



ASIC

Australian Securities & Investments Commission

About the Australian credit licence Annual compliance certificate

A list of questions asked and information required

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About the Australian credit licence annual compliance certificate

This document is intended to help licensees understand what is required as part of their annual certification that they are complying with their obligations.

It outlines the questions ASIC will ask and the supporting information ASIC may require. It should be read in conjunction with Information sheet 135 *Annual compliance certificates for Australian credit licence holders* (INFO 135).

These questions are taken from the current draft of the Australian credit licence annual compliance certificate which may change before release. When completing an annual compliance certificate for the current certification period, the online form will pre-fill information from the Australian Credit Register.

When completing the certificate, some licensees will be required to include additional supporting documents.


You must lodge and pay

No later than 45 days after your annual compliance date you must:

- lodge your completed certificate
- include any required supporting documents, and
- pay your annual compliance certificate fee.

Lodging the certificate, any supporting documents or paying the fee more than 45 days after your annual compliance date means that you will be charged our standard late fees.

Legend

- Select information from screen
- ➔ Enter or attach information
-  Information may be pre-filled by ASIC

Get further information

- Go to www.asic.gov.au/credit for the latest information on credit and to download copies of the regulatory guides.
- Subscribe to ASIC updates on credit at www.asic.gov.au/credit-updates.
- Go to www.asic.au/search to search the Australian Credit Register
- Information sheet 135 *Annual compliance certificates for Australian credit licence holders*
- Regulatory Guide 165 *Licensing: internal and external dispute resolution*
- Regulatory Guide 204 *Applying for an varying an Australian credit licence*
- Regulatory Guide 205 *Credit licensing: General conduct obligations*
- Regulatory Guide 206 *Credit licensing: Competence and training*
- Regulatory Guide 207 *Credit licensing: Financial requirements*
- Regulatory Guide 210 *Compensation and insurance arrangements for credit licensees*

Getting started

The credit licence annual compliance certificate is a secure online transaction.

If you applied for a credit licence credit online

Go to www.asic.gov.au and select 'Credit registered persons/licenses' from the drop-down menu under 'Lodge online' (on the right side of the page).

You will need to use your credit licence number and the user name and password you selected when you applied for your licence to log in to the application. Select 'CL50' to prepare and lodge your annual compliance certificate.

If you are an AFS licensee registered for online access

Go to www.asic.gov.au and select 'AFS licensees' from the drop-down menu under 'Lodge online' (on the right side of the page).

You will need to use your AFS licence number and the user name and password you selected when you registered for online access to log in to the application. Select 'CL50' to prepare and lodge your annual compliance certificate.

→ Credit licence number OR → AFS licence number

→ User name

→ Password

Forgotten your user name or password?

If you are in the Australian Credit Register or AFS licensee portal, go to the 'Forgotten password' or 'Forgotten user name' link in the left hand menu.

Profile

[Forgotten password](#)
[Forgotten username](#)

Help

[Email help](#)
[How this works](#)
[Technical FAQ](#)

Links

[ACR Licensing Kit](#)
[ACR Policy](#)

[Search ASIC](#)
[Search ABR](#)

Annual compliance date


Annual compliance date


Confirm licensee details:


Credit Licence number 

Credit Licence name 

ABN/ACN/ARBN 

Principal business address 

Business names under which the licensee trades 

External dispute resolution scheme of which the licensee is a member 

Are these details correct?

Yes No

Contact details

Please review and confirm the following details for the person we should contact about this licence. When incorrect, please update.


Key contact person

→ Given Names 

→ Family Name .

→ Email address 

→ Re-enter email address 

→ Postal address 

Country

→ Telephone 

→ Fax 

Details of business activities

What activities best describe the licensee's business during the 12 month period before the annual compliance date? (You may select more than one and deselect any that no longer apply.)

