 13 18 16 to pay by MasterCard or Visa

**Online**

Go to [postbillpay.com.au](http://postbillpay.com.au) to pay by MasterCard or Visa



Bill Code: 17301  
Ref: 6690108317225

Use these details for phone or internet banking. Call your financial institution to pay from your cheque, savings or credit card account. For info; [www.bpay.com.au](http://www.bpay.com.au)

**Mail**

Mail this payment slip and cheque (do not staple) to ASIC, Locked Bag 5000, Gippsland Mail Centre VIC 3841

Aus Post Barcode: \*814 129 0006690108317225 43



B00217880

## Infringement notice

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

Date of issue: 15 December 2016

Unique identification code: R20160000830749

TO: Suncorp-Metway Limited  
ACN 010 831 722  
Level 28, 266 George Street  
BRISBANE QLD 4000

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, 24 February 2016 at Level 28, 266 George Street, Brisbane in the State of Queensland, you as a credit provider holding Australian credit licence number 229882, committed an offence under subsection 87(2) of the *National Credit Code*, by failing to give to a customer, (under loan account number 068347574), a direct debit default notice within 10 business days of the default occurring (which took place on 10 February 2016).

### Penalty under this notice

3. The penalty for the alleged offence under this notice is \$1,800 for an individual or \$9,000 for a body corporate.

The applicable penalty in this notice is \$9,000.

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 **Credit Infringement Notice Officer** to have this notice withdrawn.

*(the Credit Infringement Notice Officer is the nominated person)*

**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:

**Credit Infringement Notice Officer**

**Australian Securities and Investments Commission**

**GPO Box 9827**

**Melbourne VIC 3001**

**or by facsimile: (03) 9280 3444**

**or by email: [CreditInfringementNotices@asic.gov.au](mailto:CreditInfringementNotices@asic.gov.au)**

*Signature of authorised ASIC officer issuing the notice*

Signed



.....  
Timothy Peter Mullaly

*Authorised ASIC officer issuing the notice*



**ASIC**

Australian Securities & Investments Commission

**To:** Suncorp-Metway Limited  
ACN 010 831 722

**Address:** Level 28  
266 George Street  
BRISBANE QLD 4000

Lvl 20, Commonwealth Bank Building,  
240 Queen Street, Brisbane QLD 4000  
GPO Box 9827, Brisbane QLD 4001  
DX 322 Brisbane

Telephone: +61 7 3867 4700

Facsimile: +61 7 3867 4725

www.asic.gov.au

**Infringement Notice** R20160000830749  
**Unique Identification**  
**Code:**  
**Account Number:** 66010831722  
**Issue Date:** 16/12/2016

INVOICE

## Infringement Notice Penalty **\$9,000.00**

This invoice is issued for payment of the penalty under infringement notice R20160000830749

To stop further action being taken in relation to the alleged offence/ civil penalty contravention described in the infringement notice, ensure payment of the penalty is made within 28 days of receipt of the infringement notice

For assistance, contact David Lonton on (07) 3867 4801

This notice may not include all monies owed to ASIC.  
Not Subject to GST, (Treasurer's Determination Exempt Taxes, Fees and Charges).



### Payment Slip

**Recipient:** Suncorp-Metway Limited

**Account Number:** 66010831722

**Due this notice:** \$9,000.00

#### PAYMENT OPTIONS



Billpay Code: 8929  
Ref: 669010831722543

**Australia Post,**  
Present this payment slip. Pay by cash, cheque or EFTPOS.

**Phone**  
Call 13 18 16 to pay by MasterCard or Visa

**Online**  
Go to [postbillpay.com.au](http://postbillpay.com.au) to pay by MasterCard or Visa

#### Electronic Funds Transfer

ASIC's account details are:

**BANK:** Reserve Bank of Australia  
**BSB:** 093003  
**BANK ACCOUNT:** 317118  
**ACCOUNT NAME:** ASIC Collectors rec.Acc.  
**REFERENCE:** 669010831722



Bill Code: 17301  
Ref: 6690108317225

Use these details for phone or internet banking. Call your financial institution to pay from your cheque, savings or credit card account. For info; [www.bpay.com.au](http://www.bpay.com.au)

#### Mail

Mail this payment slip and cheque (do not staple) to ASIC,  
Locked Bag 5000, Gippsland Mail Centre VIC 3841

Aus Post Barcode: \*814 129 0006690108317225 43





B00217881

## Infringement notice

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

Date of issue: 15 December 2016

Unique identification code: R20160000830751

TO: Suncorp-Metway Limited  
ACN 010 831 722  
Level 28, 266 George Street  
BRISBANE QLD 4000

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 December 2015 at Level 28, 266 George Street, Brisbane in the State of Queensland, you as a credit provider holding Australian credit licence number 229882, committed an offence under subsection 87(2) of the *National Credit Code*, by failing to give to a customer, (under loan account number 108114224), a direct debit default notice within 10 business days of the default occurring (which took place on 11 December 2015).

### Penalty under this notice

3. The penalty for the alleged offence under this notice is \$1,800 for an individual or \$9,000 for a body corporate.

The applicable penalty in this notice is \$9,000.

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 **Credit Infringement Notice Officer** to have this notice withdrawn.

*(the Credit Infringement Notice Officer is the nominated person)*

#### **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:

**Credit Infringement Notice Officer**

**Australian Securities and Investments Commission**

**GPO Box 9827**

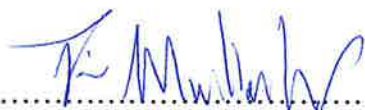
**Melbourne VIC 3001**

**or by facsimile: (03) 9280 3444**

**or by email: [CreditInfringementNotices@asic.gov.au](mailto:CreditInfringementNotices@asic.gov.au)**

*Signature of authorised ASIC officer issuing the notice*

Signed



.....  
Timothy Peter Mullaly

*Authorised ASIC officer issuing the notice*



**ASIC**

Australian Securities & Investments Commission

**To:** Suncorp-Metway Limited  
ACN 010 831 722

**Address:** Level 28  
266 George Street  
BRISBANE QLD 4000

Lvl 20, Commonwealth Bank Building,  
240 Queen Street, Brisbane QLD 4000  
GPO Box 9827, Brisbane QLD 4001  
DX 322 Brisbane

Telephone: +61 7 3867 4700

Facsimile: +61 7 3867 4725

www.asic.gov.au

**Infringement Notice** R20160000830751  
**Unique Identification**  
**Code:**  
**Account Number:** 66010831722  
**Issue Date:** 16/12/2016

INVOICE

## Infringement Notice Penalty **\$9,000.00**

This invoice is issued for payment of the penalty under infringement notice R20160000830751

To stop further action being taken in relation to the alleged offence/ civil penalty contravention described in the infringement notice, ensure payment of the penalty is made within 28 days of receipt of the infringement notice

For assistance, contact David Lonton on (07) 3867 4801

This notice may not include all monies owed to ASIC.  
Not Subject to GST, (Treasurer's Determination Exempt Taxes, Fees and Charges).



