#### NOTICE OF FILING AND HEARING

Filing and Hearing Details			
Document Lodged:	Originating process (Rule 2.2): Federal Court (Corporations) Rules 2000 form 2		
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Date of Lodgment:	16/07/2024 2:35:01 PM AEST		
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File Number:	NSD927/2024		
File Title:	IN THE MATTER OF PF GROUP HOLDINGS PTY LTD (ADMINISTRATORS APPOINTED) ACN 622 776 765 & ANOR		
Registry:	NEW SOUTH WALES REGISTRY - FEDERAL COURT OF AUSTRALIA		
Reason for Listing:	To Be Advised		
Time and date for hearing:	To Be Advised		



Place:

Sia Lagos

Registrar

#### **Important Information**

This Notice has been inserted as the first page of the document which has been accepted for electronic filing. It is now taken to be part of that document for the purposes of the proceeding in the Court and contains important information for all parties to that proceeding. It must be included in the document served on each of those parties.

The date of the filing of the document is determined pursuant to the Court's Rules.

To Be Advised

Form 2 (rules 2.2 and 15A.3)



# **Originating Process**

of 2024

No.

Federal Court of Australia District Registry: New South Wales Division: General

## IN THE MATTER OF PF GROUP HOLDINGS PTY LTD (ADMINISTRATORS APPOINTED) (ACN 622 776 765) AND PF MANAGEMENT HOLDINGS PTY LTD (ADMINISTRATORS APPOINTED) (ACN 622 782 512)

ADAM COLLEY, DERRICK VICKERS, ANDREW SCOTT AND STEPHEN LONGLEY (IN THEIR CAPACITIES AS JOINT AND SEVERAL VOLUNTARY ADMINISTRATORS OF PF GROUP HOLDINGS PTY LTD (ADMINISTRATORS APPOINTED) (ACN 622 776 765) AND PF MANAGEMENT HOLDINGS PTY LTD (ADMINISTRATORS APPOINTED) (ACN 622 782 512)

Plaintiffs

## A. DETAILS OF APPLICATION

This application is made under sections 439A(6) and 447A(1) of the *Corporations Act 2001* (Cth) ("**Act**") for orders permitting the extension of the convening period within which the second meeting of creditors of PF Group Holdings Pty Ltd (Administrators Appointed) ACN 622 776 765 and PF Management Holdings Pty Ltd (Administrators Appointed) ACN 622 782 512 ("**Companies**") must be convened.

On the facts stated in the supporting affidavit of Andrew John Scott sworn 16 July 2024, the plaintiffs seek the following orders:

- 1. An order that this originating process be returnable *instanter* and *ex parte*.
- An order, pursuant to s 439A(6) of the Act, that the period within which the plaintiffs must convene the second meeting of creditors in respect of each of the Companies under s 439A of the Act ("Second Meetings") be extended to 18 September 2024.

Filed on behalf of	The Plaintiffs
Prepared by	Donna Wacker / Alexandra Zhu
Law firm	Clifford Chance
Tel	(02) 8922 8566
Email	donna.wacker@cliffordchance.com / alexandra.zhu@cliffordchance.com
Address for service	Clifford Chance, Level 24, 10 Carrington Street, Sydney NSW 2000



- 3. An order, pursuant to s 447A(1) of the Act, that Part 5.3A of the Act is to operate in relation to each of the Companies such that, notwithstanding s 439A(2) of the Act, the Second Meetings may be held together or separately any time during the period during, or within five business days after the end of, the convening period as extended in paragraph 2 above, notwithstanding the provisions of s 439A(2) of the Act.
- 4. An order that the plaintiffs, within seven business days of making these Orders, are to take all reasonable steps to give notice of the Orders to the Companies' creditors (including the persons claiming to be creditors), by means of a circular:
  - to be published on the website maintained by the administrators in respect of the administration of the Companies;
  - (b) to be sent by email transmission to creditors for whom the plaintiffs have current email address; and
  - to be sent by ordinary post to creditors for whom the plaintiffs have only a postal address.
- 5. An order, pursuant to s 447A(1) of the Act, that Part 5.3A of the Act is to operate such that the requirement on the plaintiffs to issue notices under s 75-225(1) and s 75-15 of the *Insolvency Practice Rules (Corporations) 2016* (Cth) be modified such that notice of the Second Meetings will be validly given to any creditors by, not less than five business days prior to the date of the proposed meetings:
  - (a) giving such notice electronically by email sent to the email address of any creditor (including persons claiming to be creditors) of the Companies for whom or which the plaintiffs hold an email address; or
  - (b) sending such notice to the postal address or facsimile number, or otherwise as provided for by the Act or the *Corporations Regulations 2001* (Cth), to any creditors not being a creditor referred to in sub-para (a); and
  - (c) causing such notice to be published in ASIC Published Notices website located at: https://publishednotices.asic.gov.au/.
- 6. An order that the following parties have liberty to apply on giving all other interested parties not less than 3 business days' notice:
  - (a) any person who can demonstrate sufficient interest (including any creditor of the Companies) for the purpose of modifying or discharging paragraphs 1 and 3 above; and



- (b) the plaintiffs, for the purpose of seeking any further extension of the convening period.
- 7. An order that the costs of and incidental to this application be costs in the voluntary administration of the Companies and be paid out of the assets of the Companies.
- 8. Any other orders this Court deems fit in the circumstances.

