

Shareholders' Rights and Communication Strategy

The company recognises the rights of its shareholders and other interested stakeholders to have easy access to balanced, understandable and timely information concerning the operations of the company.

The Company Secretary is primarily responsible for ensuring communications with shareholders are delivered in accordance with this strategy and with our policy of continuous disclosure.

Our communication strategy addresses these rights through:

Electronic facilities

The company will maintain a website that provides information on its products and services and its business in general as well as an investor relations section that will contain information relevant to their interest as a shareholder of the company.

Our website www.creditcorp.com.au is a major component of our company's communications with shareholders. In the investor relations section of the website we provide and update in a timely manner:

- Corporate profile including all press releases, copies of the interim and annual reports and financial data for the past three years.
- Our corporate governance policies.
- Our financial performance including reports from our chairman and the managing director.
- Other relevant corporate information.

Our strategy for the future is to improve access for shareholders through email and the website includes consideration of providing:

- Details of any notices of shareholders meeting and any explanatory memorandum including an explanation of the remuneration report resolution.
- Relevant questions asked of the Auditor and any written response by the auditor to those questions.
- Copies or transcripts of any investor presentations made to analysts or the media.
- Shareholders and other interested parties with the opportunity to register to receive by e-mail the latest company reports and press releases.
- Shareholders with the ability to receive reports electronically rather than in hard copy form.

Formal Reporting to shareholders

During the financial year formal communication with shareholders will be conducted through:

- The interim report for the six months ended 31st December; and
- The Annual report for the year containing the financial report, a review of operations for the year, our corporate governance statement and the concise report.

Annual General Meetings

The company will hold its annual general meeting or any other shareholder meeting at a time and place that is considered convenient for the majority of its shareholders.

Shareholders will receive a notice of meeting together with an explanatory memorandum, which are worded and presented in a clear, concise and effective manner that accurately explains the nature of business to be discussed at the meeting, including an explanation concerning member's rights to ask relevant questions of the auditor and information on the remuneration report resolution.

Shareholders will receive with their notice of meeting an Auditor Question Sheet which may be completed and sent to the company by mail, facsimile or via email. The company will place a copy of the most recent notice of meeting and any accompanying explanatory memorandum and the Auditor Question Sheet on its website.

The company secretary will submit all questions to the auditor and will make available at the Annual General Meeting a list of questions considered relevant by the auditor.

The company secretary will request the external auditor or a qualified representative of the auditor to attend the annual general meeting and be available to answer the shareholders written questions or any other shareholders questions about the conduct of the audit, the auditor's independence, accounting policies, and the preparation and content of the auditor's report.

The Chairman at the annual general meeting will ensure that a reasonable opportunity exists for:

- The auditor to answer members written questions and for members to ask questions of the external auditor
- Members to as a whole to ask questions and or comment on the remuneration report, prior to a member's resolution on the adoption of the report

Shareholders are encouraged to attend all shareholder meetings or if unable to attend then to vote on proposed motions by appointing a proxy.

Shareholding Queries

Shareholders with queries about their holdings should contact the company's share registry Registries Limited: www.registries.com.au

Within Australia

Phone: 1300 737 760

Fax: 1300 653 459

Email: callcentre@registries.com.au

International Contact Details

Phone: +61 2 9290 9600

Fax: +61 2 9279 0664