

# Australian Credit Licence

MCKINNON FINANCIAL SERVICES PTY LTD

ABN: 82 056 817 648

Licence No: 392173

is hereby licensed as an Australian Credit Licensee pursuant to the National Consumer Credit Protection Act 2009 subject to the conditions and restrictions which are prescribed, and to the conditions contained in this licence and attached schedules.

Effective 24 January 2011

## Authorisation

1. This licence authorises the licensee to:
  - (a) Engage in credit activities other than as a credit provider by:
    - (i) providing a credit service where the licensee is not or will not be:
      - (A) where the service relates to a credit contract or proposed credit contract - the credit provider under the contract; or
      - (B) where the service relates to a consumer lease or proposed consumer lease - the lessor; and/or
    - (ii) performing the obligations or exercising the rights of a credit provider in relation to a credit contract or proposed credit contract under which the licensee is not or will not be the credit provider; and/or
    - (iii) performing the obligations or exercising the rights of a mortgagee in relation to a mortgage or proposed mortgage that secures or will secure obligations under a credit contract under which the licensee is not the credit provider; and/or
    - (iv) performing the obligations or exercising the rights of a beneficiary under a guarantee or proposed guarantee that guarantees obligations under a credit contract under which the licensee is not the credit provider; and/or
    - (v) performing the obligations or exercising the rights of a lessor in relation to a consumer lease or proposed consumer lease where the licensee is not or will not be the lessor

