



ASIC

Australian Securities & Investments Commission



P00438085

## Infringement notice

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

Date of issue: 10 October 2016

Unique identification code: R20160000662861

TO: Cash Converters Personal Finance Pty Ltd  
(ACN 110 275 762)  
Level 18, 37 St Georges Terrace  
PERTH WA 6000

1. I, Simon James Moran, 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 contravened the following civil penalty provision:

On 31 December 2015 at Taringa in the State of Queensland, you, as a credit provider, in contravention of section 131(1)<sup>1</sup> of the *National Consumer Credit Protection Act 2009 (National Credit Act)*, did not make an assessment that a credit contract you subsequently entered into with a consumer (Contract No. 5247737) was unsuitable for the consumer in circumstances where it was presumed by operation of s.131(3A) that the consumer could only comply with their financial obligations under the credit contract with substantial hardship.

### Penalty under this notice

3. The penalty for the alleged offence under this notice is \$9,000 for an individual or \$45,000 for a body corporate.

The applicable penalty in this notice is \$45,000.

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the penalty stated in this notice within the time for payment mentioned below then (unless this notice is subsequently withdrawn and any penalty paid refunded):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 alleged contravention of the provision will be discharged;
  - (b) no civil proceedings will be brought against you by the Commonwealth for the alleged contravention;
  - (c) you will not be taken to have admitted guilt in respect of the alleged contravention; and
  - (d) you will not be taken to have been found guilty of the alleged contravention.

<sup>1</sup> Please note – the National Consumer Credit Protection Regulations 2010 at Regulation 38(xxi) incorrectly refers to s131(2) of the National Credit Act as being the relevant civil penalty provision. The correct provision is s131(1).

### **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, civil proceedings maybe brought against you for the alleged contravention.
6. The maximum penalty that a court may impose for this offence is 10,000 penalty units for a body corporate [\$1,800,000].

### **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**

8. 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**

9. 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**

10. 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**

11. 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 Simon James Moran

Acting Senior Executive Financial Services Enforcement



ASIC

Australian Securities & Investments Commission



P00438084

## Infringement notice

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

Date of issue: 10 October 2016

Unique identification code: R20160000662526

TO: Cash Converters Personal Finance Pty Ltd  
(ACN 110 275 762)  
Level 18, 37 St Georges Terrace  
PERTH WA 6000

1. I, Simon James Moran, 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 contravened the following civil penalty provision:

On 30 December 2015 at Taringa in the State of Queensland, you, as a credit provider, in contravention of section 131(1)<sup>1</sup> of the *National Consumer Credit Protection Act 2009 (National Credit Act)*, did not make an assessment that a credit contract you subsequently entered into with a consumer (Contract No. 5245521) was unsuitable for the consumer in circumstances where it was presumed by operation of s 131(3A) that the consumer could only comply with their financial obligations under the credit contract with substantial hardship.

### Penalty under this notice

3. The penalty for the alleged offence under this notice is \$9,000 for an individual or \$45,000 for a body corporate.

The applicable penalty in this notice is \$45,000.

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 alleged contravention of the provision will be discharged;
  - (b) no civil proceedings will be brought against you by the Commonwealth for the alleged contravention;
  - (c) you will not be taken to have admitted guilt in respect of the alleged contravention; and

---

<sup>1</sup> Please note – the National Consumer Credit Protection Regulations 2010 at Regulation 38(xxi) incorrectly refers to s131(2) of the National Credit Act as being the relevant civil penalty provision. The correct provision is s131(1).

- (d) you will not be taken to have been found guilty of the alleged contravention.

**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, civil proceedings maybe brought against you for the alleged contravention.
6. The maximum penalty that a court may impose for this offence is 10,000 penalty units for a body corporate [\$1,800,000].

