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Westpac Banking Facilities **Thursday 6 August 2015**

Over the past few days there have been announcements by other ASX listed companies and media reports of statements attributed to Westpac bank advising that it has made a decision to withdraw funding and transactional banking facilities from organisations engaged in 'payday lending'.

Credit Corp advises that it is in communication with Westpac in relation to its decision. It is uncertain whether the decision will affect Credit Corp's present Westpac facilities upon their expiry in July 2017.

Credit Corp does not engage in 'payday lending'. Credit Corp does not offer loans over periods of less than 4 months. The interest and fee rates that apply to loans issued by Credit Corp are set well below legislated caps and are delivered responsibly.

If Westpac's decision does affect Credit Corp's banking facilities it will not alter the company's guidance for the 2016 financial year issued on 4 August 2015. Lending over periods between 4 and 12 months is a very small part of Credit Corp's activities.

Credit Corp affirms its guidance for the 2016 financial year as follows:

Purchased debt ledger acquisitions	\$80 - \$100m
Net lending	\$30 - \$40m
NPAT	\$40 - \$42m
EPS	86 - 91 cents
Dividend per share	44 - 46 cents

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