



INSURANCE ADVISERNET AUSTRALIA PTY LIMITED

AUSTRALIAN FINANCIAL SERVICES LICENCE NUMBER: 240549
ABN 81 072 343 643

www.insuranceadviser.net

20 May 2011

CONFIRMATION OF INSURANCE CERTIFICATE

We hereby confirm that the Insurance Policy has been issued and is current as follows:

INSURED NAME: Better Lending Pty Ltd

INSURER: Lloyds of London (via Dual Australia Pty Ltd)

PERIOD OF INSURANCE: 02/11/2010 to 02/11/2011 at 4pm local time

CLASS OF INSURANCE: Professional Indemnity

POLICY NO: SI/07437/000/09/A

SITUATION OF RISK: World wide excluding USA & Canada only

INTEREST INSURED: Covering liability arising from professional negligence in respect of the insured's occupation of Finance / Lease Broking & Mortgage Broking/ Origination & Management Services, (excluding loan authority).

SUM INSURED: \$2,000,000 any one claim, \$4,000,000 in the aggregate.
No sub limit applies in respect of Fraud &/or Dishonesty claims.
ASIC approved EDR Facility Awards - \$280,000 any one claim.
Policy Excess - \$2,500 each & every claim

RETROACTIVE DATE: 02/11/2010

We trust this is satisfactory for your requirements. Please contact our office should any further information be required.

Yours sincerely,

for: Shaun Milford

Shaun Milford, Authorised Representative No. 280760
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