Date: 16 July 2024

Donna Louise Wacker Legal practitioner for the plaintiffs (by her employed solicitor, Alexandra Zhu)

This application will be heard by the Federal Court of Australia (NSW Registry) at Level 17, Law Courts Building, 184 Phillip St, Queens Square, Sydney NSW 2000 at on July 2024.

## B. NOTICE TO DEFENDANT(S)

It is not intended to serve a copy of this originating process on any person.

## C. APPLICATION FOR WINDING UP ON GROUND OF INSOLVENCY

Not applicable.

## D. FILING

Date of filing:

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Registrar

This originating process is filed by Clifford Chance for the plaintiffs.

## E. SERVICE

The plaintiffs' address for service is Clifford Chance, Level 24, 10 Carrington Street, Sydney NSW 2000. It is not intended to serve a copy of this originating process on any person.

### **NOTICE OF FILING**

#### **Details of Filing**

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Court of Filing	FEDERAL COURT OF AUSTRALIA (FCA)
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Sia Lagos

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Form 59 Rule 29.02(1)

# Affidavit

No.

of 2024

Federal Court of Australia District Registry: New South Wales Division: General

# IN THE MATTER OF PF GROUP HOLDINGS PTY LTD (ADMINISTRATORS APPOINTED) (ACN 622 776 765) AND PF MANAGEMENT HOLDINGS PTY LTD (ADMINISTRATORS APPOINTED) (ACN 622 782 512)

ADAM COLLEY, DERRICK VICKERS, ANDREW SCOTT AND STEPHEN LONGLEY (IN THEIR CAPACITIES AS JOINT AND SEVERAL VOLUNTARY ADMINISTRATORS OF PF GROUP HOLDINGS PTY LTD (ADMINISTRATORS APPOINTED) (ACN 622 776 765) AND PF MANAGEMENT HOLDINGS PTY LTD (ADMINISTRATORS APPOINTED) (ACN 622 782 512)

Plaintiffs

Affidavit of:	Andrew John Scott	
Address: c/- PricewaterhouseCoopers, One International Tower		
	Watermans Quay, Barangaroo NSW 2000	
Occupation:	Registered Liquidator	
Date:	16 July 2024	

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2	Exhibit AJS-1	3	2

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Filed on behalf of	The Plaintiffs
Prepared by Donna Wacker / Alexandra Zhu	
Law firm	Clifford Chance
Tel	(02) 8922 8566
Email donna.wacker@cliffordchance.com / alexandra.zhu@cliffordchance.com	
Address for service	Clifford Chance, Level 24, 10 Carrington Street, Sydney NSW 2000

I, ANDREW JOHN SCOTT, of care of PricewaterhouseCoopers, One International Towers Sydney, Watermans Quay, Barangaroo NSW 2000 swear:

#### Overview

- I am the third named plaintiff and a partner of PricewaterhouseCoopers ("PwC"). I am a registered liquidator and have been a registered liquidator since 13 February 2014. I have over 20 years of experience in corporate restructuring, advisory and insolvency.
- 2. My co-appointees are also partners of PwC, chartered accountants and registered liquidators each with numerous years of experience in corporate restructuring, advisory and insolvency. In this affidavit, I refer to myself and my co-appointees (namely, Adam Colley, Derrick Vickers and Stephen Longley) together as the "Administrators".
- 3. Exhibited to me and marked "AJS-1" is a bundle of documents to which I refer in this affidavit ("Exhibit").
- 4. At pages 2 to 48 of the Exhibit is a copy of a search of the records maintained by the Australian Securities and Investments Commission ("ASIC") in respect of:
  - (a) PF Group Holdings Pty Ltd (Administrators Appointed) (ACN 622 776 765) ("PF Group Holdings"); and
  - (b) PF Management Holdings Pty Ltd (Administrators Appointed) (ACN 622 782 512) ("PF Management Holdings"),

(together, the "Companies").

- 5. The Companies are the parent companies of 22 Australian and New Zealand subsidiaries. Five of these subsidiaries are dormant (namely, Credibot NZ Limited, ARL (NZ) Limited, Forbes Dowling Lawyers Pty Ltd, Statewide Mercantile Services Pty Ltd and National Revenue Corporation Pty Ltd). All of the subsidiaries (except for one, called Billchaser Pty Ltd) are wholly-owned subsidiaries of the Companies.
- 6. In this affidavit, I refer to:
  - (a) these subsidiaries as the "Subsidiaries"; and
  - (b) the Companies together with the Subsidiaries as the "Panthera Group".

A true copy of an organisation / structure chart in respect of the Panthera Group can be found at page 49 of the Exhibit. ASIC searches in respect of the Australian Subsidiaries can be found at pages 50 to 502 of the Exhibit. New Zealand Companies Office searches in respect of the New Zealand Subsidiaries can be found at pages 503 to 508 of the Exhibit.

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- 7. As set out in more detail below, on 26 June 2024, I and my co-appointees were appointed as joint and several voluntary administrators of the Companies.
- 8. I make this affidavit in support of the orders sought by me and my fellow appointees in the originating process filed together with this affidavit pursuant to sections 439A(6) and 447A(1) of the *Corporations Act 2001* (Cth) ("Act") permitting the extension of the convening period within which the second meetings of creditors of the Companies ("Second Meetings") must be convened, together with consequential relief.

## Background

#### Overview

9. Following our appointment, I and my co-appointees, with the assistance of our staff, conducted investigations into the affairs of the Companies. Those investigations are set out in more detail from paragraph 27 below. The following background matters are based on those investigations.