### Payment Slip

**Account Number:** 66010831722

**Recipient:** Suncorp-Metway Limited

**Due this notice:** \$9,000.00

#### PAYMENT OPTIONS



Billpay Code: 8929  
Ref: 669010831722543

#### Electronic Funds Transfer

ASIC's account details are:

BANK: Reserve Bank of Australia

BSB: 093003

BANK ACCOUNT: 317118

ACCOUNT NAME: ASIC Collectors rec.Acc.

REFERENCE: 669010831722

#### Australia Post,

Present this payment slip. Pay by cash, cheque or EFTPOS.

#### Phone

Call 13 18 16 to pay by MasterCard or Visa

#### Online

Go to [postbillpay.com.au](http://postbillpay.com.au) to pay by MasterCard or Visa



Billier Code: 17301  
Ref: 6690108317225

Use these details for phone or internet banking. Call your financial institution to pay from your cheque, savings or credit card account. For info; [www.bpay.com.au](http://www.bpay.com.au)

#### Mail

Mail this payment slip and cheque (do not staple) to ASIC,  
Locked Bag 5000, Gippsland Mail Centre VIC 3841

Aus Post Barcode: \*814 129 0006690108317225 43



B00217886

## Infringement notice

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

Date of issue: 15 December 2016

Unique identification code: R20160000830753

TO: Suncorp-Metway Limited  
ACN 010 831 722  
Level 28, 266 George Street  
BRISBANE QLD 4000

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 January 2016 at Level 28, 266 George Street, Brisbane in the State of Queensland, you as a credit provider holding Australian credit licence number 229882, committed an offence under subsection 87(2) of the *National Credit Code*, by failing to give to a customer, (under loan account number 098729239), a direct debit default notice within 10 business days of the default occurring (which took place on 16 December 2015).

### Penalty under this notice

3. The penalty for the alleged offence under this notice is \$1,800 for an individual or \$9,000 for a body corporate.

The applicable penalty in this notice is \$9,000.

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 **Credit Infringement Notice Officer** to have this notice withdrawn.

*(the Credit Infringement Notice Officer is the nominated person)*

**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:

**Credit Infringement Notice Officer**

**Australian Securities and Investments Commission**

**GPO Box 9827**

**Melbourne VIC 3001**

**or by facsimile: (03) 9280 3444**

**or by email: [CreditInfringementNotices@asic.gov.au](mailto:CreditInfringementNotices@asic.gov.au)**

*Signature of authorised ASIC officer issuing the notice*

Signed

  
.....  
Timothy Peter Mullaly  
*Authorised ASIC officer issuing the notice*



**ASIC**

Australian Securities & Investments Commission

**To:** Suncorp-Metway Limited  
ACN 010 831 722

**Address:** Level 28  
266 George Street  
BRISBANE QLD 4000

Lvl 20, Commonwealth Bank Building,  
240 Queen Street, Brisbane QLD 4000  
GPO Box 9827, Brisbane QLD 4001  
DX 322 Brisbane

Telephone: +61 7 3867 4700  
Facsimile: +61 7 3867 4725  
www.asic.gov.au

**Infringement Notice** R20160000830753  
**Unique Identification**  
**Code:**  
**Account Number:** 66010831722  
**Issue Date:** 16/12/2016

INVOICE

## Infringement Notice Penalty \$9,000.00

This invoice is issued for payment of the penalty under infringement notice R20160000830753

To stop further action being taken in relation to the alleged offence/ civil penalty contravention described in the infringement notice, ensure payment of the penalty is made within 28 days of receipt of the infringement notice

For assistance, contact David Lonton on (07) 3867 4801

This notice may not include all monies owed to ASIC.  
Not Subject to GST, (Treasurer's Determination Exempt Taxes, Fees and Charges).



### Payment Slip

**Recipient:** Suncorp-Metway Limited

**Account Number:** 66010831722

**Due this notice:** \$9,000.00

#### PAYMENT OPTIONS



Billpay Code: 8929  
Ref: 669010831722543

**Australia Post,**  
Present this payment slip. Pay by cash, cheque or EFTPOS.

**Phone**  
Call 13 18 16 to pay by MasterCard or Visa

**Online**  
Go to [postbillpay.com.au](http://postbillpay.com.au) to pay by MasterCard or Visa

#### Electronic Funds Transfer

ASIC's account details are:  
BANK: Reserve Bank of Australia  
BSB: 093003  
BANK ACCOUNT: 317118  
ACCOUNT NAME: ASIC Collectors rec.Acc.  
REFERENCE: 669010831722



Billier Code: 17301  
Ref: 6690108317225

Use these details for phone or internet banking. Call your financial institution to pay from your cheque, savings or credit card account. For info; [www.bpay.com.au](http://www.bpay.com.au)

**Mail**  
Mail this payment slip and cheque (do not staple) to ASIC,  
Locked Bag 5000, Gippsland Mail Centre VIC 3841

Aus Post Barcode: \*814 129 0006690108317225 43





B00217896

## Infringement notice

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

Date of issue: 15 December 2016

Unique identification code: R20160000830755

TO: Suncorp-Metway Limited  
ACN 010 831 722  
Level 28, 266 George Street  
BRISBANE QLD 4000

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 February 2016 at Level 28, 266 George Street, Brisbane in the State of Queensland, you as a credit provider holding Australian credit licence number 229882, committed an offence under subsection 65(1) of the *National Credit Code*, by failing to give to a customer, (under loan account number 98729239), not later than 20 days before a change in the amount of minimum repayments (which took effect on 20 March 2016), a written notice to the customer setting out particulars of the change.

### Penalty under this notice

3. The penalty for the alleged offence under this notice is \$3,600 for an individual or \$18,000 for a body corporate.

The applicable penalty in this notice is \$18,000.