- aggregator
- assignee of debts
- bank
- credit union or building society
- door to door or phone sales of goods and services
- finance broker
- financial planner or advisor
- lenders mortgage insurer
- lessor
- mortgage broker
- mortgage manager
- other lender
- property developer or real estate agent
- responsible entity of a managed investment scheme
- securitisation manager or securitisation trustee
- seller of goods by instalments
- seller of real property by instalments
- other

→If other selected, please describe

What types of credit contracts or consumer leases has the licensee dealt with as part of its business during the 12 month period before the annual compliance date? (You may select more than one and deselect any that no longer apply.)

- home loans (first mortgage)
- home loans (subsequent mortgage)
- vehicle loans
- boat loans
- other personal loans
- overdrafts
- credit cards
- car leases
- other consumer leases
- short-term loans (not more than 6 months in duration)

micro-loans (less than \$3,000)

other

→ If other selected, please describe

Details of credit activities

In the 12 month period before the annual compliance date, did the licensee engage in credit activities as an original credit provider or lessor?

Yes No

If yes,

Which of the following best described the licensee's principal distribution model?

employee sales representative/s

independent or franchisee sales representative/s

related company/ies

In the 12 month period before the annual compliance date, how did the licensee receive most applications for credit or consumer leases?

physical branches/over the counter

visits to consumer's homes or workplaces

telephone

mail

internet

other

In the 12 month period before the annual compliance date, did the licensee cross-sell financial products, other than credit contracts or consumer leases, to its client base or refer its clients to issuers of other financial products?

Yes No

If yes, did the licensee receive a commission or payment for such activity?

Yes No

Details of credit intermediary activities

In the 12 month period before the annual compliance date, did the licensee act as an intermediary between a credit provider or lessor and a consumer for the purpose of securing credit or a consumer lease for the consumer?

Please refer to RG 204 Applying for and varying a credit licence for an explanation of the term 'intermediary'.

Yes No

If yes, which of the following best described the licensee's principal distribution model?

- employee sales representative/s
- independent or franchisee sales representative/s
- related company/ies

In the 12 month period before the annual compliance date, how did the licensee arrange most applications for credit or consumer leases?

- physical branches/over the counter
- visits to consumer's homes or workplaces
- telephone
- mail
- internet
- other

In the 12 month period before the annual compliance date, did the licensee cross-sell financial products, other than credit contracts or consumer leases, to its client base or refer its clients to issuers of other financial products?

- Yes No

If yes, did the licensee receive a commission or payment for such activity?

- Yes No

Representatives

How many representatives engaging in credit activities did the licensee have as at the annual compliance date?

Please refer to RG 204 Applying for and varying a credit licence for an explanation of how to determine the number of your representatives

- 1
- 2 to 5
- 6 to 10
- 11 to 20
- 21 to 30
- 31 to 50
- 51 to 100
- 101 to 500
- Over 500

Are the details of the licensee's authorised credit representatives (if any) entered in the Australian Credit Register complete, accurate and up-to-date?

- Yes No

Fit and proper people

The persons on the Australian Credit Register have been listed below.

- If the licensee is a company, including a company that is acting in the capacity as trustee of a trust, this list contains the directors, company secretaries and other senior managers who will perform duties in relation to credit as shown on the Australian Credit Register. This list also contains any new officeholders, appointed in the certification period.
- If the licensee is a partnership comprised of individuals, the licensee must identify the partners who will perform duties in relation to credit. If the partner is a body corporate, details of the officeholders of the body corporate must be given.
- If the licensee is a trust with individuals as trustees, the licensee must identify the trustees who will perform duties in relation to credit. If the trustee is a body corporate, details of the officeholders of the body corporate must be given.
- If the licensee is a body corporate, including a body corporate that is acting in the capacity as trustee of a trust, this list contains the directors, secretaries and other senior managers who will perform duties in relation to credit.

Use the 'Edit' function to complete the details for any new officeholders, appointed in the certification period or to update the details of any person. Use the 'Remove' function to remove an existing person. Note that officeholders can only be removed by lodging a Form 484 *Change to company details* to cease a company officeholder. Removing a body corporate partner or trustee will remove all related officeholders listed for that company.