**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**

8. 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**

9. 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**

10. 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**

11. 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 Simon James Moran

Acting Senior Executive Financial Services Enforcement



ASIC

Australian Securities & Investments Commission



P00438083

## Infringement notice

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

Date of issue: 10 October 2016

Unique identification code: R20160000662865

TO: Cash Converters Personal Finance Pty Ltd  
(ACN 110 275 762)  
Level 18, 37 St Georges Terrace  
PERTH WA 6000

1. I, Simon James Moran, 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 contravened the following civil penalty provision:

On 2 December 2015 at Taringa in the State of Queensland, you, as a credit provider, in contravention of section 131(1)<sup>1</sup> of the *National Consumer Credit Protection Act 2009* (**National Credit Act**), did not make an assessment that a credit contract you subsequently entered into with a consumer (Contract No. 5175408) was unsuitable for the consumer in circumstances where it was presumed by operation of s 131(3A) that the consumer could only comply with their financial obligations under the credit contract with substantial hardship.

### Penalty under this notice

3. The penalty for the alleged offence under this notice is \$9,000 for an individual or \$45,000 for a body corporate.

The applicable penalty in this notice is \$45,000.

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 alleged contravention of the provision will be discharged;
- (b) no civil proceedings will be brought against you by the Commonwealth for the alleged contravention;
- (c) you will not be taken to have admitted guilt in respect of the alleged contravention; and
- (d) you will not be taken to have been found guilty of the alleged contravention.

<sup>1</sup> Please note – the National Consumer Credit Protection Regulations 2010 at Regulation 38(xxi) incorrectly refers to s131(2) of the National Credit Act as being the relevant civil penalty provision. The correct provision is s131(1).

### **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, civil proceedings maybe brought against you for the alleged contravention.
6. The maximum penalty that a court may impose for this offence is 10,000 penalty units for a body corporate [\$1,800,000].

### **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**

8. 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**

9. 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**

10. 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**

11. 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 Simon James Moran  
Acting Senior Executive Financial Services Enforcement



ASIC

Australian Securities & Investments Commission



P00438082

## Infringement notice

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

Date of issue: 10 October 2016

Unique identification code: R20160000662857

TO: Cash Converters Personal Finance Pty Ltd  
(ACN 110 275 762)  
Level 18, 37 St Georges Terrace  
PERTH WA 6000

1. I, Simon James Moran, 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 contravened the following civil penalty provision:

On 14 December 2015 at Taringa in the State of Queensland, you, as a credit provider, in contravention of section 131(1)<sup>1</sup> of the *National Consumer Credit Protection Act 2009 (National Credit Act)*, did not make an assessment that a credit contract you subsequently entered into with a consumer (Contract No. 5206312) was unsuitable for the consumer in circumstances where it was presumed by operation of s 131(3A) that the consumer could only comply with their financial obligations under the credit contract with substantial hardship.

### Penalty under this notice

3. The penalty for the alleged offence under this notice is \$9,000 for an individual or \$45,000 for a body corporate.

The applicable penalty in this notice is \$45,000.

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 alleged contravention of the provision will be discharged;
  - (b) no civil proceedings will be brought against you by the Commonwealth for the alleged contravention;
  - (c) you will not be taken to have admitted guilt in respect of the alleged contravention; and
  - (d) you will not be taken to have been found guilty of the alleged contravention.

<sup>1</sup> Please note – the National Consumer Credit Protection Regulations 2010 at Regulation 38(xxi) incorrectly refers to s131(2) of the National Credit Act as being the relevant civil penalty provision. The correct provision is s131(1).

### **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, civil proceedings may be brought against you for the alleged contravention.
6. The maximum penalty that a court may impose for this offence is 10,000 penalty units for a body corporate [\$1,800,000].

### **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**

8. 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**

9. 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**

10. 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**

11. 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)**

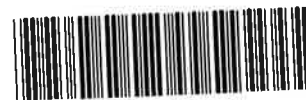


Signature of Simon James Moran  
Acting Senior Executive Financial Services Enforcement



ASIC

Australian Securities & Investments Commission



P00438081

## Infringement notice

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

Date of issue: 10 October 2016

Unique identification code: R20160000662866

TO: Cash Converters Personal Finance Pty Ltd  
(ACN 110 275 762)  
Level 18, 37 St Georges Terrace  
PERTH WA 6000

1. I, Simon James Moran, 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 contravened the following civil penalty provision:

On 13 December 2015 at Taringa in the State of Queensland, you, as a credit provider, in contravention of section 131(1)<sup>1</sup> of the *National Consumer Credit Protection Act 2009 (National Credit Act)*, did not make an assessment that a credit contract you subsequently entered into with a consumer (Contract No. 5203734) was unsuitable for the consumer in circumstances where it was presumed by operation of s 131(3A) that the consumer could only comply with their financial obligations under the credit contract with substantial hardship.

