



15 September 2014

The Manager
Company Announcements Office
Australian Stock Exchange Limited
20 Bridge Street
SYDNEY NSW 2000

Dear Sir/Madam,

Mortgage Choice Limited – Mandatory Direct Credit Policy for dividends

Please find enclosed a letter to shareholders in relation to the introduction of mandatory direct crediting of dividends.

Yours faithfully

MORTGAGE CHOICE LIMITED

DAVID HOSKINS
COMPANY SECRETARY

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Level 10, 100 Pacific Highway, North Sydney NSW 2060 P.O. Box 457, North Sydney NSW 2059
T 02 8907 0444 F 02 9922 1258 W MortgageChoice.com.au

Mortgage Choice Limited ABN 57 009 161 979. Australian Credit Licence 382869. Mortgage Choice Financial Planning Pty Limited ABN 97 158 645 624. AFSL 422854.



ABN 57 009 161 979

All Registry communications to:
C/- Link Market Services Limited
Locked Bag A14, Sydney South, NSW, 1235
Shareholders Enquiry Line: 1800 054 388
Telephone (free call within Australia): +61 1800 054 388
Facsimile: +61 2 9287 0303
ASX Code: MOC
Email: registrars@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

Dear Shareholder

Mortgage Choice Limited – Provision of Direct Credit Details

As detailed in Mortgage Choice ASX release on 15 September 2014, we are introducing a Mandatory Direct Credit Policy for all Australian shareholders. This means that commencing with the 2015 interim dividend, due to be paid in March 2015, dividends will be only be paid by direct credit into your nominated account with an Australian Financial Institution.

If we have not received your direct credit instructions by the record date, which is expected to be early March, we will be unable to make any dividend payments to you until valid direct credit instructions are received.

According to our share registry records we have not to date received direct credit instructions from you. Please provide these instructions as soon as possible by one of the two methods referred to below to ensure we can make future dividend payments to you:

1. On-line at www.linkmarketservices.com.au

- i. Click on "INVESTOR & EMPLOYEE LOG IN" located under the Investor Centre at the top right of the screen.
- ii. Enter the ASX code MOC and 'MOC - Mortgage Choice Limited' will appear for you to select.
- iii. Enter relevant holding details ie. HIN/SRN, postcode or country code, Security Code and tick the terms & conditions box once you have read these; finally click on the "login" button.
- iv. From the Payments & Tax menu, select update payment instructions
- v. Populate the relevant details

2 Direct Credit Form

Complete and return the enclosed *Request for Direct Credit of Payments* form to Link Market Services Limited (Link), in the envelope provided.

You will continue to receive a dividend advice for your records but please note that monies not distributed will not earn interest

If you have any queries regarding your investment, please contact Link Market Services Limited by telephone on 1800 054 388.

Yours sincerely,

Peter Ritchie
Chairman
Mortgage Choice Limited