If a person who is identified as a responsible manager, has not previously been notified to ASIC as being a responsible manager, then select 'Add' or 'Edit' (as appropriate).

Use the 'Next' function to complete changes to listed people.

Add a body corporate

→ ABN or ACN or ARBN .

(For new partners or trustees of a trust that are a body corporate)

Add or change details of a person

→ Start date for new person (DD-MM-YYYY)

→ Given names

→ Family name

→ Date of Birth







→ Place of Birth

→ City/town of Birth

→ State (if born in Australia)

→ Country

Is this person:

- a non-executive officer 
- an executive officer 
- a partner 
- a trustee 
- a senior manager who is an employee 
- a senior manager who is an external service provider 

➔What is the job title of this person? 

What industry category(ies) best describes this person's area of experience?

You may select more than one

- Accounting 
- Business development 
- Credit risk assessment 
- Finance/Mortgage broking
- Financial planner/adviser 
- Insurance 
- Legal/compliance/risk management 
- Lending 
- Loan management 
- Management 
- Securitisation 
- Other 

Does the licensee rely on this person to demonstrate that it is competent to engage in credit activities (responsible manager)?

- Yes No

For an explanation of a responsible manager please refer to RG 206 Credit licensing: Competence and training.

Is this person an officeholder of a body corporate that is a partner of a licensee that is a partnership; or a trustee of a licensee that is a multiple trustee; or a licensee other than a company or registered Australian body?

- Yes No

If yes, provide details of the body corporate:

➔ACN/ARBN/ABN

➔Body corporate name

Statement of personal information

This statement is to be completed for [name of new fit and proper person] who has become a fit and proper person of the licensee in the 12 month period before the annual compliance date.

For each newly appointed fit and proper person, you must obtain, and keep for no less than 7 years from the date on which this annual compliance certificate is lodged, a signed statement of personal information. The licensee must make this statement available to ASIC if requested. A failure to comply is a breach of the Electronic Lodgement Protocol. The statement must include each of the questions below. You can download a Word version of these questions.

Licences, Authorisation

Within the last 10 years, within Australia and/or overseas, have you ever been refused the right, or been restricted in the right, to carry on any trade, business or profession for which an authorisation (licence, certificate, registration or other authority) is required by law?

Yes No

Within the last 10 years, within Australia and/or overseas, have you ever been subject to disciplinary action in relation to any such authorisation?

Yes No

Within the last 10 years, within Australia and/or overseas, have you ever been the subject of any investigations or proceedings that are current or pending and which may result in disciplinary action being taken in relation to any such authorisation?

Yes No

Within the last 10 years, within Australia and/or overseas, have you ever been engaged in the management of any companies/businesses that have had a Corporations Act 2001 (or previous corresponding laws) licence cancelled?

Yes No

Professional Memberships, Accreditation and Indemnity Insurance

Within the last 10 years, within Australia and/or overseas, have you ever been reprimanded, or disqualified or removed, by a professional or regulatory body or external dispute resolution scheme in relation to matters relating to your honesty, integrity or business conduct?

Yes No

Within the last 10 years, within Australia and/or overseas, have you ever had any past, present or pending claim made against a professional indemnity insurance policy in relation to advice you have tendered?

Yes No

Within the last 10 years, within Australia and/or overseas, have you ever been refused professional indemnity insurance?

Yes No

Within the last 10 years, within Australia and/or overseas, have you ever been denied accreditation by a lender, mortgage manager or mortgage insurer?

Yes No

Within the last 10 years, within Australia and/or overseas, have you ever had your accreditation cancelled or suspended by a lender, mortgage manager or mortgage insurer, other than for volume reasons, or had your membership of an aggregator or franchise group terminated, or is similar action pending against you?

Yes No

Names

Within the last 10 years, within Australia and/or overseas, have you ever carried on business under any name other than the name or names shown in this certificate?

Yes No

Within the last 10 years, within Australia and/or overseas, have you ever been known by any name other than the name or names shown in this certificate?