#### Business of the Panthera Group

- 10. The Panthera Group is headquartered in Brisbane and is one of Australia's largest debt buyer and debt collection businesses. The Panthera Group currently employs approximately 200 people across three offices in Brisbane, Melbourne and Echuca.
- 11. In summary, the Panthera Group includes but is not limited to the following key businesses/ operations, namely:
  - (a) Entities involved in the acquisition and collection of 'Purchased Debt Ledgers' ("PDLs") including, Panthera Finance Pty Ltd, Panthera Finance NZ Ltd, Panthera Finance (VIC) Pty Ltd, Australian Receivables Finance Pty Ltd and Australian Receivables Management Pty Ltd.
  - (b) ARL Collect Pty Ltd, a company who collects debts on behalf of corporations and government agencies.
  - (c) United Loan Solutions Pty Ltd ("ULS"), formerly trading as Gedda Money, a company that was a consumer finance provider for non-conforming borrowers. ULS ceased originating loans in 2023 and is now in a collect-out phase.
- 12. From about 2020, certain entities in the Panthera Group have been the subject of investigations (and in some cases, fines) from the Australian Competition and Consumer Commission and Consumer Affairs Victoria.

## Secured Debt to Brookfield

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13. At all relevant times, the secured creditor of the Panthera Group has been, and remains, BSI PF Lender LP ("Brookfield").

- 14. From my investigations, the following instruments are relevant as between Brookfield and the Panthera Group:
  - (a) the Loan Note Subscription Agreement between PF Management Holdings (as borrower), Global Loan Agency Services Australia Pty Ltd (as agent) ("Agent") and others dated 4 October 2022 (as amended by the First Amendment Deed dated 3 April 2024) ("LNSA");
  - (b) the Loan Note Deed Poll made by PF Management Holdings dated 4 October 2022;
  - (c) the Security Trust Deed between PF Management Holdings (as borrower), Global Loan Agency Services Australia Specialist Activities Pty Limited (as security trustee) ("Security Trustee") and others dated 4 October 2022 ("Security Trust Deed");
  - (d) the General Security Deed between PF Management Holdings (as borrower) and others dated 13 October 2022;
  - (e) the General Security Deed between Receivables People Solutions Pty Ltd (ACN 667 888 566) and others dated 7 August 2023; and
  - (f) the General Security Deed between the New Zealander Subsidiaries and others dated 13 October 2022.

I have not annexed copies of these instruments to this affidavit on the grounds that they are confidential but can do so under cover of a confidential affidavit if it would assist this Honourable Court.

- 15. As at 26 June 2024, Brookfield claimed (via its proof of debt submitted ahead of the first meetings of creditors of the Companies) the value of its secured debt in respect of the Companies was approximately \$151,129,486.
- 16. The Administrators have not formally adjudicated on proofs of debt or claims received in connection with the first meetings of the Companies creditors. However, I believe that for the purposes of this affidavit only, this amount is a fair estimate of the principal, interest, and costs that are owed by the Companies to Brookfield as at 26 June 2024 under the instruments described above.

#### The Pre-Appointment Engagement

- 17. On or about 16 January 2024, PwC was engaged by Brookfield to undertake an investigative accountant's review of the Panthera Group ("Engagement").
- 18. The Engagement ran over an eight week period and culminated in an investigative accountant's report. The purpose of the Engagement was to: (1) review recent and forecast financial performance of the Panthera Group; (2) review current and forecast future covenant compliance of the Panthera Group; (3) review and comment on the

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Panthera Group's non-core businesses and potential options being considered by management for those businesses; (4) review and comment on the Panthera Group's debt collection systems and processes, management capability and governance, making comments regarding potential areas of improvement; and (5) review and comment on options for Brookfield (in its capacity as secured creditor of the Panthera Group) including potential outcomes in an enforcement or insolvency scenario.

#### The Appointments

- 19. On 24 June 2024, Brookfield gave notice to PF Management Holdings (in its capacity as the borrower under the LNSA) that, in effect, events of default under the LNSA had occurred and were continuing, that the amounts utilised under the LNSA had been accelerated and were due and payable by no later than 12:00 noon AEST on 25 June 2024. I have not annexed a copy of this letter on the grounds that it is confidential but can do so under cover of a confidential affidavit if it would assist this Honourable Court.
- 20. On 26 June 2024, Adam Colley, Derrick Vickers, Stephen Longley and I were appointed as joint and several voluntary administrators of the Companies I note the following documents and instruments, namely:
  - (a) the Administrators' Consent to Act dated 24 June 2024 (a copy of which can be found at page 509 of the Exhibit);
  - (b) the Deed of Appointment between the Administrators and the Security Trustee dated 26 June 2024 (a copy of which can be found at page 510 of the Exhibit);
  - (c) the Section 440B Consent Deed between the Administrators and the Security Trustee dated 26 June 2024 (a copy of which can be found at page 520 of the Exhibit);
  - (d) the Funding Deed between the Administrators, the Security Trustee and Brookfield dated 26 June 2024 (a copy of which can be found at page 525 of the Exhibit); and
  - (e) the Administrators' ASIC Form 505s in respect of the Companies dated 27 June 2024 (copies of which can be found from page 541 of the Exhibit).
- 21. Given the date of the Administrators' appointment, I calculate that the current convening period in respect of the Companies will end on Wednesday, 24 July 2024.
- 22. Shortly after our appointment, the Administrators caused resolutions to be passed by PF Management Holdings, in its capacity as the shareholder of both PF Management Group Pty Ltd and United Finance Group Pty Ltd, with the effect of removing Jamie Hough and Mathew Hough as the directors of those companies and replacing them with Frank Terranova (the Panthera Group's Chief Financial Officer).

