Australian Securities and Investments Commission
National Consumer Credit Protection Act 2009 — Paragraph 109(1)(c)— Declaration

Enabling provision

1. The Australian Securities and Investments Commission (***ASIC***) makes this instrument under paragraph 109(1)(c) of the *National Consumer Credit Protection Act 2009* (the ***Act***).

Title

2. This instrument is ASIC Instrument [11-0569].

Commencement

3. This instrument commences on 17 June 2011.

Declaration (Persons specified in Schedule A)

4. The provisions to which Part 2-6 of the Act applies apply as if Part 2-3 of the Act were modified or varied by, after subsection 64(5), inserting:

"(6) Where:

(a) a licensee purports to give an authorisation (the ***ineffective authorisation***) to a person under subsection (1); and

(b) the ineffective authorisation is of no effect under paragraph (4)(a) because paragraph (5)(c) applies to it when it is given;

the licensee who purported to give the ineffective authorisation is taken to give on 17 June 2011 an authorisation (the ***deemed authorisation***) under subsection (1) that is in the same terms as the ineffective authorisation.

(7) Subsection 71(1) does not apply in relation to the deemed authorisation.".

5. The declaration in paragraph 4 applies in relation to a person specified in Schedule A in respect of the authorisation purportedly given by the person specified in Schedule A.

Declaration (Persons specified in Schedule B)

6. The provisions to which Part 2-6 of the Act applies apply as if Part 2-3 of the Act were modified or varied by, after subsection 65(1), inserting:

"(1A) Where:

(a) a body corporate purports to give an authorisation (the ***ineffective sub-authorisation***) to a natural person under subsection (1); and

(b) at the time it purported to give the ineffective sub-authorisation, the body corporate was not a credit representative of a licensee on whose behalf the ineffective sub-authorisation was given because the authorisation (the ***ineffective authorisation***) purportedly given to the body corporate by the licensee under subsection 64(1) was of no effect under paragraph 64(4)(a) because paragraph 64(5)(c) applied to the ineffective authorisation when it was given; and

(c) the body corporate is taken to have been given an authorisation under subsection 64(1) by subsection 64(6);

the body corporate is taken to give on 17 June 2011 an authorisation (the ***deemed authorisation***) to the natural person under subsection (1) that is in the same terms as the ineffective sub-authorisation.

(1B) Subsection 71(1) does not apply in relation to the deemed authorisation.".

7. The declaration in paragraph 6 applies in relation to a person specified in Schedule B in respect of the authorisation purportedly given by the person specified in Schedule B.

Declaration (Persons specified in Schedule C)

8. The provisions to which Part 2-6 of the Act applies apply as if Part 2-3 of the Act were modified or varied by, after subsection 65(6), inserting:

"(6A) Where:

(a) a body corporate purports to give an authorisation (the ***ineffective authorisation***) to a natural person under subsection (1); and

(b) the ineffective authorisation is of no effect under paragraph (5)(a) because paragraph (6)(c) applies to it when it is given;

the body corporate who purported to give the ineffective authorisation is taken to give on 17 June 2011 an authorisation (the ***deemed authorisation***) under subsection (1) that is in the same terms as the ineffective authorisation.

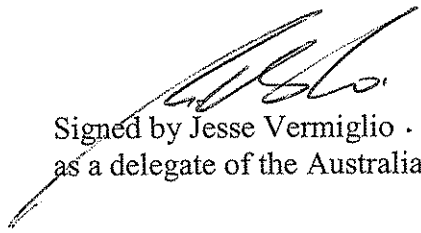
(6B) Subsection 71(1) does not apply in relation to the deemed authorisation.".

9. The declaration in paragraph 6 applies in relation to a person specified in Schedule C in respect of the authorisation purportedly given by the person specified in Schedule C.

Interpretation

10. In this instrument, references to provisions of the Act include references to those provisions as they apply because of item 33 of Schedule 2 to the *National Consumer Credit Protection (Transitional and Consequential Provisions) Act 2009*.