### Penalty under this notice

3. The penalty for the alleged offence under this notice is \$9,000 for an individual or \$45,000 for a body corporate.

The applicable penalty in this notice is \$45,000.

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 alleged contravention of the provision will be discharged;
  - (b) no civil proceedings will be brought against you by the Commonwealth for the alleged contravention;
  - (c) you will not be taken to have admitted guilt in respect of the alleged contravention; and
  - (d) you will not be taken to have been found guilty of the alleged contravention.

<sup>1</sup> Please note – the National Consumer Credit Protection Regulations 2010 at Regulation 38(xxi) incorrectly refers to s131(2) of the National Credit Act as being the relevant civil penalty provision. The correct provision is s131(1).

### **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, civil proceedings may be brought against you for the alleged contravention.
6. The maximum penalty that a court may impose for this offence is 10,000 penalty units for a body corporate [\$1,800,000].

### **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**

8. 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**

9. 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**

10. 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**

11. 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 Simon James Moran  
Acting Senior Executive Financial Services Enforcement



ASIC

Australian Securities & Investments Commission



P00438080

## Infringement notice

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

Date of issue: 10 October 2016

Unique identification code: R20160000662965

TO: Cash Converters Personal Finance Pty Ltd  
(ACN 110 275 762)  
Level 18, 37 St Georges Terrace  
PERTH WA 6000

1. I, Simon James Moran, 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 contravened the following civil penalty provision:

On 4 December 2015 at Taringa in the State of Queensland, you, as a credit provider, in contravention of section 131(1)<sup>1</sup> of the *National Consumer Credit Protection Act 2009* (**National Credit Act**), did not make an assessment that a credit contract you subsequently entered into with a consumer (Contract No. 5182169) was unsuitable for the consumer in circumstances where it was presumed by operation of s 131(3A) that the consumer could only comply with their financial obligations under the credit contract with substantial hardship.

### Penalty under this notice

3. The penalty for the alleged offence under this notice is \$9,000 for an individual or \$45,000 for a body corporate.

The applicable penalty in this notice is \$45,000.

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 alleged contravention of the provision will be discharged;
  - (b) no civil proceedings will be brought against you by the Commonwealth for the alleged contravention;
  - (c) you will not be taken to have admitted guilt in respect of the alleged contravention; and
  - (d) you will not be taken to have been found guilty of the alleged contravention.

<sup>1</sup> Please note – the National Consumer Credit Protection Regulations 2010 at Regulation 38(xxi) incorrectly refers to s131(2) of the National Credit Act as being the relevant civil penalty provision. The correct provision is s131(1).



### **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, civil proceedings may be brought against you for the alleged contravention.
6. The maximum penalty that a court may impose for this offence is 10,000 penalty units for a body corporate [\$1,800,000].

### **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**

8. 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**

9. 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**

10. 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**

11. 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 Simon James Moran  
Acting Senior Executive Financial Services Enforcement



## Infringement notice

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

Date of issue: 10 October 2016

Unique identification code: R20160000662971

TO: Cash Converters Personal Finance Pty Ltd  
(ACN 110 275 762)  
Level 18, 37 St Georges Terrace  
PERTH WA 6000

1. I, Simon James Moran, 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 contravened the following civil penalty provision:

On 21 December 2015 at Taringa in the State of Queensland, you, as a credit provider, in contravention of section 131(1)<sup>1</sup> of the *National Consumer Credit Protection Act 2009 (National Credit Act)*, did not make an assessment that a credit contract you subsequently entered into with a consumer (Contract No. 5225472) was unsuitable for the consumer in circumstances where it was presumed by operation of s 131(3A) that the consumer could only comply with their financial obligations under the credit contract with substantial hardship.

