

MARKET SERVICE LICENCE

This is to certify that

SOUTHERN CROSS PARTNERS LIMITED

FSP16281



and its Authorised Body

LOAN INVESTMENT TRUSTEES 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



Rob Everett
Chief Executive

Licence effective from
11 November 2016