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 100 penalty units for an individual and 500 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 **Credit Infringement Notice Officer** to have this notice withdrawn.

*(the Credit Infringement Notice Officer is the nominated person)*

#### **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:

**Credit Infringement Notice Officer**

**Australian Securities and Investments Commission**

**GPO Box 9827**

**Melbourne VIC 3001**

**or by facsimile: (03) 9280 3444**

**or by email: [CreditInfringementNotices@asic.gov.au](mailto:CreditInfringementNotices@asic.gov.au)**

*Signature of authorised ASIC officer issuing the notice*

Signed

  
.....  
Timothy Peter Mullaly  
*Authorised ASIC officer issuing the notice*



**ASIC**

Australian Securities & Investments Commission

**To:** Suncorp-Metway Limited  
ACN 010 831 722

**Address:** Level 28  
266 George Street  
BRISBANE QLD 4000

Lvl 20, Commonwealth Bank Building,  
240 Queen Street, Brisbane QLD 4000  
GPO Box 9827, Brisbane QLD 4001  
DX 322 Brisbane

Telephone: +61 7 3867 4700

Facsimile: +61 7 3867 4725

www.asic.gov.au

**Infringement Notice** R20160000830755  
**Unique Identification**  
**Code:**  
**Account Number:** 66010831722  
**Issue Date:** 16/12/2016

**INVOICE**

**Infringement Notice Penalty \$18,000.00**

This invoice is issued for payment of the penalty under infringement notice R20160000830755

To stop further action being taken in relation to the alleged offence/ civil penalty contravention described in the infringement notice, ensure payment of the penalty is made within 28 days of receipt of the infringement notice

For assistance, contact David Lonton on (07) 3867 4801

This notice may not include all monies owed to ASIC.  
Not Subject to GST, (Treasurer's Determination Exempt Taxes, Fees and Charges).



**Payment Slip**

**Account Number:** 66010831722

**Recipient:** Suncorp-Metway Limited

**Due this notice:** \$18,000.00

**PAYMENT OPTIONS**



**Billpay Code: 8929**  
**Ref: 669010831722543**

**Australia Post,**  
Present this payment slip. Pay by cash, cheque or EFTPOS.

**Phone**  
Call 13 18 16 to pay by MasterCard or Visa

**Online**  
Go to [postbillpay.com.au](http://postbillpay.com.au) to pay by MasterCard or Visa

**Electronic Funds Transfer**

ASIC's account details are:  
**BANK:** Reserve Bank of Australia  
**BSB:** 093003  
**BANK ACCOUNT:** 317118  
**ACCOUNT NAME:** ASIC Collectors rec.Acc.  
**REFERENCE:** 669010831722



**Biller Code: 17301**  
**Ref: 6690108317225**

Use these details for phone or internet banking. Call your financial institution to pay from your cheque, savings or credit card account. For info; [www.bpay.com.au](http://www.bpay.com.au)

**Mail**  
Mail this payment slip and cheque (do not staple) to ASIC, Locked Bag 5000, Gippsland Mail Centre VIC 3841

Aus Post Barcode: \*814 129 0006690108317225 43



B00217890

## Infringement notice

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

Date of issue: 15 December 2016

Unique identification code: R20160000830760

TO: Suncorp-Metway Limited  
ACN 010 831 722  
Level 28, 266 George Street  
BRISBANE QLD 4000

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 January 2016 at Level 28, 266 George Street, Brisbane in the State of Queensland, you as a credit provider holding Australian credit licence number 229882, committed an offence under subsection 65(1) of the *National Credit Code*, by failing to give to a customer, (under loan account number 108114224), not later than 20 days before a change in the amount of minimum repayments (which took effect on 17 February 2016), a written notice to the customer setting out particulars of the change.

### Penalty under this notice

3. The penalty for the alleged offence under this notice is \$3,600 for an individual or \$18,000 for a body corporate.

The applicable penalty in this notice is \$18,000.

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 100 penalty units for an individual and 500 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 **Credit Infringement Notice Officer** to have this notice withdrawn.

*(the Credit Infringement Notice Officer is the nominated person)*

**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:

**Credit Infringement Notice Officer**

**Australian Securities and Investments Commission**

**GPO Box 9827**


**Melbourne VIC 3001**

**or by facsimile: (03) 9280 3444**

**or by email: [CreditInfringementNotices@asic.gov.au](mailto:CreditInfringementNotices@asic.gov.au)**

*Signature of authorised ASIC officer issuing the notice*

Signed

  
.....  
Timothy Peter Mullaly  
*Authorised ASIC officer issuing the notice*



**ASIC**

Australian Securities & Investments Commission

**To:** Suncorp-Metway Limited  
ACN 010 831 722

**Address:** Level 28  
266 George Street  
BRISBANE QLD 4000

Lvl 20, Commonwealth Bank Building,  
240 Queen Street, Brisbane QLD 4000  
GPO Box 9827, Brisbane QLD 4001  
DX 322 Brisbane

Telephone: +61 7 3867 4700

Facsimile: +61 7 3867 4725

www.asic.gov.au

**Infringement Notice** R20160000830760  
**Unique Identification**  
**Code:**  
**Account Number:** 66010831722  
**Issue Date:** 16/12/2016

INVOICE

## Infringement Notice Penalty **\$18,000.00**

This invoice is issued for payment of the penalty under infringement notice R20160000830760

To stop further action being taken in relation to the alleged offence/ civil penalty contravention described in the infringement notice, ensure payment of the penalty is made within 28 days of receipt of the infringement notice

For assistance, contact David Lonton on (07) 3867 4801

This notice may not include all monies owed to ASIC.  
Not Subject to GST, (Treasurer's Determination Exempt Taxes, Fees and Charges).