### Penalty under this notice

3. The penalty for the alleged offence under this notice is \$9,000 for an individual or \$45,000 for a body corporate.

The applicable penalty in this notice is \$45,000.

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 alleged contravention of the provision will be discharged;
  - (b) no civil proceedings will be brought against you by the Commonwealth for the alleged contravention;
  - (c) you will not be taken to have admitted guilt in respect of the alleged contravention; and
  - (d) you will not be taken to have been found guilty of the alleged contravention.

<sup>1</sup> Please note – the National Consumer Credit Protection Regulations 2010 at Regulation 38(xxi) incorrectly refers to s131(2) of the National Credit Act as being the relevant civil penalty provision. The correct provision is s131(1).

### **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, civil proceedings may be brought against you for the alleged contravention.
6. The maximum penalty that a court may impose for this offence is 10,000 penalty units for a body corporate [\$1,800,000].

### **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**

8. 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**

9. 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**

10. 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**

11. 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 Simon James Moran  
Acting Senior Executive Financial Services Enforcement



ASIC

Australian Securities & Investments Commission



P00438078

## Infringement notice

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

Date of issue: 10 October 2016

Unique identification code: R20160000662859

TO: Cash Converters Personal Finance Pty Ltd  
(ACN 110 275 762)  
Level 18, 37 St Georges Terrace  
PERTH WA 6000

1. I, Simon James Moran, 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 contravened the following civil penalty provision:

On 3 December 2015 at Taringa in the State of Queensland, you, as a credit provider, in contravention of section 131(1)<sup>1</sup> of the *National Consumer Credit Protection Act 2009* (**National Credit Act**), did not make an assessment that a credit contract you subsequently entered into with a consumer (Contract No. 5178095) was unsuitable for the consumer in circumstances where it was presumed by operation of s 131(3A) that the consumer could only comply with their financial obligations under the credit contract with substantial hardship.

### Penalty under this notice

3. The penalty for the alleged offence under this notice is \$9,000 for an individual or \$45,000 for a body corporate.

The applicable penalty in this notice is \$45,000.

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 alleged contravention of the provision will be discharged;
  - (b) no civil proceedings will be brought against you by the Commonwealth for the alleged contravention;
  - (c) you will not be taken to have admitted guilt in respect of the alleged contravention; and
  - (d) you will not be taken to have been found guilty of the alleged contravention.

<sup>1</sup> Please note – the National Consumer Credit Protection Regulations 2010 at Regulation 38(xxi) incorrectly refers to s131(2) of the National Credit Act as being the relevant civil penalty provision. The correct provision is s131(1).

### **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, civil proceedings may be brought against you for the alleged contravention.
6. The maximum penalty that a court may impose for this offence is 10,000 penalty units for a body corporate [\$1,800,000].

### **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**

8. 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**

9. 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**

10. 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**

11. 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 Simon James Moran  
Acting Senior Executive Financial Services Enforcement





ASIC

Australian Securities & Investments Commission



P00438077

## Infringement notice

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

Date of issue: 10 October 2016

Unique identification code: R20160000662964

TO: Cash Converters Personal Finance Pty Ltd  
(ACN 110 275 762)  
Level 18, 37 St Georges Terrace  
PERTH WA 6000

1. I, Simon James Moran, 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 contravened the following civil penalty provision:

On 14 December 2015 at Taringa in the State of Queensland, you, as a credit provider, in contravention of section 131(1)<sup>1</sup> of the *National Consumer Credit Protection Act 2009 (National Credit Act)*, did not make an assessment that a credit contract you subsequently entered into with a consumer (Contract No. 5207343) was unsuitable for the consumer in circumstances where it was presumed by operation of s 131(3A) that the consumer could only comply with their financial obligations under the credit contract with substantial hardship.

### Penalty under this notice

3. The penalty for the alleged offence under this notice is \$9,000 for an individual or \$45,000 for a body corporate.

The applicable penalty in this notice is \$45,000.

