

MARKET SERVICE LICENCE

This is to certify that

SCFL MANAGEMENT LIMITED

FSP16281



and its Authorised Body

SCFL NOMINEES LIMITED FSP16204

are licensed to provide the following market service:

peer-to-peer lending

under Part 6 of the Financial Markets Conduct Act 2013.

The conditions of the licence imposed by the Financial Markets Authority are published on www.fspr.govt.nz

A handwritten signature in black ink, appearing to read "Rob Everett".

Rob Everett
Chief Executive

Licence effective from
11 November 2016

Licence expires on
11 November 2021