### Payment Slip

**Account Number:** 66010831722

**Recipient:** Suncorp-Metway Limited

**Due this notice:** \$18,000.00

#### PAYMENT OPTIONS



Billpay Code: 8929  
Ref: 669010831722543

**Australia Post,**  
Present this payment slip. Pay by cash, cheque or EFTPOS.

**Phone**  
Call 13 18 16 to pay by MasterCard or Visa

**Online**  
Go to [postbillpay.com.au](http://postbillpay.com.au) to pay by MasterCard or Visa

#### Electronic Funds Transfer

ASIC's account details are:

**BANK:** Reserve Bank of Australia  
**BSB:** 093003  
**BANK ACCOUNT:** 317118  
**ACCOUNT NAME:** ASIC Collectors rec.Acc.  
**REFERENCE:** 669010831722



Bill Code: 17301  
Ref: 6690108317225

Use these details for phone or internet banking. Call your financial institution to pay from your cheque, savings or credit card account. For info; [www.bpay.com.au](http://www.bpay.com.au)

#### Mail

Mail this payment slip and cheque (do not staple) to ASIC,  
Locked Bag 5000, Gippsland Mail Centre VIC 3841

Aus Post Barcode: \*814 129 0006690108317225 43





B00217894

## Infringement notice

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

Date of issue: 15 December 2016

Unique identification code: R20160000830761

TO: Suncorp-Metway Limited  
ACN 010 831 722  
Level 28, 266 George Street  
BRISBANE QLD 4000

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, 7 January 2016 at Level 28, 266 George Street, Brisbane in the State of Queensland, you as a credit provider holding Australian credit licence number 229882, committed an offence under subsection 65(1) of the *National Credit Code*, by failing to give to a customer, (under loan account number 118160787), not later than 20 days before a change in the amount of minimum repayments (which took effect on 27 January 2016), a written notice to the customer setting out particulars of the change.

### Penalty under this notice

3. The penalty for the alleged offence under this notice is \$3,600 for an individual or \$18,000 for a body corporate.

The applicable penalty in this notice is \$18,000.

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 100 penalty units for an individual and 500 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 **Credit Infringement Notice Officer** to have this notice withdrawn.

*(the Credit Infringement Notice Officer is the nominated person)*

**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:

**Credit Infringement Notice Officer**  
**Australian Securities and Investments Commission**  
**GPO Box 9827**  
**Melbourne VIC 3001**  
**or by facsimile: (03) 9280 3444**  
**or by email: [CreditInfringementNotices@asic.gov.au](mailto:CreditInfringementNotices@asic.gov.au)**

*Signature of authorised ASIC officer issuing the notice*

Signed



.....  
Timothy Peter Mullaly  
*Authorised ASIC officer issuing the notice*



**ASIC**

Australian Securities & Investments Commission

**To:** Suncorp-Metway Limited  
ACN 010 831 722

**Address:** Level 28  
266 George Street  
BRISBANE QLD 4000

Lvl 20, Commonwealth Bank Building,  
240 Queen Street, Brisbane QLD 4000  
GPO Box 9827, Brisbane QLD 4001  
DX 322 Brisbane

Telephone: +61 7 3867 4700

Facsimile: +61 7 3867 4725

www.asic.gov.au

**Infringement Notice** R20160000830761  
**Unique Identification**  
**Code:**  
**Account Number:** 66010831722  
**Issue Date:** 16/12/2016

**INVOICE**

**Infringement Notice Penalty \$18,000.00**

This invoice is issued for payment of the penalty under infringement notice R20160000830761

To stop further action being taken in relation to the alleged offence/ civil penalty contravention described in the infringement notice, ensure payment of the penalty is made within 28 days of receipt of the infringement notice

For assistance, contact David Lonton on (07) 3867 4801

This notice may not include all monies owed to ASIC.  
Not Subject to GST, (Treasurer's Determination Exempt Taxes, Fees and Charges).



**Payment Slip**

**Account Number:** 66010831722

**Recipient:** Suncorp-Metway Limited

**Due this notice:** \$18,000.00

**PAYMENT OPTIONS**



Billpay Code: 8929  
Ref: 669010831722543

**Electronic Funds Transfer**

ASIC's account details are:

**BANK:** Reserve Bank of Australia

**BSB:** 093003

**BANK ACCOUNT:** 317118

**ACCOUNT NAME:** ASIC Collectors rec.Acc.

**REFERENCE:** 669010831722

**Australia Post,**

Present this payment slip. Pay by cash, cheque or EFTPOS.

**Phone**

Call 13 18 16 to pay by MasterCard or Visa

**Online**

Go to [postbillpay.com.au](http://postbillpay.com.au) to pay by MasterCard or Visa



Billier Code: 17301  
Ref: 6690108317225

Use these details for phone or internet banking. Call your financial institution to pay from your cheque, savings or credit card account. For info; [www.bpay.com.au](http://www.bpay.com.au)

**Mail**

Mail this payment slip and cheque (do not staple) to ASIC, Locked Bag 5000, Gippsland Mail Centre VIC 3841

Aus Post Barcode: \*814 129 0006690108317225 43



B00217899

## Infringement notice

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

Date of issue: 15 December 2016

Unique identification code: R20160000830766

TO: Suncorp-Metway Limited  
ACN 010 831 722  
Level 28, 266 George Street  
BRISBANE QLD 4000

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 February 2016 at Level 28, 266 George Street, Brisbane in the State of Queensland, you as a credit provider holding Australian credit licence number 229882, committed an offence under subsection 65(1) of the *National Credit Code*, by failing to give to a customer, (under loan account number 118560580), not later than 20 days before a change in the amount of minimum repayments (which took effect on 24 February 2016), a written notice to the customer setting out particulars of the change.

### Penalty under this notice

3. The penalty for the alleged offence under this notice is \$3,600 for an individual or \$18,000 for a body corporate.

The applicable penalty in this notice is \$18,000.

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 100 penalty units for an individual and 500 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 **Credit Infringement Notice Officer** to have this notice withdrawn.