Yes No

Offences

Within the last 10 years, within Australia and/or overseas, have you ever been the subject of administrative, civil or criminal proceedings or enforcement action, which were determined adversely to you (including by you consenting to an order or direction, or giving an undertaking not to engage in unlawful or improper conduct) in any country?

Yes No

Solvency

Within the last 10 years, within Australia and/or overseas, have you ever been declared bankrupt or insolvent under administration, or is there any such action pending?

Yes No

Within the last 10 years, within Australia and/or overseas, have you ever been engaged in the management of any companies/businesses that have had an external administrator appointed, or which have entered into a compromise, or scheme of arrangement, with its creditors?

Yes No

Within the last 10 years, within Australia and/or overseas, have you ever been engaged in the management of any companies/businesses that were declared insolvent?

Yes No

Within the last 10 years, within Australia and/or overseas, have you ever been engaged in the management of any companies/businesses that were declared the equivalent of insolvent under the law of an external territory or country other than Australia?

Yes No

Explanation

→ If you have answered yes to any question, please provide an explanation of each matter including:

- the judgment and if it has been satisfied
- for a declaration of bankruptcy or insolvency:
 - date of the declaration and district in which it was made
 - bankruptcy number

For a deed of arrangement, assignment or where creditors have accepted a composition under Part X of the Bankruptcy Act 1966:

- date of the deed of arrangement, assignment or the special resolution accepting composition and the district in which it was made
- name and address of the trustee of the deed of arrangement, assignment or of the composition
- identifying number used in relation to the deed of arrangement, assignment or the composition in the office of the Registrar in Bankruptcy

Educational qualifications of responsible managers

(For responsible managers who have been appointed in the 12 months before your annual compliance date)

You must provide details of [name of responsible manager]'s educational qualifications relevant to their responsibilities for this Australian credit licence

Enter the following details for each of the educational qualifications of [name of responsible manager].

→ Institution

→ Course name

→ Year of completion

Employers of responsible managers

(For responsible managers who have been appointed in the 12 months before your annual compliance date)

You must provide details of [name of responsible manager]'s employers where experience relevant to their responsibilities for this Australian credit licence was gained. Please add in reverse chronological order.

Enter the following details for each of the relevant employers of [name from responsible manager].

→ Employer

→ Job Title including Division (if applicable)

→ Start and end dates with this employer

Cease a fit and proper person (or body corporate)

→ Given names

→ Family name

→ Date of Birth

→ Place of Birth

→ City/town State (if born in Australia) Country

or

→ ABN 

→ Name 

→ Date ceased (DD-MM-YYYY)

→ Reason for ceasing

If a fit and proper person you are ceasing is shown as a key person on your licence conditions applies and this person has ceased to be an officer or to perform duties on your behalf with respect to your credit business, you must lodge an *Application to vary authorisations or conditions of an Australian credit licence* (Form CL03) with ASIC within five business days.

Have you lodged an application to vary the authorisations or conditions of this licence (CL03)?

Yes No

If yes:

→ Date lodged (DD-MM-YYYY)

Certification for fit and proper people

The licensee must certify various matters about its fit and proper people. This certification is taken to be made:

- *on behalf of the licensee;*
- *by the person required to sign this certificate under s53(3) of the National Consumer Credit Protection Act 2009 (including a person prescribed by reg 14 of the National Consumer Credit Protection Regulations 2010);*
- *in respect of the 12 month period before the annual compliance date;*
- *based on reasonable enquiries; and*
- *in respect of each of the people listed under 'fit and proper people'.*

Licences, Authorisations

Does the licensee certify that it has no reason to believe that any of its fit and proper people have:

- been refused the right or been restricted in the right to carry on any trade, business or profession for which an authorisation (licence, certificate, registration or other authority) is required by law?
 Yes No
- been subject to disciplinary action in relation to any such authorisation?
 Yes No
- within Australia or overseas been the subject of any investigations or proceedings that are current or pending and which may result in disciplinary action being taken in relation to any such authorisation?
 Yes No