Dated this 17th day of June 2011



Signed by Jesse Vermiglio
as a delegate of the Australian Securities and Investments Commission

Schedule A

Licensee or registered person that gave the purported authorisation	Date of purported authorisation	Person given the purported authorisation	Credit representative number of person given the purported authorisation
ACF MKY PTY LTD ACN 052 348 955	23/09/2010	JANELLE RENAE GOGGAN	384908
ALLIN INVESTMENTS PTY LTD ACN 118 905 114	1/07/2010	GREGORY JOHN MOSS	366589
AMO GROUP FINANCIAL SERVICES PTY LTD ACN 086 898 768	1/07/2010	GOCE ILIOSKI	366597
AMO GROUP FINANCIAL SERVICES PTY LTD ACN 086 898 768	1/07/2010	RONALD GAL	366598
AMO GROUP FINANCIAL SERVICES PTY LTD ACN 086 898 768	1/07/2010	CHRISS ANTHONY KALOFONOS	366599
AMO GROUP FINANCIAL SERVICES PTY LTD ACN 086 898 768	1/07/2010	VALENTIN PROJCEVSKI	366600
APOGEE FINANCIAL PLANNING LIMITED ACN 056 426 932	20/07/2010	CHRISTOPHER WATERMAN	381415
APOGEE FINANCIAL PLANNING LIMITED ACN 056 426 932	15/09/2010	SEAN BIRCH	384106
AQUA TECHNOLOGIES INTERNATIONAL PTY LIMITED ACN 117 121 356	2/07/2010	ROY TAN HWEE	392291
AQUA TECHNOLOGIES INTERNATIONAL PTY LIMITED ACN 117 121 356	2/07/2010	ANDREW RUSSELL CRABB	392292
AQUA TECHNOLOGIES INTERNATIONAL PTY LIMITED ACN 117 121 356	2/07/2010	TAYYAB REHMAN	392293
AQUA TECHNOLOGIES INTERNATIONAL PTY LIMITED ACN 117 121 356	2/07/2010	SALEM ARABI	392295
AQUA TECHNOLOGIES INTERNATIONAL PTY LIMITED ACN 117 121 356	2/11/2010	DUSKO PRERAD	392296

AQUA TECHNOLOGIES INTERNATIONAL PTY LIMITED ACN 117 121 356	2/07/2010	DAVID ANTHONY LEADLEY	392297
ARDENT PTY LTD ACN 060 810 317	1/07/2010	BRENDAN JAMES ROBINSON	366762
ARDENT PTY LTD ACN 060 810 317	1/07/2010	SEAN RYAN HARROLD	366784
ARDENT PTY LTD ACN 060 810 317	13/08/2010	ASHTON SERDEN NAYIN	380929
ASCAL INVESTMENTS PTY LTD ACN 109 732 667	1/07/2010	ASHOK MATHEW	388288
AUS LOANS PTY LTD ACN 131 827 908	3/09/2010	JAMIE NEVILLE ANDERSON	382087
AUS LOANS PTY LTD ACN 131 827 908	15/10/2010	REBECCA LOUISE PENNELL	386028
AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED ACN 005 357 522	1/07/2010	BILLIE KYRIACOU PTY LTD ACN 121 476 355	366813
AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED ACN 005 357 522	1/07/2010	COTTON TREES PTY LTD ACN 109 550 012	377285
AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED ACN 005 357 522	1/07/2010	MABLFIELD PTY LTD ACN 109 551 635	377286
AUSTRALIAN FINANCE GROUP LTD ACN 066 385 822	1/07/2010	CHRISTOPHER WILLIAM MILES	368895
AUSTRALIAN FINANCE GROUP LTD ACN 066 385 822	1/07/2010	INVESTORS CHOICE LENDING NQ PTY LTD ACN 115 454 209	368896
AUSTRALIAN FINANCE GROUP LTD ACN 066 385 822	1/07/2010	THORNCOVE PTY. LIMITED ACN 007 378 565	369335
AUSTRALIAN FINANCE GROUP LTD ACN 066 385 822	1/07/2010	STEPHEN JOHN RECHTER	369336
AUSTRALIAN FINANCE GROUP LTD ACN 066 385 822	1/07/2010	SAMAN THUSHARA WIJESUNDARA	369337
AUSTRALIAN FINANCE GROUP LTD ACN 066 385 822	1/07/2010	WESTERN FINANCE GROUP PTY LTD ACN 109 899 783	369352
AUSTRALIAN FINANCE GROUP LTD ACN 066 385 822	1/07/2010	ANGELO KREPIS	369353
AUSTRALIAN FINANCE GROUP LTD ACN 066 385 822	1/07/2010	THE TRUSTEE FOR SW & PD FAMILY TRUST	369338
AUSTRALIAN FINANCE	1/07/2010	THE TRUSTEE FOR	369611