In summary: Gulle

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- (a) The Administrators made the decision to effect these board replacements as they were aware, from the Pre-Appointment Engagement, that Jamie Hough and Mathew Hough were presently engaged in long standing and significant disputes with each other, and accordingly, were unable to effectively, efficiently and properly govern those Companies' affairs. In those circumstances, the Administrators considered that it was in the best interests of the Companies and their creditors to have new directors appointed at the level of those Subsidiaries. True copies of the resolutions referred to above can be found at pages 547 and 550 of the Exhibit.
- (b) Frank Terranova, once he was appointed as a director of those Subsidiaries, in turn caused Jamie Hough and Mathew Hough to be replaced by himself at the level of each other Australian Subsidiary in the Panthera Group and for Ryan Shaw to be appointed as an independent director at the level of each Australian Subsidiary in the Panthera Group.
- 24. On or about 26 June 2024, Brookfield, the Agent, the Security Trustee and the Subsidiaries (acting by Frank Terranova as their then sole director and secretary), executed a Forbearance Letter dated 26 June 2024. I have not annexed a copy of this letter on the grounds that it is confidential but can do so under cover of a confidential affidavit if it would assist this Honourable Court.

#### The First Meeting of Creditors

- 25. On or about 28 June 2024, the Administrators issued their initial notice to the creditors of the Companies (which included notice of the first meeting of creditors of the Companies and the Administrators' Declaration of Independence, Relevant Relationships and Indemnities) ("Initial Notice"). A true copy of this document can be found at page 553 of the Exhibit.
- 26. On 8 July 2024, the first creditors' meetings of the Companies was held both virtually and at the offices of the Panthera Group in Brisbane. At that meeting, I, on behalf of the Administrators, indicated that the Administrators were considering whether an extension of the convening period might be required for the purposes of the administrations of the Companies (and I further indicated that if any such extension would be required, it was likely that it would be sought in or about the week commencing 15 July 2024). True copies of the meeting minutes can be found from page 607 of the Exhibit.

## Relevant Work and Investigations to Date

#### Overview

27. The administrations of the Companies are being conducted via several key workstreams under the supervision of the Administrators, which we refer to as follows:

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- (a) the Administrators' sale process as further discussed from paragraph 36 below ("Administrators' Sale Process");
- (b) customers;
- (c) licensing and regulatory issues;
- (d) operations;
- (e) employees;
- (f) information technology and data retention;
- (g) investigations;
- (h) statutory obligations and notifications; and
- (i) general correspondence and administration.
- 28. Details of the Administrators' Sale Process and an outline of the activities being undertaken by the Administrators and the PwC Mergers & Acquisitions ("M&A") team are described from paragraph 36 below. In addition, the work being, or to be, performed to support the Administrators' Sale Process includes, but is not limited to:
  - (a) liaising with Panthera Group personnel on financial and other information relevant to the Administrators' Sale Process;
  - (b) reviewing the Companies' financial models and underlying assumptions;
  - (c) drafting the information memorandum;
  - (d) liaising with interested parties to:
    - (i) receive and vet expressions of interest;
    - (ii) execute non-disclosure agreements;
    - (iii) attend to enquiries received; and
    - (iv) review and assess offers received;
  - (e) collating, reviewing, and publishing relevant information to the dataroom; and
  - (f) liaising with our external legal advisers in relation to the above.

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- 29. In relation to the workstreams referred to at paragraphs 28(b) to (f) above, the Administrators do not have direct control nor responsibility for these aspects of the Panthera Group's operations as the core activities in relation to these aspects are conducted by the Subsidiaries.
- 30. However, the Administrators and their staff have been, and will continue to, work with the Subsidiaries' directors and key management personnel to:
  - (a) in relation to customers:
    - (i) explain the administration process to customers;
    - (ii) distinguish the Companies in administration from the Subsidiaries who continue to operate on a "business as usual" basis;
    - (iii) explain the Administrators' Sale Process and any implications for customers; and
    - (iv) address enquiries from customers, together with the directors and management, as they arise.
  - (b) in relation to licensing and regulatory issues:
    - (i) liaise with the directors and management of the Subsidiaries to notify the relevant licensors and/or regulators of the change in directors in the relevant subsidiary and nominate new responsible managers of each (and if required, liaise with the directors and management of the Subsidiaries to notify the relevant licensors and/or regulators of the appointment of the Administrators as the requirement resides with the licensee to notify the relevant licensors/ regulators);
    - (ii) understand the nature of the licences held by the Subsidiaries in relation to their business operations, any existing issues arising from the licences, the requirements to deal with the licences in connection with the Administrators' Sale Process;
    - (iii) understand the status of any active regulatory issues impacting the Subsidiaries that may have consequential impact on the Companies and/or the Administrators' Sale Process;
    - (iv) liaise with the directors and management on a regular basis to understand actions being taken on active issues and to be aware of new issues arising.