- within Australia or overseas been engaged in the management of any companies/businesses that have had a Corporations Act 2001 (or previous corresponding laws) licence or an Australian credit licence cancelled?
 Yes No

Professional Memberships, Accreditation and Indemnity Insurance

Does the licensee certify that it has no reason to believe that any of its fit and proper people have:

- within Australia or overseas, been reprimanded, or disqualified or removed, by a professional or regulatory body or external dispute resolution scheme in relation to matters relating to their honesty, integrity or business conduct?
 Yes No
- within Australia or overseas, had a claim made against a professional indemnity insurance policy in relation to advice they tendered?
 Yes No
- within Australia or overseas, been refused professional indemnity insurance?
 Yes No
- within Australia or overseas, been denied accreditation, or had accreditation cancelled or suspended, by a lender, mortgage manager or mortgage insurer, other than for volume reasons, or had their membership with an aggregator or franchise group terminated, or is similar action pending against them?
 Yes No

Names

Does the licensee certify that it has no reason to believe that any of its fit and proper people have within Australia or overseas, carried on business under any name other than the name or names shown in this certificate?

- Yes No

Offences

Does the licensee certify that it has no reason to believe that any of its fit and proper people have within Australia or overseas, been the subject of administrative, civil or criminal proceedings or enforcement action, which were determined adversely to them (including by consenting to an order or direction, or giving an undertaking not to engage in unlawful or improper conduct) in any country?

- Yes No

Solvency

Does the licensee certify that it has no reason to believe that any of its fit and proper people have:

- within Australia or overseas, been declared bankrupt or insolvent under administration and no such action pending?
 Yes No

- within Australia or overseas, been engaged in the management of any companies/businesses that have had an external administrator appointed or which have entered a compromise or scheme of arrangement with its creditors?
 Yes No
- within Australia or overseas, been engaged in the management of any companies/businesses that were declared insolvent?
 Yes No
- within Australia or overseas, been engaged in the management of any companies/businesses that were declared the equivalent of insolvent under the law of an external territory or country other than Australia?
 Yes No

→ If you have answered No to any questions in this the above certification, give details of why and identify the person for whom the certification cannot be given.

Certification of ongoing compliance with licence obligations

Section 47(1) of the National Consumer Credit Protection Act 2009 contains general conduct obligations which apply to the licensee.

The licensee must certify various matters about its compliance with these obligations.

This certification is taken to be made:

- *on behalf of the licensee;*
- *by the person required to sign this certificate under s53(3) of the National Consumer Credit Protection Act 2009 (including a person prescribed by reg 14 of the National Consumer Credit Protection Regulations 2010);*
- *in respect of the period stated in each item;*
- *based on appropriate enquiries about the arrangements and systems and how they have operated in this period.*

Efficiently, honestly and fairly

As at the annual compliance date, did the licensee have adequate arrangements and systems in place to ensure that it did all things necessary to ensure that the credit activities authorised by its licence were engaged in efficiently, honestly and fairly?

Yes No

Conflict of interest

As at the annual compliance date, did the licensee have adequate arrangements and systems in place to ensure that its clients were not disadvantaged by any conflicts of interest that arose wholly or partly in relation to the credit activities engaged in by the licensee or its representatives?

Yes No

Licence conditions

As at the annual compliance date, did the licensee have adequate arrangements and systems in place to ensure that it complied with the conditions of its licence?

Yes No

Credit legislation

As at the annual compliance date, did the licensee have adequate arrangements and systems in place to ensure that it complied with the credit legislation?

Yes No

Representatives

As at the annual compliance date, did the licensee have adequate arrangements and systems in place to ensure that its representatives complied with the credit legislation?

Yes No

Maintain competence

As at the annual compliance date, did the licensee have adequate arrangements and systems in place to maintain the competence to engage in the credit activities authorised by its licence?

Yes No

Training

As at the annual compliance date, did the licensee have adequate arrangements and systems in place to ensure that its representatives were adequately trained and competent, to engage in the credit activities authorised by its licence?