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 alleged contravention of the provision will be discharged;
  - (b) no civil proceedings will be brought against you by the Commonwealth for the alleged contravention;
  - (c) you will not be taken to have admitted guilt in respect of the alleged contravention; and
  - (d) you will not be taken to have been found guilty of the alleged contravention.

<sup>1</sup> Please note – the National Consumer Credit Protection Regulations 2010 at Regulation 38(xxi) incorrectly refers to s131(2) of the National Credit Act as being the relevant civil penalty provision. The correct provision is s131(1).

### **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, civil proceedings may be brought against you for the alleged contravention.
6. The maximum penalty that a court may impose for this offence is 10,000 penalty units for a body corporate [\$1,800,000].

### **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**

8. 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**

9. 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**

10. 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**

11. 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 Simon James Moran  
Acting Senior Executive Financial Services Enforcement



ASIC

Australian Securities & Investments Commission



P00438076

## Infringement notice

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

Date of issue: 10 October 2016

Unique identification code: R20160000662958

TO: Cash Converters Personal Finance Pty Ltd  
(ACN 110 275 762)  
Level 18, 37 St Georges Terrace  
PERTH WA 6000

1. I, Simon James Moran, 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 contravened the following civil penalty provision:

On 22 December 2015 at Taringa in the State of Queensland, you, as a credit provider, in contravention of section 131(1)<sup>1</sup> of the *National Consumer Credit Protection Act 2009 (National Credit Act)*, did not make an assessment that a credit contract you subsequently entered into with a consumer (Contract No. 5228331) was unsuitable for the consumer in circumstances where it was presumed by operation of s 131(3A) that the consumer could only comply with their financial obligations under the credit contract with substantial hardship.

### Penalty under this notice

3. The penalty for the alleged offence under this notice is \$9,000 for an individual or \$45,000 for a body corporate.

The applicable penalty in this notice is \$45,000.

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 alleged contravention of the provision will be discharged;
  - (b) no civil proceedings will be brought against you by the Commonwealth for the alleged contravention;
  - (c) you will not be taken to have admitted guilt in respect of the alleged contravention; and
  - (d) you will not be taken to have been found guilty of the alleged contravention.

<sup>1</sup> Please note – the National Consumer Credit Protection Regulations 2010 at Regulation 38(xxi) incorrectly refers to s131(2) of the National Credit Act as being the relevant civil penalty provision. The correct provision is s131(1).

### **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, civil proceedings may be brought against you for the alleged contravention.
6. The maximum penalty that a court may impose for this offence is 10,000 penalty units for a body corporate [\$1,800,000].

### **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**

8. 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**

9. 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**

10. 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**

11. 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 Simon James Moran  
Acting Senior Executive Financial Services Enforcement

## Infringement notice

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

Date of issue: 10 October 2016

Unique identification code: R20160000662963

TO: Cash Converters Personal Finance Pty Ltd  
(ACN 110 275 762)  
Level 18, 37 St Georges Terrace  
PERTH WA 6000

1. I, Simon James Moran, 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 contravened the following civil penalty provision:

On 7 December 2015 at Taringa in the State of Queensland, you, as a credit provider, in contravention of section 131(1)<sup>1</sup> of the *National Consumer Credit Protection Act 2009* (**National Credit Act**), did not make an assessment that a credit contract you subsequently entered into with a consumer (Contract No. 5186867) was unsuitable for the consumer in circumstances where it was presumed by operation of s 131(3A) that the consumer could only comply with their financial obligations under the credit contract with substantial hardship.

### Penalty under this notice

3. The penalty for the alleged offence under this notice is \$9,000 for an individual or \$45,000 for a body corporate.

The applicable penalty in this notice is \$45,000.

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 alleged contravention of the provision will be discharged;
  - (b) no civil proceedings will be brought against you by the Commonwealth for the alleged contravention;
  - (c) you will not be taken to have admitted guilt in respect of the alleged contravention; and
  - (d) you will not be taken to have been found guilty of the alleged contravention.