*(the Credit Infringement Notice Officer is the nominated person)*

#### **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:

**Credit Infringement Notice Officer**

**Australian Securities and Investments Commission**

**GPO Box 9827**

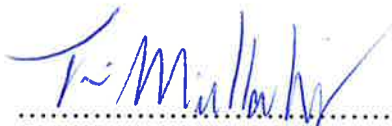
**Melbourne VIC 3001**

**or by facsimile: (03) 9280 3444**

**or by email: [CreditInfringementNotices@asic.gov.au](mailto:CreditInfringementNotices@asic.gov.au)**

*Signature of authorised ASIC officer issuing the notice*

Signed



.....  
Timothy Peter Mullaly  
*Authorised ASIC officer issuing the notice*



**ASIC**

Australian Securities & Investments Commission

**To:** Suncorp-Metway Limited  
ACN 010 831 722

**Address:** Level 28  
266 George Street  
BRISBANE QLD 4000

Lvl 20, Commonwealth Bank Building,  
240 Queen Street, Brisbane QLD 4000  
GPO Box 9827, Brisbane QLD 4001  
DX 322 Brisbane

Telephone: +61 7 3867 4700

Facsimile: +61 7 3867 4725

www.asic.gov.au

**Infringement Notice** R20160000830766  
**Unique Identification**  
**Code:**  
**Account Number:** 66010831722  
**Issue Date:** 16/12/2016

**INVOICE**

**Infringement Notice Penalty \$18,000.00**

This invoice is issued for payment of the penalty under infringement notice R20160000830766

To stop further action being taken in relation to the alleged offence/ civil penalty contravention described in the infringement notice, ensure payment of the penalty is made within 28 days of receipt of the infringement notice

For assistance, contact David Lonton on (07) 3867 4801

This notice may not include all monies owed to ASIC.  
Not Subject to GST, (Treasurer's Determination Exempt Taxes, Fees and Charges).



**Payment Slip**

**Recipient:** Suncorp-Metway Limited

**Account Number:** 66010831722

**Due this notice:** \$18,000.00

**PAYMENT OPTIONS**



Billpay Code: 8929  
Ref: 669010831722543

**Electronic Funds Transfer**

ASIC's account details are:

**BANK:** Reserve Bank of Australia

**BSB:** 093003

**BANK ACCOUNT:** 317118

**ACCOUNT NAME:** ASIC Collectors rec.Acc.

**REFERENCE:** 669010831722

**Australia Post,**

Present this payment slip. Pay by cash, cheque or EFTPOS.

**Phone**

Call 13 18 16 to pay by MasterCard or Visa

**Online**

Go to [postbillpay.com.au](http://postbillpay.com.au) to pay by MasterCard or Visa



Bill Code: 17301  
Ref: 6690108317225

Use these details for phone or internet banking. Call your financial institution to pay from your cheque, savings or credit card account. For info; [www.bpay.com.au](http://www.bpay.com.au)

**Mail**

Mail this payment slip and cheque (do not staple) to ASIC,  
Locked Bag 5000, Gippsland Mail Centre VIC 3841

Aus Post Barcode: \*814 129 0006690108317225 43





B00217892

## Infringement notice

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

Date of issue: 15 December 2016

Unique identification code: R20160000830784

TO: Suncorp-Metway Limited  
ACN 010 831 722  
Level 28, 266 George Street  
BRISBANE QLD 4000

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, 23 January 2016 at Level 28, 266 George Street, Brisbane in the State of Queensland, you as a credit provider holding Australian credit licence number 229882, committed an offence under subsection 65(1) of the *National Credit Code*, by failing to give to a customer, (under loan account number 068347574), not later than 20 days before a change in the amount of minimum repayments (which took effect on 12 February 2016), a written notice to the customer setting out particulars of the change.

### Penalty under this notice

3. The penalty for the alleged offence under this notice is \$3,600 for an individual or \$18,000 for a body corporate.  
The applicable penalty in this notice is \$18,000.  
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 100 penalty units for an individual and 500 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 **Credit Infringement Notice Officer** to have this notice withdrawn.

*(the Credit Infringement Notice Officer is the nominated person)*

### **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:

**Credit Infringement Notice Officer**

**Australian Securities and Investments Commission**

**GPO Box 9827**

**Melbourne VIC 3001**

**or by facsimile: (03) 9280 3444**

**or by email: [CreditInfringementNotices@asic.gov.au](mailto:CreditInfringementNotices@asic.gov.au)**

*Signature of authorised ASIC officer issuing the notice*

Signed

  
.....  
Timothy Peter Mullaly  
*Authorised ASIC officer issuing the notice*



**ASIC**

Australian Securities & Investments Commission

**To:** Suncorp-Metway Limited  
ACN 010 831 722

**Address:** Level 28  
266 George Street  
BRISBANE QLD 4000

Lvl 20, Commonwealth Bank Building,  
240 Queen Street, Brisbane QLD 4000  
GPO Box 9827, Brisbane QLD 4001  
DX 322 Brisbane

Telephone: +61 7 3867 4700

Facsimile: +61 7 3867 4725

www.asic.gov.au

**Infringement Notice** R20160000830784  
**Unique Identification**  
**Code:**  
**Account Number:** 66010831722  
**Issue Date:** 16/12/2016

INVOICE

## Infringement Notice Penalty **\$18,000.00**

This invoice is issued for payment of the penalty under infringement notice R20160000830784

To stop further action being taken in relation to the alleged offence/ civil penalty contravention described in the infringement notice, ensure payment of the penalty is made within 28 days of receipt of the infringement notice

For assistance, contact David Lonton on (07) 3867 4801

This notice may not include all monies owed to ASIC.  
Not Subject to GST, (Treasurer's Determination Exempt Taxes, Fees and Charges).



### Payment Slip

**Account Number:** 66010831722

**Recipient:** Suncorp-Metway Limited

**Due this notice:** \$18,000.00

#### PAYMENT OPTIONS



Billpay Code: 8929  
Ref: 669010831722543

**Australia Post,**  
Present this payment slip. Pay by cash, cheque or EFTPOS.

**Phone**  
Call 13 18 16 to pay by MasterCard or Visa

**Online**  
Go to [postbillpay.com.au](http://postbillpay.com.au) to pay by MasterCard or Visa

#### Electronic Funds Transfer

ASIC's account details are:  
BANK: Reserve Bank of Australia  
BSB: 093003  
BANK ACCOUNT: 317118  
ACCOUNT NAME: ASIC Collectors rec.Acc.  
REFERENCE: 669010831722



Billers Code: 17301  
Ref: 6690108317225

Use these details for phone or internet banking. Call your financial institution to pay from your cheque, savings or credit card account. For info; [www.bpay.com.au](http://www.bpay.com.au)

**Mail**  
Mail this payment slip and cheque (do not staple) to ASIC,  
Locked Bag 5000, Gippsland Mail Centre VIC 3841

Aus Post Barcode: \*814 129 0006690108317225 43



B00217893

## Infringement notice

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

Date of issue: 15 December 2016

Unique identification code: R20160000830790

TO: Suncorp-Metway Limited  
ACN 010 831 722  
Level 28, 266 George Street  
BRISBANE QLD 4000

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 January 2016 at Level 28, 266 George Street, Brisbane in the State of Queensland, you as a credit provider holding Australian credit licence number 229882, committed an offence under subsection 65(1) of the *National Credit Code*, by failing to give to a customer, (under loan account number 118489475), not later than 20 days before a change in the amount of minimum repayments (which took effect on 30 January 2016), a written notice to the customer setting out particulars of the change.