Yes No

Internal dispute resolution

As at the annual compliance date, did the licensee have an internal dispute resolution procedure:

- (i) compliant with the standards and requirements set out in ASIC Class Order [CO 10/250] *Internal dispute resolution procedures (credit)*; and
- (ii) covering disputes in relation to the credit activities engaged in by the licensee or its representatives?

Yes No

(See Regulatory Guide 165 Licensing: internal and external dispute resolution)

External dispute resolution

During the 12 month period before the annual compliance date, was the licensee a member of an approved external dispute resolution scheme?

Yes No

Compensation arrangements

During the 12 month period before the annual compliance date, did the licensee have adequate compensation arrangements in place in accordance with s48 of the National Consumer Credit Protection Act 2009

Yes No

During the 12 month period before the annual compliance date, did the licensee have professional indemnity insurance that complied with ASIC's policy on compensation and insurance arrangements for Australian credit licensees?

Yes No

If no, select the reason for not having professional indemnity insurance

General insurance company

Life insurance company

Authorised deposit taking institution

Exempted by reg 12(3)(c) or (d) of the National Consumer Credit Protection Regulations 2010

ASIC approved guarantee from a related company or institution

ASIC approved alternative arrangements

Other,

→ please specify.

Documentation

As at the annual compliance date, did the licensee have a written plan that documented arrangements and systems for compliance with each of its general conduct obligations?

Yes No

Resources

As at the annual compliance date, did the licensee have available adequate resources (including financial, technological and human resources) to engage in the credit activities authorised by its licence and to carry out supervisory arrangements?

Yes No Not applicable (APRA regulated bodies only)

Risk management

As at the annual compliance date, did the licensee have adequate risk management systems?

Yes No Not applicable (APRA regulated bodies only)

→ If you have answered "No" to any of the above questions, give details why

Trust money

Division 3 of Part 2.5 of the National Consumer Credit Protection Act 2009 requires an Australian credit licensee that receives money for or on behalf of another person in the course of providing credit services, to appoint an auditor to audit the trust account.

During its last financial year, did the licensee receive money for or on behalf of another person in the course of providing credit services?

Yes No

→ If yes, what date does the licensee's last financial year end? (DD-MM)

Has the licensee lodged a trust account statement and a trust account audit report in compliance with s100 of the National Consumer Credit Protection Act 2009?

Yes No Not yet required

→ If no, give details of why

→ If no or not yet required, has the licensee appointed an auditor to prepare a trust account audit report?

Yes No

→ If yes, provide the auditor's ASIC registered auditor number and auditor name 

Is this the correct auditor?

Yes No

If no, during its current financial year, did the licensee receive money for or on behalf of another person in the course of providing credit services?

Yes No

Trust money – current financial year

Division 3 of Part 2.5 of the National Consumer Credit Protection Act 2009 requires an Australian credit licensee that receives money for or on behalf of another person in the course of providing credit services, to appoint an auditor to audit the trust account.

→ What date does the licensee's current financial year end? (DD-MM)

Has the licensee appointed an auditor to prepare a trust account audit report?

Yes No

→ If yes, provide the auditor's ASIC registered auditor number

Dispute resolution and compensation activity

Volume of accounts

➔ Provide the total number of accounts the licensee had on the first day of the 12 month period before the annual compliance date:

For a credit provider, an 'account' means a regulated credit customer account (on an individual product basis) that has not been sold or written off, including delinquent or dormant accounts. For example, if a customer has a credit card and a personal loan, this represents two accounts.

For credit service providers, an 'account' means a transaction in respect of which the licensee provided credit assistance or acted as an intermediary, and which resulted in one or more consumers entering into a credit contract or consumer lease. For example, if a broker acts as an intermediary for two consumers to buy a house as joint tenants, the resulting contract and mortgage is one account.

Volume of internal dispute resolution activity

➔ How many disputes in relation to the credit activities engaged in by the licensee or its representatives were received by the licensee through its internal dispute resolution system during the 12 month period before the annual compliance date?