GROUP LTD ACN 066 385 822		FITCH FAMILY TRUST NO 2 & THE TRUSTEE FOR THE WARD FAMILY TRUST NO 2	
AUSTRALIAN FINANCIAL MORTGAGE GROUP PTY LTD ACN 138 467 268	21/07/2010	RUSSELL MARK HENSHAW	375896
AUSTRALIAN FINANCIAL MORTGAGE GROUP PTY LTD ACN 138 467 268	21/07/2010	EMIL KONRAD	377471
AUSTRALIAN FIRST MORTGAGE PTY LTD ACN 079 790 364	1/07/2010	LOANAXIS PTY LTD ACN 116 112 184	384531
AUSTRALIAN FIRST MORTGAGE PTY LTD ACN 079 790 364	1/07/2010	EMONEY PTY LTD ACN 136 379 069	384532
AUSTRALIAN MORTGAGE MANAGERS PTY LTD ACN 055 688 054	1/07/2010	VASKO NIKOLOVSKI	381642
AUSTRALIAN MORTGAGE MANAGERS PTY LTD ACN 055 688 054	1/07/2010	GARY CHARLES NICHOLLS	381643
AXA FINANCIAL PLANNING LIMITED ACN 005 799 977	11/10/2010	KATRINA LUCETTE WOOD	385296
AXA FINANCIAL PLANNING LIMITED ACN 005 799 977	22/10/2010	MATTHEW RIPLEY	387664
BALMAIN NB COMMERCIAL MORTGAGES LIMITED ACN 074 619 980	15/09/2010	DOMINIC MULLINS	383209
BALMAIN NB COMMERCIAL MORTGAGES LIMITED ACN 074 619 980	15/09/2010	SEAMUS LYNCH	383370
C & N FINANCE PTY LTD ACN 113 186 780	1/07/2010	LAUREN ELIZABETH MAMAJ	388502
C & N FINANCE PTY LTD ACN 113 186 780	1/07/2010	ALBERTUS GREGORY WALDRON	388503
CLASSIC FINANCE SERVICES PTY LTD ACN 115 087 771	1/07/2010	PAUL EDWARD FORD	388623
COMBINED FINANCIAL SERVICES MANAGEMENT PTY LTD ACN 116 092 534	1/07/2010	MARJORIE KAYE STEINMAN	368944
CON ORFANOS	1/07/2010	CHRISSIE PANAYI	366792
CONNECT FINANCIAL SERVICES PTY LTD	6/08/2010	NOAH CORP PTY LTD ACN 093 740 482	377661

