

<insert company logo>

COMPLIANCE CALENDAR FOR CREDIT LICENSEES AND CREDIT REPRESENTATIVES.

SCHEDULED COMPLIANCE ACTIVITIES

| | Description | Type | Interval | Category | Person Responsible | Instructions |
|---|--|------|------------------------|------------|--------------------|---|
| Credit Representatives [OPTIONAL: Delete this section if you do not have Credit Representative.] | | | | | | |
| 1. | Review Credit Representatives' compliance | Task | Annually for each Rep. | Compulsory | | <p>Review the compliance of all or a random selection of Credit Representatives with the NCCP and loan writing procedures, using appropriate techniques e.g. mystery shopping, desk audit, file review etc.</p> <p>Review should cover the following requirements:</p> <ul style="list-style-type: none">• Privacy• Needs analysis and preliminary assessment of loan suitability• Finance Broking Contract (if needed) (until 31 December 2010)• Disclosure (including Credit Guide, Quote and Credit Proposal from January 2011)• Loan application procedures• Identity checks• Documentation• Signage and advertising |
| 2. | Check compliance with Credit Representative Appointment requirements | Task | Quarterly | Compulsory | | Check that the NCCP requirements for appointing (including cross endorsement), varying, sub-authorising and revoking Credit Representatives have been complied with. |

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