### Penalty under this notice

3. The penalty for the alleged offence under this notice is \$3,600 for an individual or \$18,000 for a body corporate.

The applicable penalty in this notice is \$18,000.

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 100 penalty units for an individual and 500 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 **Credit Infringement Notice Officer** to have this notice withdrawn.

*(the Credit Infringement Notice Officer is the nominated person)*

**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:

**Credit Infringement Notice Officer**

**Australian Securities and Investments Commission**

**GPO Box 9827**

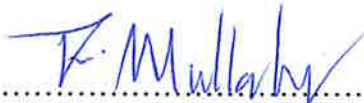
**Melbourne VIC 3001**

**or by facsimile: (03) 9280 3444**

**or by email: [CreditInfringementNotices@asic.gov.au](mailto:CreditInfringementNotices@asic.gov.au)**

*Signature of authorised ASIC officer issuing the notice*

Signed



.....  
Timothy Peter Mullaly  
*Authorised ASIC officer issuing the notice*



**ASIC**

Australian Securities & Investments Commission

**To:** Suncorp-Metway Limited  
ACN 010 831 722

**Address:** Level 28  
266 George Street  
BRISBANE QLD 4000

Lvl 20, Commonwealth Bank Building,  
240 Queen Street, Brisbane QLD 4000  
GPO Box 9827, Brisbane QLD 4001  
DX 322 Brisbane

Telephone: +61 7 3867 4700

Facsimile: +61 7 3867 4725

www.asic.gov.au

**Infringement Notice** R20160000830790  
**Unique Identification**  
**Code:**  
**Account Number:** 66010831722  
**Issue Date:** 16/12/2016

**INVOICE**

**Infringement Notice Penalty \$18,000.00**

This invoice is issued for payment of the penalty under infringement notice R20160000830790

To stop further action being taken in relation to the alleged offence/ civil penalty contravention described in the infringement notice, ensure payment of the penalty is made within 28 days of receipt of the infringement notice

For assistance, contact David Lonton on (07) 3867 4801

This notice may not include all monies owed to ASIC.  
Not Subject to GST, (Treasurer's Determination Exempt Taxes, Fees and Charges).



**Payment Slip**

**Account Number:** 66010831722

**Recipient:** Suncorp-Metway Limited

**Due this notice:** \$18,000.00

**PAYMENT OPTIONS**



Billpay Code: 8929  
Ref: 669010831722543

**Australia Post,**  
Present this payment slip. Pay by cash, cheque or EFTPOS.

**Phone**  
Call 13 18 16 to pay by MasterCard or Visa

**Online**  
Go to postbillpay.com.au to pay by MasterCard or Visa

**Electronic Funds Transfer**

ASIC's account details are:  
BANK: Reserve Bank of Australia  
BSB: 093003  
BANK ACCOUNT: 317118  
ACCOUNT NAME: ASIC Collectors rec.Acc.  
REFERENCE: 669010831722



Billers Code: 17301  
Ref: 6690108317225

Use these details for phone or internet banking. Call your financial institution to pay from your cheque, savings or credit card account. For info; www.bpay.com.au

**Mail**

Mail this payment slip and cheque (do not staple) to ASIC,  
Locked Bag 5000, Gippsland Mail Centre VIC 3841

Aus Post Barcode: \*814 129 0006690108317225 43





B00217898

## Infringement notice

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

Date of issue: 15 December 2016

Unique identification code: R20160000830791

TO: Suncorp-Metway Limited  
ACN 010 831 722  
Level 28, 266 George Street  
BRISBANE QLD 4000

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 March 2016 at Level 28, 266 George Street, Brisbane in the State of Queensland, you as a credit provider holding Australian credit licence number 229882, committed an offence under subsection 65(1) of the *National Credit Code*, by failing to give to a customer, (under loan account number 048518146), not later than 20 days before a change in the amount of minimum repayments (which took effect on 23 March 2016), a written notice to the customer setting out particulars of the change.

### Penalty under this notice

3. The penalty for the alleged offence under this notice is \$3,600 for an individual or \$18,000 for a body corporate.

The applicable penalty in this notice is \$18,000.

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 100 penalty units for an individual and 500 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 **Credit Infringement Notice Officer** to have this notice withdrawn.

*(the Credit Infringement Notice Officer is the nominated person)*

**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:

**Credit Infringement Notice Officer**

**Australian Securities and Investments Commission**

**GPO Box 9827**

**Melbourne VIC 3001**

**or by facsimile: (03) 9280 3444**

**or by email: [CreditInfringementNotices@asic.gov.au](mailto:CreditInfringementNotices@asic.gov.au)**

*Signature of authorised ASIC officer issuing the notice*

Signed



.....

Timothy Peter Mullaly

*Authorised ASIC officer issuing the notice*



**ASIC**

Australian Securities & Investments Commission

**To:** Suncorp-Metway Limited  
ACN 010 831 722

**Address:** Level 28  
266 George Street  
BRISBANE QLD 4000

Lvl 20, Commonwealth Bank Building,  
240 Queen Street, Brisbane QLD 4000  
GPO Box 9827, Brisbane QLD 4001  
DX 322 Brisbane

Telephone: +61 7 3867 4700

Facsimile: +61 7 3867 4725

www.asic.gov.au

**Infringement Notice** R20160000830791  
**Unique Identification**  
**Code:**  
**Account Number:** 66010831722  
**Issue Date:** 16/12/2016

INVOICE

## Infringement Notice Penalty **\$18,000.00**

This invoice is issued for payment of the penalty under infringement notice R20160000830791

To stop further action being taken in relation to the alleged offence/ civil penalty contravention described in the infringement notice, ensure payment of the penalty is made within 28 days of receipt of the infringement notice

For assistance, contact David Lonton on (07) 3867 4801

This notice may not include all monies owed to ASIC.  
Not Subject to GST, (Treasurer's Determination Exempt Taxes, Fees and Charges).



