

CERTIFICATE C

Third Party Confirmation

Financial Markets Conduct Act 2013
Confirmation of Certification (cl 43, Sch 1)

NB: The following form must be completed by an authorised financial adviser,¹ a chartered accountant or a lawyer.

To: Southern Cross Finance Limited (**Offeror**)

Investor: _____ (insert name)

Class of Transaction: An offer to invest in a contributory mortgage scheme, under which loans secured by mortgages are held on behalf of investors by XXX (being debt securities for the purposes of the Financial Markets Conduct Act) (**Offer**)

I, _____ (name of authorised financial adviser, chartered accountant or lawyer), hereby confirm that:

- 1 I am a chartered accountant / lawyer / authorised financial adviser (*strike out as applicable*); and
- 2 I have reviewed the Investor's eligible investor certification (**Certification**), a copy of which is **attached** to this confirmation; and
- 3 I have considered the grounds set out in the Certification on which the Investor's believes that as a result of having previous experience in acquiring or disposing of financial products, the Investor is able to assess:
 - 3.1 The merits of an Offer (including assessing the value and the risks of the financial products involved); and
 - 3.2 The Investor's information needs in relation to an Offer; and
 - 3.3 The adequacy of the information provided by any person involved in the Offer.

Having considered those matters, I certify that:

- 4 I am satisfied that the Investor has been sufficiently advised of the consequences of the Certification made; and
- 5 I have no reason to believe that the Certification is incorrect or that further information or investigation is required as to whether or not the Certification is correct.

Signed:

Signature

Title and Firm Name

Print name

Date

FOR INTERNAL USE ONLY

COMPLIANCE OFFICER SIGNATURE _____

DATE _____

¹ An *authorised financial adviser* is an individual who is registered under the Financial Service Providers (Registration and Dispute Resolution) Act 2008 in respect of a financial adviser service and authorised by the Financial Markets Authority.