(c) in relation to operations:

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- (i) obtain an overview on appointment of the general status of business operations and financial position of the Panthera Group;
- (ii) liaise with the Subsidiaries' directors and management on a regular basis to receive general updates on operations and the financial position of the Panthera Group;
- (iii) provide regular updates to the secured creditor on our observations regarding operations and the financial position of the Panthera Group;
- (iv) liaise with suppliers to the Panthera Group as needed to explain the administration process, distinguish the Companies in administration from the Subsidiaries who continue to operate on a "business as usual" basis, and respond to enquiries from suppliers in relation to the administrations as they arise.
- (d) We have also liaised with the Panthera Group's professional advisers, including its tax advisors (Merrotts Chartered Accountants), auditor (Grant Thornton), and legal adviser (Burns & Associates) regarding:
  - (i) our appointment and the administration process, including distinguishing the Companies in administration from the Subsidiaries who continue to operate on a *"business as usual"* basis;
  - (ii) obtaining an understanding of the status of any engagements and work on foot, including whether such engagements and/or work is in relation to the Companies or to the Subsidiaries; and
  - (iii) confirming the basis upon which engagements and work in relation to the Subsidiaries should continue (i.e. via direct engagement by the relevant Subsidiary).

(e) in relation to Employees:

- (i) meet with key management personnel upon our appointment to explain the administration process and to distinguish the Companies in administration from the Subsidiaries who continue to operate on a "business as usual" basis;
- (ii) attend a "town hall" meeting of all staff as above;
- (iii) prepare "frequently asked questions" documents to provide further explanations of the administration process to employees;

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- (iv) respond to ad-hoc enquiries being raised by employees via the Panthera Group's human resources team.
- (f) in relation to Information Technology ("IT"):
  - (i) obtain an understanding of the Panthera Group's IT infrastructure, systems and data held;
  - (ii) liaised with the Subsidiaries' directors and management regarding data preservation and security;
  - (iii) arrange data imaging of the Panthera Group's servers, with certain confidential customer and other sensitive information to be held in escrow by the Panthera Group's solicitors, and the balance of information to be held by the Administrators for the purposes of their investigations.
- Our investigations into the Companies' financial and other affairs are in their early stages.
   To date we (with the assistance of our staff) have:
  - (a) requested information and statutory reports from Jamie Hough and Mathew Hough as former directors of PF Group Holdings and PF Management Holdings;
  - (b) engaged with the directors and their advisors regarding extensions of time to provide their statutory reports;
  - (c) requested various financial information from the Panthera Group's Financial Controller;
  - (d) sourced various information from public databases; and
  - (e) prepared an investigation workplan.
- 32. A substantial amount of work remains to be done in relation to the investigations outlined in the paragraph directly above prior to reporting to creditors as described from paragraph 52 below.
- 33. Following our appointment, we (with assistance from our staff) have also attended to the following statutory tasks:
  - (a) advertisement and notification of our appointment with ASIC;
  - (b) notification of appointment to the Australian Taxation Office;

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- (c) advertisement of the first meetings of the Companies' creditors with ASIC;
- (d) preparing and issuing the Initial Notice to creditors;
- (e) receiving and reviewing proof of debt and proxy forms from the Companies' creditors for the purposes of the first meetings of creditors;
- (f) adjudicating on the proof of debt forms received, for voting purposes only;
- (g) holding concurrently the first meetings of the Companies' creditors; and
- (h) preparing the minutes of the meetings.
- 34. Following our appointment, we (with assistance from our staff) have also:
  - (a) attended to creditor enquiries including setting up a dedicated email inbox for queries relating to the administrations and an online portal where creditors can access information provided by the Administrators;
  - (b) notified the Companies' banks, financiers, state tax authorities and the sheriff of our appointment;
  - (c) opened an administration bank account;
  - (d) obtained information relating to the Panthera Group's pre-appointment insurance policies;
  - (e) notified our insurance brokers of our appointment and provided information to allow them to assess the existing insurance coverage and enacting insurance coverage for the appointment period;
  - (f) set up our insolvency practice system to maintain creditor and accounting records for the administrations of the Companies;
  - (g) maintained task checklists relating to the administrations of the Companies;
  - (h) held daily team status and planning meetings.

#### The Administrators' Sale Process

#### The Earlier Grant Samuel Sale Process

35. Based on the Administrators' investigations, and our Engagement referred to from paragraphs 17 to 18 above, I understand that in about February 2024, Grant Samuel was

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engaged by PF Management Holdings to undertake a dual track sale process to test interest in a whole of business transaction or alternatively, to sell individual parts of the Panthera Group's business ("**Grant Samuel Sale Process**"). The information memoranda prepared for the purposes of the Grant Samuel Sale Process (in respect of the Panthera Group and Gedda Money) can be found from page 623 of the Exhibit.