### Payment Slip

**Account Number:** 66010831722

**Recipient:** Suncorp-Metway Limited

**Due this notice:** \$18,000.00

#### PAYMENT OPTIONS



Billpay Code: 8929  
Ref: 669010831722543

**Australia Post,**  
Present this payment slip. Pay by cash, cheque or EFTPOS.

**Phone**  
Call 13 18 16 to pay by MasterCard or Visa

**Online**  
Go to [postbillpay.com.au](http://postbillpay.com.au) to pay by MasterCard or Visa

#### Electronic Funds Transfer

ASIC's account details are:  
BANK: Reserve Bank of Australia  
BSB: 093003  
BANK ACCOUNT: 317118  
ACCOUNT NAME: ASIC Collectors rec.Acc.  
REFERENCE: 669010831722



Bill Code: 17301  
Ref: 6690108317225

Use these details for phone or internet banking. Call your financial institution to pay from your cheque, savings or credit card account. For info; [www.bpay.com.au](http://www.bpay.com.au)

**Mail**  
Mail this payment slip and cheque (do not staple) to ASIC,  
Locked Bag 5000, Gippsland Mail Centre VIC 3841

Aus Post Barcode: \*814 129 0006690108317225 43



B00217895

## Infringement notice

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

Date of issue: 15 December 2016

Unique identification code: R20160000830796

TO: Suncorp-Metway Limited  
ACN 010 831 722  
Level 28, 266 George Street  
BRISBANE QLD 4000

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 January 2016 at Level 28, 266 George Street, Brisbane in the State of Queensland, you as a credit provider holding Australian credit licence number 229882, committed an offence under subsection 65(1) of the *National Credit Code*, by failing to give to a customer, (under loan account number 088604004), not later than 20 days before a change in the amount of minimum repayments (which took effect on 23 January 2016), a written notice to the customer setting out particulars of the change.

### Penalty under this notice

3. The penalty for the alleged offence under this notice is \$3,600 for an individual or \$18,000 for a body corporate.

The applicable penalty in this notice is \$18,000.

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 100 penalty units for an individual and 500 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 **Credit Infringement Notice Officer** to have this notice withdrawn.

*(the Credit Infringement Notice Officer is the nominated person)*

**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:

**Credit Infringement Notice Officer**

**Australian Securities and Investments Commission**

**GPO Box 9827**

**Melbourne VIC 3001**

**or by facsimile: (03) 9280 3444**

**or by email: [CreditInfringementNotices@asic.gov.au](mailto:CreditInfringementNotices@asic.gov.au)**

*Signature of authorised ASIC officer issuing the notice*

Signed



.....  
Timothy Peter Mullaly

*Authorised ASIC officer issuing the notice*



**ASIC**

Australian Securities & Investments Commission

**To:** Suncorp-Metway Limited  
ACN 010 831 722

**Address:** Level 28  
266 George Street  
BRISBANE QLD 4000

Lvl 20, Commonwealth Bank Building,  
240 Queen Street, Brisbane QLD 4000  
GPO Box 9827, Brisbane QLD 4001  
DX 322 Brisbane

Telephone: +61 7 3867 4700

Facsimile: +61 7 3867 4725

www.asic.gov.au

**Infringement Notice** R20160000830796  
**Unique Identification**  
**Code:**  
**Account Number:** 66010831722  
**Issue Date:** 16/12/2016

**INVOICE**

**Infringement Notice Penalty \$18,000.00**

This invoice is issued for payment of the penalty under infringement notice R20160000830796

To stop further action being taken in relation to the alleged offence/ civil penalty contravention described in the infringement notice, ensure payment of the penalty is made within 28 days of receipt of the infringement notice

For assistance, contact David Lonton on (07) 3867 4801

This notice may not include all monies owed to ASIC.  
Not Subject to GST, (Treasurer's Determination Exempt Taxes, Fees and Charges).



**Payment Slip**

**Account Number:** 66010831722

**Recipient:** Suncorp-Metway Limited

**Due this notice:** \$18,000.00

**PAYMENT OPTIONS**



Billpay Code: 8929  
Ref: 669010831722543

**Australia Post,**  
Present this payment slip. Pay by cash, cheque or EFTPOS.

**Phone**  
Call 13 18 16 to pay by MasterCard or Visa

**Online**  
Go to postbillpay.com.au to pay by MasterCard or Visa

**Electronic Funds Transfer**

ASIC's account details are:  
BANK: Reserve Bank of Australia  
BSB: 093003  
BANK ACCOUNT: 317118  
ACCOUNT NAME: ASIC Collectors rec.Acc.  
REFERENCE: 669010831722



Billier Code: 17301  
Ref: 6690108317225

Use these details for phone or internet banking. Call your financial institution to pay from your cheque, savings or credit card account. For info; www.bpay.com.au

**Mail**

Mail this payment slip and cheque (do not staple) to ASIC,  
Locked Bag 5000, Gippsland Mail Centre VIC 3841

Aus Post Barcode: \*814 129 0006690108317225 43





B00217891

## Infringement notice

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

Date of issue: 15 December 2016

Unique identification code: R20160000830816

TO: Suncorp-Metway Limited  
ACN 010 831 722  
Level 28, 266 George Street  
BRISBANE QLD 4000

1. I, Timothy Peter Mullaly, give this infringement notice under regulation 39 of the *National Consumer Credit Protection Regulations 2010*.
2. I have reasonable grounds to believe that you have committed the following offence:  
  
On or about, 5 February 2016 at Level 28, 266 George Street, Brisbane in the State of Queensland, you as a credit provider holding Australian credit licence number 229882, committed an offence under subsection 65(1) of the *National Credit Code*, by failing to give to a customer, (under loan account number 108184789), not later than 20 days before a change in the amount of minimum repayments (which took effect on 25 February 2016), a written notice to the customer setting out particulars of the change.

### Penalty under this notice

3. The penalty for the alleged offence under this notice is \$3,600 for an individual or \$18,000 for a body corporate.  
  
The applicable penalty in this notice is \$18,000.  
  
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 100 penalty units for an individual and 500 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 **Credit Infringement Notice Officer** to have this notice withdrawn.