ACN 134 729 347			
DESMOND J MOYLE	23/11/2010	STEVE ZAK	389501
DESTINY FINANCIAL SOLUTIONS PTY LIMITED ACN 073 558 488	1/07/2010	THE TRUSTEE FOR BASSETT FAMILY TRUST	365233
DESTINY FINANCIAL SOLUTIONS PTY LIMITED ACN 073 558 488	1/07/2010	DEAN BASSETT	365092
EA FINANCIAL LP ACN 112 182 224	1/07/2010	MULTIFACET CONSULTING PTY LTD ACN 050 067 046	371423
EA FINANCIAL LP ACN 112 182 224	1/07/2010	GREGORY CHARLES MCCABE	371424
EA FINANCIAL LP ACN 112 182 224	1/07/2010	ROSS PEDEN	371425
EBTIDE (WA) PTY LTD ACN 101 109 700	10/07/2010	PATRICIA ANN PETERSON	371507
EBTIDE (WA) PTY LTD ACN 101 109 700	10/07/2010	SHARLENE STANLEY-SMITH	371508
ELLANN PTY LTD ACN 107 987 093	1/07/2010	STEPHEN ANDREW FINN	373537
ELLANN PTY LTD ACN 107 987 093	1/07/2010	SUSAN JOY WILSON	373553
ELMBAY HOLDINGS PTY LTD ACN 108 269 905	1/07/2010	GRANT MCLEARIE	368986
EQUITI FINANCE PTY LTD ACN 122 797 773	28/07/2010	NICHOLAS PRATELLI	386743
FINANCE MUTUAL AUSTRALIA PTY LIMITED ACN 098 138 955	1/07/2010	JASON LEE DI IULIO	374145
FINANCE MUTUAL AUSTRALIA PTY LIMITED ACN 098 138 955	1/07/2010	ELVERIO CHIUCHIOLO	374147
FINANCE MUTUAL AUSTRALIA PTY LIMITED ACN 098 138 955	1/07/2010	GEOFFREY CLEGGETT	374149
FINLEASE (AUSTRALIA) PTY. LIMITED ACN 003 752 636	1/07/2010	JAMIESON FINANCIAL SERVICES PTY. LTD. ACN 100 724 892	371878
FINLEASE (AUSTRALIA) PTY. LIMITED ACN 003 752 636	2/07/2010	RYAN LEASING & FINANCE PTY. LTD. ACN 078 847 364	373519
FINLEASE (AUSTRALIA) PTY. LIMITED ACN 003 752 636	2/07/2010	ASSET LEASE AND RENTAL PTY. LTD. ACN 091 496 936	373521
FINLEASE (AUSTRALIA) PTY. LIMITED ACN 003	5/07/2010	EXCLUSIVE FINANCIAL SERVICES PTY. LIMITED	374212

752 636		ACN 068 422 604	
FOX FINANCE AND LEASING PTY LTD ACN 107 069 214	5/07/2010	GARY HOWARD WARFIELD	365433
GENESYS WEALTH ADVISERS LIMITED ACN 060 778 216	4/10/2010	MICHAEL PETER RAMBALDINI	385906
GENESYS WEALTH ADVISERS LIMITED ACN 060 778 216	4/10/2010	GORDON CAMPBELL	385907
GODFREY PEMBROKE LIMITED ACN 002 336 254	12/11/2010	FORTUNE FINANCIAL ADVICE PTY LTD ACN 141 315 200	388204
HP ENTERPRISE SERVICES BPA PTY LTD ACN 095 806 125	1/07/2010	MPHASIS LIMITED ACN 146 152 945	381621
HYNFOOT PTY LTD ACN 002 205 601	25/08/2010	HOME BUYER DEPOSIT ASSIST PROGRAM (AUSTRALIA) PTY LTD ACN 145 793 059	381110
INTEGRATED PATHWAYS PTY LTD ACN 110 217 537	15/10/2010	JUSTIN REILLY BERGER	388815
INTOUCH HOME LOANS PTY LIMITED ACN 119 133 112	1/07/2010	STEVEN TEECE	388032
J.L.F. CORPORATION PTY. LIMITED ACN 010 231 222	1/07/2010	PJ GRAHAM PTY LTD ACN 142 382 456	382895
J.L.F. CORPORATION PTY. LIMITED ACN 010 231 222	13/07/2010	PASHEN PTY LTD ACN 130 584 039	382896
J.L.F. CORPORATION PTY. LIMITED ACN 010 231 222	1/07/2010	PT SOLUTIONS PTY LIMITED ACN 142 800 762	382897
J.L.F. CORPORATION PTY. LIMITED ACN 010 231 222	1/07/2010	MICHAEL BERESFORD ENTERPRISES PTY LTD ACN 133 126 566	382898
J.L.F. CORPORATION PTY. LIMITED ACN 010 231 222	15/07/2010	TORCORP PTY LIMITED ACN 088 835 214	382899
J.L.F. CORPORATION PTY. LIMITED ACN 010 231 222	1/07/2010	MICHAEL QUINN	382900
J.L.F. CORPORATION PTY. LIMITED ACN 010 231 222	1/07/2010	RUMBLE STORM PTY LTD ACN 127 715 468	382901
J.L.F. CORPORATION PTY. LIMITED ACN 010 231 222	1/07/2010	SCOOTERS GROUP OF COMPANIES PTY LTD ACN 138 024 772	382902
J.L.F. CORPORATION PTY. LIMITED ACN 010 231 222	1/07/2010	RAEMITCH INVESTMENTS PTY LTD ACN 132 023 682	382903
J.L.F. CORPORATION	1/07/2010	JAMMATT PTY LTD ACN	382904