<sup>1</sup> Please note – the National Consumer Credit Protection Regulations 2010 at Regulation 38(xxi) incorrectly refers to s131(2) of the National Credit Act as being the relevant civil penalty provision. The correct provision is s131(1).

### **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, civil proceedings maybe brought against you for the alleged contravention.
6. The maximum penalty that a court may impose for this offence is 10,000 penalty units for a body corporate [\$1,800,000].

### **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**

8. 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**

9. 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**

10. 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**

11. 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 Simon James Moran  
Acting Senior Executive Financial Services Enforcement



ASIC

Australian Securities & Investments Commission



P00438074

## Infringement notice

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

Date of issue: 10 October 2016

Unique identification code: R20160000662864

TO: Cash Converters Personal Finance Pty Ltd  
(ACN 110 275 762)  
Level 18, 37 St Georges Terrace  
PERTH WA 6000

1. I, Simon James Moran, 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 contravened the following civil penalty provision:

On 10 December 2015 at Taringa in the State of Queensland, you, as a credit provider, in contravention of section 131(1)<sup>1</sup> of the *National Consumer Credit Protection Act 2009 (National Credit Act)*, did not make an assessment that a credit contract you subsequently entered into with a consumer (Contract No. 5194946) was unsuitable for the consumer in circumstances where it was presumed by operation of s 131(3A) that the consumer could only comply with their financial obligations under the credit contract with substantial hardship.

### Penalty under this notice

3. The penalty for the alleged offence under this notice is \$9,000 for an individual or \$45,000 for a body corporate.

The applicable penalty in this notice is \$45,000.

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 alleged contravention of the provision will be discharged;
  - (b) no civil proceedings will be brought against you by the Commonwealth for the alleged contravention;
  - (c) you will not be taken to have admitted guilt in respect of the alleged contravention; and
  - (d) you will not be taken to have been found guilty of the alleged contravention.

<sup>1</sup> Please note – the National Consumer Credit Protection Regulations 2010 at Regulation 38(xxi) incorrectly refers to s131(2) of the National Credit Act as being the relevant civil penalty provision. The correct provision is s131(1).

### **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, civil proceedings may be brought against you for the alleged contravention.
6. The maximum penalty that a court may impose for this offence is 10,000 penalty units for a body corporate [\$1,800,000].

### **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**

8. 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**

9. 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**

10. 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**

11. 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 Simon James Moran  
Acting Senior Executive Financial Services Enforcement



ASIC

Australian Securities & Investments Commission



P00438073

## Infringement notice

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

Date of issue: 10 October 2016

Unique identification code: R20160000662942

TO: Cash Converters Personal Finance Pty Ltd  
(ACN 110 275 762)  
Level 18, 37 St Georges Terrace  
PERTH WA 6000

1. I, Simon James Moran, 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 contravened the following civil penalty provision:

On 13 December 2015 at Taringa in the State of Queensland, you, as a credit provider, in contravention of section 131(1)<sup>1</sup> of the *National Consumer Credit Protection Act 2009 (National Credit Act)*, did not make an assessment that a credit contract you subsequently entered into with a consumer (Contract No. 5203932) was unsuitable for the consumer in circumstances where it was presumed by operation of s 131(3A) that the consumer could only comply with their financial obligations under the credit contract with substantial hardship.

### Penalty under this notice

3. The penalty for the alleged offence under this notice is \$9,000 for an individual or \$45,000 for a body corporate.

The applicable penalty in this notice is \$45,000.

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 alleged contravention of the provision will be discharged;
  - (b) no civil proceedings will be brought against you by the Commonwealth for the alleged contravention;
  - (c) you will not be taken to have admitted guilt in respect of the alleged contravention; and
  - (d) you will not be taken to have been found guilty of the alleged contravention.

<sup>1</sup> Please note – the National Consumer Credit Protection Regulations 2010 at Regulation 38(xxi) incorrectly refers to s131(2) of the National Credit Act as being the relevant civil penalty provision. The correct provision is s131(1).