*(the Credit Infringement Notice Officer is the nominated person)*

#### **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:

**Credit Infringement Notice Officer**

**Australian Securities and Investments Commission**

**GPO Box 9827**

**Melbourne VIC 3001**

**or by facsimile: (03) 9280 3444**

**or by email: [CreditInfringementNotices@asic.gov.au](mailto:CreditInfringementNotices@asic.gov.au)**

*Signature of authorised ASIC officer issuing the notice*

Signed



.....  
Timothy Peter Mullaly  
*Authorised ASIC officer issuing the notice*



**ASIC**

Australian Securities & Investments Commission

**To:** Suncorp-Metway Limited  
ACN 010 831 722

**Address:** Level 28  
266 George Street  
BRISBANE QLD 4000

Lvl 20, Commonwealth Bank Building,  
240 Queen Street, Brisbane QLD 4000  
GPO Box 9827, Brisbane QLD 4001  
DX 322 Brisbane

Telephone: +61 7 3867 4700

Facsimile: +61 7 3867 4725

www.asic.gov.au

**Infringement Notice** R20160000830816  
**Unique Identification**  
**Code:**  
**Account Number:** 66010831722  
**Issue Date:** 16/12/2016

**INVOICE**

**Infringement Notice Penalty \$18,000.00**

This invoice is issued for payment of the penalty under infringement notice R20160000830816

To stop further action being taken in relation to the alleged offence/ civil penalty contravention described in the infringement notice, ensure payment of the penalty is made within 28 days of receipt of the infringement notice

For assistance, contact David Lonton on (07) 3867 4801

This notice may not include all monies owed to ASIC.  
Not Subject to GST, (Treasurer's Determination Exempt Taxes, Fees and Charges).



**Payment Slip**

**Account Number:** 66010831722

**Recipient:** Suncorp-Metway Limited

**Due this notice:** \$18,000.00

**PAYMENT OPTIONS**



Billpay Code: 8929  
Ref: 669010831722543

**Electronic Funds Transfer**

ASIC's account details are:

**BANK:** Reserve Bank of Australia

**BSB:** 093003

**BANK ACCOUNT:** 317118

**ACCOUNT NAME:** ASIC Collectors rec.Acc.

**REFERENCE:** 669010831722

**Australia Post,**  
Present this payment slip. Pay by cash, cheque or EFTPOS.

**Phone**  
Call 13 18 16 to pay by MasterCard or Visa

**Online**  
Go to [postbillpay.com.au](http://postbillpay.com.au) to pay by MasterCard or Visa



Billers Code: 17301  
Ref: 6690108317225

Use these details for phone or internet banking. Call your financial institution to pay from your cheque, savings or credit card account. For info; [www.bpay.com.au](http://www.bpay.com.au)

**Mail**

Mail this payment slip and cheque (do not staple) to ASIC,  
Locked Bag 5000, Gippsland Mail Centre VIC 3841

Aus Post Barcode: \*814 129 0006690108317225 43



B00217897

## Infringement notice

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

Date of issue: 15 December 2016

Unique identification code: R20160000830829

TO: Suncorp-Metway Limited  
ACN 010 831 722  
Level 28, 266 George Street  
BRISBANE QLD 4000

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

On or about, 6 March 2016 at Level 28, 266 George Street, Brisbane in the State of Queensland, you as a credit provider holding Australian credit licence number 229882, committed an offence under subsection 65(1) of the *National Credit Code*, by failing to give to a customer, (under loan account number 108566969), not later than 20 days before a change in the amount of minimum repayments (which took effect on 26 March 2016), a written notice to the customer setting out particulars of the change.

### Penalty under this notice

3. The penalty for the alleged offence under this notice is \$3,600 for an individual or \$18,000 for a body corporate.

The applicable penalty in this notice is \$18,000.

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 100 penalty units for an individual and 500 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 **Credit Infringement Notice Officer** to have this notice withdrawn.

*(the Credit Infringement Notice Officer is the nominated person)*

#### **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:

**Credit Infringement Notice Officer**

**Australian Securities and Investments Commission**

**GPO Box 9827**

**Melbourne VIC 3001**

**or by facsimile: (03) 9280 3444**

**or by email: [CreditInfringementNotices@asic.gov.au](mailto:CreditInfringementNotices@asic.gov.au)**

*Signature of authorised ASIC officer issuing the notice*

Signed

  
.....  
Timothy Peter Mullaly  
*Authorised ASIC officer issuing the notice*



ASIC

Australian Securities & Investments Commission

To: Suncorp-Metway Limited  
ACN 010 831 722

Address: Level 28  
266 George Street  
BRISBANE QLD 4000

Lvl 20, Commonwealth Bank Building,  
240 Queen Street, Brisbane QLD 4000  
GPO Box 9827, Brisbane QLD 4001  
DX 322 Brisbane

Telephone: +61 7 3867 4700

Facsimile: +61 7 3867 4725

www.asic.gov.au

**Infringement Notice** R20160000830829  
**Unique Identification**  
**Code:**  
**Account Number:** 66010831722  
**Issue Date:** 16/12/2016

INVOICE

**Infringement Notice Penalty \$18,000.00**

This invoice is issued for payment of the penalty under infringement notice R20160000830829

To stop further action being taken in relation to the alleged offence/ civil penalty contravention described in the infringement notice, ensure payment of the penalty is made within 28 days of receipt of the infringement notice

For assistance, contact David Lonton on (07) 3867 4801

This notice may not include all monies owed to ASIC.  
Not Subject to GST, (Treasurer's Determination Exempt Taxes, Fees and Charges).



**Payment Slip**

**Account Number:** 66010831722

**Recipient:** Suncorp-Metway Limited

**Due this notice:** \$18,000.00

**PAYMENT OPTIONS**



**Billpay Code: 8929**  
**Ref: 669010831722543**

**Electronic Funds Transfer**

ASIC's account details are:

**BANK:** Reserve Bank of Australia

**BSB:** 093003

**BANK ACCOUNT:** 317118

**ACCOUNT NAME:** ASIC Collectors rec.Acc.

**REFERENCE:** 669010831722

**Australia Post,**

Present this payment slip. Pay by cash, cheque or EFTPOS.

**Phone**

Call 13 18 16 to pay by MasterCard or Visa

**Online**

Go to postbillpay.com.au to pay by MasterCard or Visa



**Biller Code: 17301**  
**Ref: 6690108317225**

Use these details for phone or internet banking. Call your financial institution to pay from your cheque, savings or credit card account. For info; www.bpay.com.au

**Mail**

Mail this payment slip and cheque (do not staple) to ASIC, Locked Bag 5000, Gippsland Mail Centre VIC 3841

Aus Post Barcode: \*814 129 0006690108317225 43