PTY. LIMITED ACN 010 231 222		125 439 965	
J.L.F. CORPORATION PTY. LIMITED ACN 010 231 222	13/07/2010	NICK MEEHAN PTY. LTD. ACN 132 060 247	382905
J.L.F. CORPORATION PTY. LIMITED ACN 010 231 222	1/07/2010	CONSULCOAST PTY LTD ACN 124 595 786	382906
J.L.F. CORPORATION PTY. LIMITED ACN 010 231 222	1/07/2010	ALYTAM PTY LIMITED ACN 129 338 656	382907
J.L.F. CORPORATION PTY. LIMITED ACN 010 231 222	1/07/2010	CARTER INVESTMENTS PTY LTD ACN 105 626 168	382908
J.L.F. CORPORATION PTY. LIMITED ACN 010 231 222	1/07/2010	SPARKS FINANCIAL SERVICES PTY LTD ACN 107 019 796	382909
J.L.F. CORPORATION PTY. LIMITED ACN 010 231 222	1/07/2010	THE TRUSTEE FOR LUCKYDIP PROPERTIES GROUP TRUST	382910
JULIE ANNE SMITH	14/08/2010	IAN COLIN SMITH	370859
KINETIC EDUCATION (AUST) PTY LTD ACN 097 452 750	1/07/2010	CRESSEL SOFTWARE PTY LTD ACN 131 830 585	368611
KINETIC EDUCATION (AUST) PTY LTD ACN 097 452 750	1/07/2010	RICKY MCQUILLING	368617
MACCAFIN PTY LTD ACN 097 830 254	1/07/2010	JOHN MCDONALD SULLIVAN	371518
MATRIX PLANNING SOLUTIONS LIMITED ACN 087 470 200	1/07/2010	MARK WORRAL	365276
MATRIX PLANNING SOLUTIONS LIMITED ACN 087 470 200	1/07/2010	BRADLEY CRISMALE	366038
MATRIX PLANNING SOLUTIONS LIMITED ACN 087 470 200	1/07/2010	ANDREW SHAKESPEARE	366051
MONEY RESOURCES GROUP PTY LTD ACN 107 002 602	1/07/2010	ANTHONY LEIGHTON BRYANT	370570
MONEY RESOURCES GROUP PTY LTD ACN 107 002 602	1/07/2010	DAVID JAKIMIUK	370612
MONEY RESOURCES GROUP PTY LTD ACN 107 002 602	1/07/2010	MICHAEL ANTHONY STILES	370623
MONEY RESOURCES GROUP PTY LTD ACN 107 002 602	1/07/2010	GRAEME ALEXANDER MCDONALD	370636
MONEY RESOURCES GROUP PTY LTD ACN 107 002 602	1/07/2010	STEPHEN GORDON RYAN	370639

