

Australian Financial Services Licence

STRATAPAY PTY. LTD.

ABN: 52 097 607 451

Licence No: 247378

is hereby licensed as an Australian Financial Services Licensee pursuant to section 913B of the Corporations Act 2001 subject to the conditions and restrictions which are prescribed, and to the conditions contained in this licence and attached schedules.

Effective 13 October 2004

Authorisation

1. This licence authorises the licensee to carry on a financial services business to:
 - (a) provide general financial product advice for the following classes of financial products:
 - (i) deposit and payment products limited to:
 - (A) non-cash payment products; and
 - (b) deal in a financial product by:
 - (i) issuing, applying for, acquiring, varying or disposing of a financial product in respect of the following classes of financial products:
 - (A) deposit and payment products limited to:
 - (1) non-cash payment products; and
 - (ii) applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of products:
 - (A) deposit and payment products limited to:
 - (1) non-cash payment products;

to retail clients.