#### Commencement of the Administrators' Sale Process

- 36. Shortly after our appointment, the Administrators considered the information and documents that were prepared for the purposes of, and the potential bidders that were identified out of, the Grant Samuel Process. While some of that information and those documents are intended to be used as part of the Administrators' Sale Process, ultimately, to ensure that the Companies and/or their assets would be marketed as widely as possible with a view to maximising their sale price, the Administrators considered that a new sale process was necessary and appropriate. In particular, the Grant Samuel Sale Process appears to me to have been more focused on asset sales at the level of the Subsidiaries (rather than a whole of business sale) and I also note that it is likely that the value of the Panthera Group's assets (for example, its purchased debt ledgers) will have changed since the date of the Grant Samuel Sale Process.
- 37. With the assistance and advice of the PwC M&A Team, and having regard to the above, the Administrators formed the view that, given the size and complexity of the Panthera Group, a two-stage sale process following an initial call for expressions of interest involving:
  - (a) stage 1 involving the provision of key materials including information memoranda and financial models ("Stage 1 Materials") to allow interested parties to formulate a nonbinding indicative offer; and
  - (b) stage 2 involving access to a comprehensive data room for short-listed parties to conduct detailed due diligence,

would, in the Administrators' view, have the best chance of maximising the sale value of the Companies and/or their assets (including PF Management Holdings' shareholding in United Finance Group Pty Ltd and PF Management Group Pty Ltd (and by extension, the other Subsidiaries in the Panthera Group) (having regard to the nature of a sale process being run through a voluntary administration when compared with a solvent / trade sale process). The Administrators' Sale Process is primarily focused on a whole of business sale. That said, if proposals were received from third party bidders in respect of particular Subsidiaries, which are not within the direct control of the Administrators and are

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continuing to be managed by the directors and management of those Subsidiaries, the Administrators intend to liaise with the directors and management of those Subsidiaries in respect of such proposals. I have also communicated to the directors and management of the Subsidiaries that any proposals received by them in respect of any Subsidiaries should be communicated to the Administrators (to ensure that such proposals are able to be pursued in a manner that does not adversely impact the prospects of success of the Administrators' sale process).

- 38. Therefore, on or about 5 July 2024, the Administrators:
  - (a) commenced the Administrators' Sale Process with a view to obtaining proposals from third party bidders in respect of the sale or recapitalisation of the Companies and/or the Subsidiaries (and/or their respective assets and businesses); and
  - (b) caused to be published in the Australian Financial Review an advertisement calling for expressions of interest in respect of a 100% sale of the Companies' shares in, or a recapitalisation of, the Panthera Group (with this advertisement being published in the Australian Financial Review on 5 July 2024, 6 July 2024 and 9 July 2024). True copies of the 5 July 2024, 6 July 2024 and 9 July 2024 advertisements can be found from page 681 of the Exhibit.
- 39. In terms of interested parties that have been identified to date as part of the Administrators' Sale Process:
  - (a) Since about 5 July 2024, the Administrators have been in contact with the 11 interested parties that were previously involved in the Grant Samuel Sale Process as prospective purchasers of certain of the Subsidiaries and/or their assets. Five of the interested parties referred to above contacted the Administrators seeking to lodge an expression of interest in the Administrators' Sale Process (two of these interested parties include Jamie Hough and Mathew Hough respectively). Six of the interested parties referred to above were contacted by the Administrators / their staff given their previous interest in the Grant Samuel Sale Process.
  - (b) For completeness, as at 12 July 2024 there are approximately 16 new interested parties who have expressed interest in the Administrators' Sale Process who were not involved in the Grant Samuel Sale Process.
- 40. The Administrators, with the assistance of the PwC M&A Team, intend to liaise with the interested parties referred to above to confirm their funding capacity and transaction experience (with interested parties' responses being assessed, on a case-by-case basis,

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by the Administrators before a decision will be made as to whether particular interested parties will be invited to further participate in the Administrators' Sale Process).

41. Since appointment, the Administrators, with the assistance of the PwC M&A Team, have been preparing the Stage 1 Materials. By around 22 July 2024, vetted interested parties will be provided the Stage 1 Materials to formulate a non-binding indicative offer for the Companies and/or Subsidiaries. In addition, a data room is currently being prepared to allow short-listed parties to undertake due diligence on the Companies and the Subsidiaries during Stage 2.

Overview of Indicative Timeframes and Next Steps in the Administrators' Sale Process

42. Presently, the Administrators contemplate that the Administrators' Sale Process will track the following, indicative timeline (which may change in terms of its events and timeframes, particularly for later dated items, depending on the outcome of stage 1 and/or the types of non-binding indicative offers received from interested parties):

Key Event	Timing	
Stage 1		
Confidentiality agreements circulated	Underway	
Stage 1 Materials circulated to approved bidders	Monday, 22 July 2024	
Due date for submission of non-binding indicative offers	4:00pm (AEST) on Monday 5 August 2024	
Stage 2		
Short-listed parties notified	Monday, 5 August 2024	
Stage 2 data room and Q&A function opens to short-listed parties	Monday, 5 August 2024	
Due diligence sessions with the Panthera Group's management team	From Tuesday, 6 August 2024	
The Track of the Party of the state of the state of the	W/C Monday, 12 August	
Transaction documents uploaded to data room	2024	

All

Final negotiations with preferred bidder(s) and execute Friday, 13 September 2024 transaction documents

- 43. In my view, and based on how long I consider prospective bidders are likely to require to undertake due diligence and negotiate a proposal, and the feedback from the PwC M&A Team assisting with the Administrators' Sale Process (including in respect of the indicative timetable referred to above), the Administrators' Sale Process is likely to take approximately eight weeks before proposals will be received from potential bidders that are likely to be in a form that can be put to the Companies' creditors (including obtaining expressions of interest, which were due on Friday, 12 July 2024, negotiating with interested parties in relation to potential bids, negotiating those bids, and allowing time for vendor and purchaser due diligence processes to be completed).
- 44. Depending on the nature of the bids received (and whether such bids would require implementation through a share sale by either of the Companies or through a deed of company arrangement ("DOCA")) further time might be required to fully negotiate any bids received. Having regard to the above, and for the reasons that I further outline below, I respectfully request that this Honourable Court grant an extension of the convening period by eight weeks, to Wednesday, 18 September 2024.