MONEY RESOURCES GROUP PTY LTD ACN 107 002 602	1/07/2010	GRAHAM IAN LIDDY	370931
MONEYWISE GROUP HOME LOANS PTY LTD ACN 121 158 227	1/07/2010	DAVID ALLAN JACK	378154
MORRISON CARR AUSTRALIA PTY LIMITED ACN 093 860 023	7/07/2010	JODIE NOMMENSEN	371539
MORRISON CARR AUSTRALIA PTY LIMITED ACN 093 860 023	14/07/2010	BRUNO FESTA	375184
MORRISON CARR AUSTRALIA PTY LIMITED ACN 093 860 023	1/08/2010	KATE EDGAR	379215
MORTGAGE CHOICE LIMITED ACN 009 161 979	1/07/2010	KYLIE BROAD	379174
MORTGAGE CHOICE LIMITED ACN 009 161 979	21/10/2010	ALL LINKED PTY LTD ACN 146 499 694	390707
MORTGAGE FAIR PTY LTD ACN 113 046 601	1/07/2010	THE TRUSTEE FOR IVANOFF FAMILY TRUST	382996
MORTGAGE LINE AUSTRALIA PTY LIMITED ACN 107 284 677	4/11/2010	SUSAN ISABEL MCEWAN	393014
MORTGAGE SUCCESS PTY LIMITED ACN 110 155 578	21/11/2010	MANDY IRENE MITCHELL	389555
ONCE CREDIT PTY LIMITED ACN 112 319 632	8/09/2010	MD PLUMBING AND DRAINAGE PTY LTD ACN 081 822 200	384694
ORIO MORTGAGE FINANCE COMPANY PTY. LTD. ACN 109 202 691	1/07/2010	KARA NIKOLIC	391674
OZLOANS FINANCE PTY LTD ACN 090 913 607	1/07/2010	MARIA LOURDES CASMENCO	366463
PINK FINANCE PTY LTD ACN 100 494 200	1/07/2010	ROBERT CANNON	373622
PORT GROUP PTY LTD ACN 132 877 699	1/09/2010	BANASWADI PADMANABHA SURESH	383751
PROVINCIAL HOME LOANS PTY LTD ACN 059 954 200	1/07/2010	STUART JOHN BROWN	375244
QSA FINANCIAL SERVICES PTY LTD ACN 110 666 558	1/07/2010	GARY JOSEPH CARROLL	365730
QSA FINANCIAL SERVICES PTY LTD	1/07/2010	TODD ROBERT NEAVES	365731

ACN 110 666 558			
RED SELECT PTY LTD ACN 131 946 122	1/07/2010	ADAM BUCKLEY	365337
REVA BROKING PTY LTD ACN 105 230 019	1/07/2010	SANDRA MALLIA	368127
REVA BROKING PTY LTD ACN 105 230 019	1/07/2010	MINT LENDING PTY LTD ACN 123 379 091	374118
RUN WITH THE PAK PTY LIMITED ACN 102 360 476	26/10/2010	MELLICK HOMELOANS PTY LTD ACN 144 667 176	388339
SANDHURST TRUSTEES LIMITED ACN 004 030 737	15/10/2010	KENNETH JAMES TURNER	393083
SCOTT IRIKS	22/11/2010	TANIA BEVERLEY BEACH	389346
SECURITOR FINANCIAL GROUP LTD ACN 009 189 495	1/07/2010	OHM AUSTRALIA FINANCIAL SERVICES PTY LTD ACN 111 226 316	384077
SECURITOR FINANCIAL GROUP LTD ACN 009 189 495	1/07/2010	RUSSELL BLAIR	384094
SENTRY CREDIT SERVICES PTY LTD ACN 116 569 423	1/07/2010	JUSTY JENSEN	369531
SERAD PTY LTD ACN 008 948 445	8/12/2010	ANNA HUYNH	393116
SJM FINANCIAL SOLUTIONS PTY. LTD. ACN 141 107 940	1/07/2010	GRAMAR ENTERPRISES PTY. LTD. ACN 125 733 100	378174
SMART MOVE HOME LOANS PTY LTD ACN 104 755 839	1/07/2010	ILLUMBA PTY. LTD. ACN 002 416 211	376044
SMART MOVE HOME LOANS PTY LTD ACN 104 755 839	1/07/2010	MALCOLM ANDREW SHAW	382776
SMARTLINE OPERATIONS PTY LIMITED ACN 086 467 727	1/07/2010	FINANCE SENSE PTY LTD ACN 136 688 901	367375
SPECTRUM MANAGEMENT PTY LTD ACN 079 756 059	1/08/2010	NEWSTYLE PTY LTD ACN 056 847 440	393491
SPOT LOANS PTY LTD ACN 120 306 676	1/11/2010	LUCY LEHNE	387610
STRATTON FINANCE PTY LTD ACN 070 636 903	12/07/2010	IFIN PTY LTD ACN 139 642 096	375169
TAVERNERS NO. 2 PTY LTD ACN 056 280 294	1/07/2010	ROSS ANDREW BURNEY	370456
TAVERNERS NO. 2 PTY LTD ACN 056 280 294	1/07/2010	BRADY PETER SCANLON	370457
TAVERNERS NO. 2 PTY	1/07/2010	KIN HO	370458

