



ASIC

Australian Securities & Investments Commission



P00438100

Infringement notice

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

Date of issue: 10 October 2016

Unique identification code: R20160000662946

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 133(1) of the *National Consumer Credit Protection Act 2009 (National Credit Act)*, entered into a credit contract with a consumer (Contract No. 5247737) when the credit contract was unsuitable for the consumer in circumstances where it was presumed by operation of s 133(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the penalty stated in this notice within the time for payment mentioned below then (unless this notice is subsequently withdrawn and any penalty paid refunded):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.

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



Signature of Simon James Moran

Acting Senior Executive Financial Services Enforcement



ASIC

Australian Securities & Investments Commission



P00438099

Infringement notice

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

Date of issue: 10 October 2016

Unique identification code: R20160000662849

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 133(1) of the *National Consumer Credit Protection Act 2009* (**National Credit Act**), entered into a credit contract with a consumer (Contract No. 5245521) when the credit contract was unsuitable for the consumer in circumstances where it was presumed by operation of s 133(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.

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



Signature of Simon James Moran

Acting Senior Executive Financial Services Enforcement



ASIC

Australian Securities & Investments Commission



P00438098

Infringement notice

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

Date of issue: 10 October 2016

Unique identification code: R20160000662954

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 133(1) of the *National Consumer Credit Protection Act 2009 (National Credit Act)*, entered into a credit contract with a consumer (Contract No. 5175408) when the credit contract was unsuitable for the consumer in circumstances where it was presumed by operation of s 133(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.

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



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: R20160000662848

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 133(1) of the *National Consumer Credit Protection Act 2009* (**National Credit Act**), entered into a credit contract with a consumer (Contract No. 5206312) when the credit contract was unsuitable for the consumer in circumstances where it was presumed by operation of s 133(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.

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



Signature of Simon James Moran

Acting Senior Executive Financial Services Enforcement



ASIC

Australian Securities & Investments Commission



P00438096

Infringement notice

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

Date of issue: 10 October 2016

Unique identification code: R20160000662851

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 133(1) of the *National Consumer Credit Protection Act 2009 (National Credit Act)*, entered into a credit contract with a consumer (Contract No. 5203734) when the credit contract was unsuitable for the consumer in circumstances where it was presumed by operation of s 133(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.

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



Signature of Simon James Moran

Acting Senior Executive Financial Services Enforcement



ASIC

Australian Securities & Investments Commission



P00438095

Infringement notice

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

Date of issue: 10 October 2016

Unique identification code: R20160000662850

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 133(1) of the *National Consumer Credit Protection Act 2009* (**National Credit Act**), entered into a credit contract with a consumer (Contract No. 5182169) when the credit contract was unsuitable for the consumer in circumstances where it was presumed by operation of s 133(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.

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



Signature of Simon James Moran

Acting Senior Executive Financial Services Enforcement



ASIC

Australian Securities & Investments Commission



P00438094

Infringement notice

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

Date of issue: 10 October 2016

Unique identification code: R20160000662950

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 133(1) of the *National Consumer Credit Protection Act 2009 (National Credit Act)*, entered into a credit contract with a consumer (Contract No. 5225472) when the credit contract was unsuitable for the consumer in circumstances where it was presumed by operation of s 133(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.

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



Signature of Simon James Moran

Acting Senior Executive Financial Services Enforcement



ASIC

Australian Securities & Investments Commission



P00438093

Infringement notice

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

Date of issue: 10 October 2016

Unique identification code: R20160000662852

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 133(1) of the *National Consumer Credit Protection Act 2009 (National Credit Act)*, entered into a credit contract with a consumer (Contract No. 5178095) when the credit contract was unsuitable for the consumer in circumstances where it was presumed by operation of s 133(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.

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



Signature of Simon James Moran

Acting Senior Executive Financial Services Enforcement



ASIC

Australian Securities & Investments Commission



P00438092

Infringement notice

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

Date of issue: 10 October 2016

Unique identification code: R20160000662854

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 133(1) of the *National Consumer Credit Protection Act 2009 (National Credit Act)*, entered into a credit contract with a consumer (Contract No. 5207343) when the credit contract was unsuitable for the consumer in circumstances where it was presumed by operation of s 133(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.

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



Signature of Simon James Moran

Acting Senior Executive Financial Services Enforcement



ASIC

Australian Securities & Investments Commission



P00438091

Infringement notice

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

Date of issue: 10 October 2016

Unique identification code: R20160000662955

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 133(1) of the *National Consumer Credit Protection Act 2009 (National Credit Act)*, entered into a credit contract with a consumer (Contract No. 5228331) when the credit contract was unsuitable for the consumer in circumstances where it was presumed by operation of s 133(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.

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



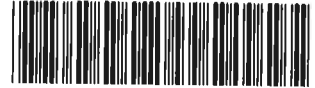
Signature of Simon James Moran

Acting Senior Executive Financial Services Enforcement



ASIC

Australian Securities & Investments Commission



P00438090

Infringement notice

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

Date of issue: 10 October 2016

Unique identification code: R20160000662856

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 133(1) of the *National Consumer Credit Protection Act 2009 (National Credit Act)*, entered into a credit contract with a consumer (Contract No. 5186867) when the credit contract was unsuitable for the consumer in circumstances where it was presumed by operation of s 133(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.

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



Signature of Simon James Moran

Acting Senior Executive Financial Services Enforcement



ASIC

Australian Securities & Investments Commission



P00438089

Infringement notice

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

Date of issue: 10 October 2016

Unique identification code: R20160000662936

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 133(1) of the *National Consumer Credit Protection Act 2009 (National Credit Act)*, entered into a credit contract with a consumer (Contract No. 5194946) when the credit contract was unsuitable for the consumer in circumstances where it was presumed by operation of s 133(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.

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



Signature of Simon James Moran

Acting Senior Executive Financial Services Enforcement



ASIC

Australian Securities & Investments Commission



P00438088

Infringement notice

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

Date of issue: 10 October 2016

Unique identification code: R20160000662944

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 133(1) of the *National Consumer Credit Protection Act 2009* (**National Credit Act**), entered into a credit contract with a consumer (Contract No. 5203932) when the credit contract was unsuitable for the consumer in circumstances where it was presumed by operation of s 133(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.

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



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: R20160000662921

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 133(1) of the *National Consumer Credit Protection Act 2009* (**National Credit Act**), entered into a credit contract with a consumer (Contract No. 5180105) when the credit contract was unsuitable for the consumer in circumstances where it was presumed by operation of s 133(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.

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



Signature of Simon James Moran

Acting Senior Executive Financial Services Enforcement



ASIC

Australian Securities & Investments Commission



P00438086

Infringement notice

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

Date of issue: 10 October 2016

Unique identification code: R20160000662939

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 133(1) of the *National Consumer Credit Protection Act 2009 (National Credit Act)*, entered into a credit contract with a consumer (Contract No. 5190000) when the credit contract was unsuitable for the consumer in circumstances where it was presumed by operation of s 133(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.

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
 - 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



Signature of Simon James Moran

Acting Senior Executive Financial Services Enforcement