#### The Companies' Creditors

#### Actual Creditors / Creditors Claiming a Direct Claim Against the Companies

45. It appears from my investigations to date, and based on the debts claimed (but not admitted at this stage, by the Administrators) by creditors, the creditor position of the Companies (i.e. the claims made by creditors in respect of actual claims against the Companies and information from the Companies' books and records) is approximately \$151 million as at 26 June 2024 (being the date the Companies entered voluntary administration):

Name of Creditor	Claimed Debt (AUD)
Brookfield (i.e. as a Secured Creditor)	\$151,129,486
ASIC	\$310
Jamie Hough / HJK Investments Pty Ltd	\$187,523.78
Mathew Hough	\$194,074.38

#### PF Group Holdings

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PF Management Holdings

Name of Creditor	Claimed Debt (AUD)
Brookfield (i.e. as a Secured Creditor)	\$151,129,486

#### Contingent Creditors

- 46. In my view, approximately 257 creditors could be "contingent creditors" of the Companies on the basis that they are, or may be, actual creditors of one or more of the Subsidiaries and the Companies and the Subsidiaries are all parties to an ASIC Deed of Cross Guarantee dated 25 May 2023. A true copy of the ASIC Deed of Cross Guarantee can be found at page 684 of the Exhibit.
- 47. Based on my investigations to date:
  - (a) approximately 207 of these contingent creditors are employees of the Subsidiaries and four of these contingent creditors are contractors to the Subsidiaries;
  - (b) approximately 21 of these contingent creditors are trade creditors of the Subsidiaries;
  - (c) approximately 21 of these contingent creditors are providers of rented or hired goods to the Subsidiaries and have registered security interests on the Personal Property Securities Register against the relevant Subsidiaries; and
  - (d) Centuria Property Funds Limited ATF Centuria Metropolitan Property Trust, Deka Australia Management Two Pty Ltd, Elanor Investment Nominees Pty Limited and MAD Innovations Pty Ltd are landlords / lessors of premises leased by Panthera Finance Pty Ltd and ARL Collect Pty Ltd (and also used by the wider Panthera Group).
- 48. The Administrators issued the Initial Notice to as many of the creditors of the Subsidiaries as was reasonably practicable ahead of the first creditors' meetings by email based on information held in the Companies' books and records as at the date of appointment and provided to the Administrators' staff by Panthera Group personnel, and by publishing the Initial Notice on the website maintained by PwC in respect of the administrations of the Companies (at <a href="https://insolvency.pwc.com.au/groupEntityCases/pf-group-holdings-pty-ltd/casePage">https://insolvency.pwc.com.au/groupEntityCases/pf-group-holdings-pty-ltd/casePage</a>). The Administrators intend to keep these creditors (along with the actual creditors of the Companies) informed of the timing of the second creditors' meetings of the Companies and any other key developments in the administrations of the Companies.

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#### Reasons for the Extension

#### Overview

49. In my view and based on my investigations to date, an extension to the convening period would be in the best interests of the Companies' creditors, for the reasons I explain further below.

#### Support for / No Objection to the Extension

- 50. On or about 11 July 2024, the Administrators (either themselves, or via their solicitors, Clifford Chance) contacted the following persons who are, or who claim to be, creditors of the Companies to inform them of the Administrators' intention to seek the eight week extension to the convening period referred to above and to ask them to confirm whether they had any objection to that course being taken, namely:
  - (a) Brookfield (noting that in paragraphs 60 to 61 below, Brookfield does not object to the relief sought by this application);
  - (b) HJK Investments Pty Ltd (the vehicle of Jamie Hough, in its capacity as a claimed, direct creditor of the Companies); and
  - (c) Mathew Hough (in his capacity as a claimed, direct creditor of the Companies).

True copies of the correspondence issued to the above stakeholders (via Clifford Chance to their solicitors) and the responses received can be found at pages 708 to 719 of the Exhibit.

51. As at the time of swearing this affidavit, I am not aware of any opposition to this application.

#### Reporting to Creditors

- 52. When convening the Second Meetings, I am required by section 75-225(3) of the Insolvency Practice Rules (Corporations) 2016 (Cth) ("Rules") to provide the creditors with notice of the Second Meetings, a report about the Companies' business, property, affairs and financial circumstances, and a statement setting out the following:
  - (a) my opinion about whether it would be in the creditors' best interests for:
    - (i) either or both of the Companies to execute a DOCA;
    - (ii) the administration to end; or
    - (iii) either or both of the Companies to be wound up,