LTD ACN 056 280 294			
TAVERNERS NO. 2 PTY LTD ACN 056 280 294	1/07/2010	AMANDA KATE WILKIE	370459
THE COMPLETE PLANNER PTY LTD ACN 077 994 104	1/07/2010	DONALD GRAEME WILDE	367770
THE COMPLETE PLANNER PTY LTD ACN 077 994 104	1/07/2010	BIRGUL KAHRAMAN	367771
TZETOLLI PTY LTD ACN 109 405 254	1/07/2010	DAVID JOHN GOLD	365969
TZETOLLI PTY LTD ACN 109 405 254	1/07/2010	ASHLEY RAYMOND PLANT	365970
TZETOLLI PTY LTD ACN 109 405 254	1/07/2010	OZREN BANJAC	365971
UNITED MORTGAGE SERVICES PTY. LTD. ACN 090 239 553	1/07/2010	JOSEPH CHIMIRRI	378192
UNITED MORTGAGE SERVICES PTY. LTD. ACN 090 239 553	1/07/2010	WILSON GARRY	378193
UNITED MORTGAGE SERVICES PTY. LTD. ACN 090 239 553	1/07/2010	THE TRUSTEE FOR BLUEPIES TRUST	376451
URBAN FACTORY PTY LTD ACN 130 219 037	1/07/2010	KHIM WU HII	388305
VISION MORTGAGE SOLUTIONS PTY LTD ACN 128 392 594	19/10/2010	GAGAN ARORA	386411
WARROD PTY LTD ACN 130 530 200	30/07/2010	JULIE ANNE WALSH	379649
YELLOW BRICK ROAD FINANCE PTY. LIMITED ACN 128 708 109	14/07/2010	ANTONY NICHOLAS BRADY	379116
YELLOW BRICK ROAD FINANCE PTY. LIMITED ACN 128 708 109	5/08/2010	JODIE ANNE LOW	382594

Schedule B

Body corporate that gave the purported authorisation	**Date of purported authorisation**	**Natural person given the purported authorisation**	**Credit representative number of natural person given the purported authorisation**	**Licensee**
BILLIE KYRIACOU PTY LTD ACN 121 476 355	01/07/2010	BILLIE KYRIACOU	397891	AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED ACN 005 357 522

EMONEY PTY LTD ACN 136 379 069	09/02/2011	DONNA LEE BEAZLEY	392355	AUSTRALIAN FIRST MORTGAGE PTY LTD ACN 079 790 364
EMONEY PTY LTD ACN 136 379 069	10/01/2011	NEIL MANUEL	397858	AUSTRALIAN FIRST MORTGAGE PTY LTD ACN 079 790 364
NEWSTYLE PTY LTD ACN 056 847 440	31/12/2010	PHILIP HECTOR BERNARD	401277	SPECTRUM MANAGEMENT PTY LTD ACN 079 756 059

Schedule C

Body corporate that gave the purported authorisation	**Date of purported authorisation**	**Natural person given the purported authorisation**	**Credit representative number of natural person given the purported authorisation**
THE ROYAL AUTOMOBILE CLUB OF TASMANIA LIMITED ACN 009 475 861	14/07/2010	JENNIFER ANN BALFE	R.A.C.V. FINANCE LIMITED ACN 004 292 291