### **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, civil proceedings may be brought against you for the alleged contravention.
6. The maximum penalty that a court may impose for this offence is 10,000 penalty units for a body corporate [\$1,800,000].

### **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**

8. 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**

9. 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**

10. 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**

11. 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 Simon James Moran  
Acting Senior Executive Financial Services Enforcement



ASIC

Australian Securities & Investments Commission



P00438072

## Infringement notice

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

Date of issue: 10 October 2016

Unique identification code: R20160000662961

TO: Cash Converters Personal Finance Pty Ltd  
(ACN 110 275 762)  
Level 18, 37 St Georges Terrace  
PERTH WA 6000

1. I, Simon James Moran, 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 contravened the following civil penalty provision:

On 4 December 2015 at Taringa in the State of Queensland, you, as a credit provider, in contravention of section 131(1)<sup>1</sup> of the *National Consumer Credit Protection Act 2009* (**National Credit Act**), did not make an assessment that a credit contract you subsequently entered into with a consumer (Contract No. 5180105) was unsuitable for the consumer in circumstances where it was presumed by operation of s 131(3A) that the consumer could only comply with their financial obligations under the credit contract with substantial hardship.

### Penalty under this notice

3. The penalty for the alleged offence under this notice is \$9,000 for an individual or \$45,000 for a body corporate.

The applicable penalty in this notice is \$45,000.

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 alleged contravention of the provision will be discharged;
  - (b) no civil proceedings will be brought against you by the Commonwealth for the alleged contravention;
  - (c) you will not be taken to have admitted guilt in respect of the alleged contravention; and
  - (d) you will not be taken to have been found guilty of the alleged contravention.

<sup>1</sup> Please note – the National Consumer Credit Protection Regulations 2010 at Regulation 38(xxi) incorrectly refers to s131(2) of the National Credit Act as being the relevant civil penalty provision. The correct provision is s131(1).



### **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, civil proceedings may be brought against you for the alleged contravention.
6. The maximum penalty that a court may impose for this offence is 10,000 penalty units for a body corporate [\$1,800,000].

### **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**

8. 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**

9. 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**

10. 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**

11. 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 Simon James Moran  
Acting Senior Executive Financial Services Enforcement



ASIC

Australian Securities & Investments Commission



P00438071

## Infringement notice

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

Date of issue: 10 October 2016

Unique identification code: R20160000662941

TO: Cash Converters Personal Finance Pty Ltd  
(ACN 110 275 762)  
Level 18, 37 St Georges Terrace  
PERTH WA 6000

1. I, Simon James Moran, 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 contravened the following civil penalty provision:

On 8 December 2015 at Taringa in the State of Queensland, you, as a credit provider, in contravention of section 131(1)<sup>1</sup> of the *National Consumer Credit Protection Act 2009* (**National Credit Act**), did not make an assessment that a credit contract you subsequently entered into with a consumer (Contract No. 5190000) was unsuitable for the consumer in circumstances where it was presumed by operation of s 131(3A) that the consumer could only comply with their financial obligations under the credit contract with substantial hardship.

### Penalty under this notice

3. The penalty for the alleged offence under this notice is \$9,000 for an individual or \$45,000 for a body corporate.

The applicable penalty in this notice is \$45,000.

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 alleged contravention of the provision will be discharged;
  - (b) no civil proceedings will be brought against you by the Commonwealth for the alleged contravention;
  - (c) you will not be taken to have admitted guilt in respect of the alleged contravention; and
  - (d) you will not be taken to have been found guilty of the alleged contravention.

<sup>1</sup> Please note – the National Consumer Credit Protection Regulations 2010 at Regulation 38(xxi) incorrectly refers to s131(2) of the National Credit Act as being the relevant civil penalty provision. The correct provision is s131(1).

### **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, civil proceedings maybe brought against you for the alleged contravention.
6. The maximum penalty that a court may impose for this offence is 10,000 penalty units for a body corporate [\$1,800,000].

### **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**

8. 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**

9. 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**

10. 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**

11. 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 Simon James Moran  
Acting Senior Executive Financial Services Enforcement