In calculating the number of disputes received by the licensee, include those that may have been first received by the licensee's credit representative(s) and then forwarded to the licensee.

Compensation Activity

Did the licensee conduct any voluntary, proactive compensation programs during the 12 month period before the annual compliance date? (For example, refund of fees or charges incorrectly levied through a systems error.)

Yes No

➔ If yes, approximately what was the value per account of the compensation given? (Enter numbers only rounded up to the nearest dollar)

Annual compliance certificate fee

No later than 45 days after your annual compliance date you must:

- lodge your completed certificate
- include any required supporting documents, and
- pay your annual compliance certificate fee.

Lodging the certificate, any supporting documents or paying the fee more than 45 days after your annual compliance date means that you will be charged our standard late fees.

The fee for lodging the annual compliance certificate is calculated on the sum of five amounts:

1. The total amount of credit advanced by the licensee in the preceding financial year

+

2. The total amount of credit, or the total amount of rent payable by consumers under consumer leases, assigned to the licensee in the preceding financial year

+

3. The total value of credit in applications submitted by the licensee to credit providers and credit intermediaries in the preceding financial year which have resulted in the provision of credit

+

4. The total amount of rent payable by consumers under consumer leases entered into by the licensee in the preceding financial year

+

5. The total amount of rent payable by consumers under consumer leases submitted by the licensee to lessors in the preceding financial year which have resulted in a consumer lease being made

If you are a sole trader, you may be eligible for a reduced fee.

A sole trader is, for the purposes of this certificate:

- a natural person, or
- a person (other than a natural person) that has only one representative that engages in credit activities on its behalf.

If you have only one representative (e.g. a director) who engages in credit activities, and also other people (e.g. employees) who engage in other sorts of conduct on your behalf, such as clerical work, you may be a 'sole trader'.

Indicate the range in which the sum of the five amounts falls.

- Less than \$100 million and the licensee is a 'sole trader'
- Less than \$100 million and the licensee is not a 'sole trader'
- \$100 million or more but less than \$200 million
- \$200 million or more but less than \$600 million
- \$600 million or more but less than \$1,000 million

- \$1,000 million or more but less than \$1,400 million
- \$1,400 million or more but less than \$1,800 million
- \$1,800 million or more but less than \$2,100 million
- \$2,100 million or more

Declaration

The licensee declares that:

- this form is submitted under, and is compliant with, the terms and conditions of the ASIC Electronic Lodgement Protocol, including that a signed copy of this application will be maintained by the licensee in accordance with the protocol, and
- to the best of its knowledge, the information supplied in this certificate is complete and accurate (it is an offence to provide false or misleading information to ASIC).

Are you a lodging agent preparing and submitting this certificate on behalf of the licensee?

- Yes No

If yes,

- I declare that I have been authorised by the licensee to make these declarations on the licensee's behalf.

The licensee acknowledges that:

- ASIC may take action to verify the information provided in this certificate.

Where the licensee:

(a) is a credit provider, lessor, mortgagee or beneficiary of a guarantee in relation to a contract (the carried over instrument) or other instrument (the carried over instrument) immediately before 1 July 2010 that was:

(i) in force at that time; and

(ii) subject to the old Credit Code (the Uniform Consumer Credit Code) at that time; and

(b) engaged in a credit activity in relation to the carried over instrument in the 12 month period before the annual compliance date, this certificate relates to the credit activities mentioned in paragraph (a).

You have now prepared your form. You can review the contents of your form by using the menu or by printing the form.

You must submit the form and pay the fee? to ASIC to have it lodged.

When you submit this form it will be checked for discrepancies.

If any discrepancies are found, you will be provided with a list describing the discrepancies. You will need to correct and resubmit the form. The form will continue to appear on your "Form in progress" tray.

If there are no discrepancies, your form will be automatically submitted for lodgement. Payment required, process thereon described – e.g. if not paid within x days rejected

Signatory

→ Given Names

→ Family Name

Capacity

director

secretary

partner

trustee

natural person

agent

other,

→ please specify.