and my reasons for that opinion; and

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- (b) whether there are any transactions that appear to me to be voidable transactions in respect of which money, property or other benefits may be recoverable by a liquidator under Part 5.7B of the Act; and
- (c) if a DOCA is proposed, the details of the proposed deed.
- 53. Given the Administrators' Sale Process referred to above from paragraph 36 is in a very early stage, it is difficult for me, at the present time, to form an opinion on what will be in creditors' best interests, and to report meaningfully or in any depth on that opinion and the financial position of the Companies.
- 54. I am required to convene the Second Meetings by not less than five business days' notice to the creditors, which must be accompanied by my report and statement. In order for this deadline to be met, I am therefore required to finalise and despatch a notice of meeting, report and statement by close of business on Wednesday, 24 July 2024, to ensure that the notice, report and statement is received by the Companies' creditors in time.
- 55. If no extension is granted, I would be placed in the position that the Second Meetings would proceed, but I would be required to make a recommendation based on an incomplete sale process in respect of the Companies and/or their assets. In these circumstances, I would most likely adjourn the meetings until the necessary work and investigations explained herein can be undertaken. This would require me to in effect convene two sets of Second Meetings, and to prepare two sets of reports and statements to creditors, which would result in substantial and avoidable expenditure of creditor funds.
- 56. In my view, it would be in the best interests of the Companies' creditors for the extension of the convening period to allow the Administrators' Sale Process to continue (which may have a higher prospect of enabling a DOCA proposal to emerge, which may be advantageous to creditors and represent a better outcome in due course than liquidation, or at least to enable me to be in a position to provide creditors with information concerning a DOCA proposal in order for them to make a more informed decision as to the future of the Companies and/or their businesses and assets (including their shareholdings in the Subsidiaries)). The extension of time sought by this application would also allow the Administrators to progress the workscopes referred to from paragraph 27 above (which due to the complex nature of the Panthera Group and its various businesses, are not at this stage, completed to a level that would allow the Administrators to fulsomely report to the Companies' creditors ahead of the Second Meetings).
- 57. The key areas of work still to be undertaken by the Administrators, their staff, and the PwC M&A team include the following:
- (a) Administrators' Sale Process including tasks associated with the milestones and activities described in the indicative timeframe tabled in paragraph 42 above.

- (b) Investigations continuing the investigation work program to reach preliminary conclusions sufficient to report to creditors as described from paragraph 52 above and provide a comparison "*liquidation scenario*" outcome (i.e. to compare against any DOCA proposals received).
- (c) Second meetings of creditors of the Companies (i.e. the Second Meetings) including tasks associated with:
  - (i) convening the Second Meetings;
  - (ii) reporting to creditors as described from paragraph 52 above including preparing a detailed remuneration approval report;
  - (iii) holding the Second Meetings, including receiving and reviewing proof of debt and proxy forms for the purpose of the meetings.
  - (iv) preparing and lodging the minutes of the Second Meetings;
- (d) Liaising with the Subsidiaries' directors and management (and external advisors) in line with the activities described in paragraphs 28(b) to (f) above on an "as needed" basis, and in particular in connection with matters relating to the Administrators' Sale Process.
- (e) Ongoing attendance to general enquiries and administrative matters arising in connection with the workscopes outlined from paragraph 27 above as they arise (or as required in accordance with the Administrators' statutory obligations).
- 58. For completeness, I note that on or about 12 July 2024, I caused my staff to issue a notice to creditors on the website maintained by PwC in respect of the administrations of the Companies (at <u>https://insolvency.pwc.com.au/groupEntityCases/pf-group-holdings-ptyltd/casePage</u>). A true copy of the notice referred to above can be found at page 720 of the Exhibit.

#### Value of the Companies' Assets

- 59. I am of the view that further time is required for me and my co-appointees to investigate:
  - (a) via the Administrators' Sale Process referred to above, the value of the Companies themselves and/or their businesses and assets (including their shareholdings in the Subsidiaries); and
  - (b) the conduct of the directors and officers of the Companies as part of our statutory investigations and reporting to creditors (noting that at this stage, the directors have not yet filed their reports on company activities and property).

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#### No Prejudice to Creditors

- 60. I do not consider there to be any prejudice to the Companies' creditors if the orders sought are made, noting in particular that Brookfield (in its capacity as a secured creditor) is supportive of the proposed extension of time (see paragraph 50 above) and I am not aware of any other secured creditors, owners or lessors of property used by the Companies, or employees of the Companies whose rights would be affected by the continuation of the statutory moratorium, if orders were made which had the effect of extending the period of voluntary administration.
- 61. Further to the paragraph directly above, searches of the Companies on the Personal Property Securities Register show that the only registrations that have been made against the Companies have been made by the Security Trustee (i.e. acting for Brookfield). True copies of these searches can be found at pages 722 to 727 of the Exhibit.

#### Length of Extension

- 62. In the circumstances set out above, I estimate that a further period of eight weeks, to Wednesday, 18 September 2024 is required for me (and my co-appointees) to be in a position to:
  - (a) identify proposals from bidders that are likely to be in a form that can be put to the Companies' creditors (and depending on the nature of the bids received, identify whether such proposals would require implementation through a share sale by either of the Companies or through a DOCA) and negotiate such proposals;
  - (b) provide my report on the business, affairs and financial circumstances of the Companies; and
  - (c) make my recommendation to the Companies' creditors as to the most suitable option for the Companies under section 75-225(3)(b) of the Rules.
- 63. I base this on:
  - (a) my own views of the amount of time that is likely to be required by prospective bidders participating in the Administrators' Sale Process to undertake due diligence and to negotiate a proposal;
  - (b) the complexity of the affairs of the Companies and the Subsidiaries;
  - (c) my own experience of the administrations of the Companies to date; and
  - (d) my own experience of matters such as this generally and the time which I expect will be required to complete the relevant workstreams listed above.
- 64. I anticipate that the requested extension of eight weeks, to Wednesday, 18 September
   2024 will be sufficient for me to complete each of the tasks identified above. However, in

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the event that my co-appointees and I are able to complete the remaining tasks in a shorter timeframe, I (and my co-appointees) would intend to convene the Second Meeting earlier than the end of the eight week period.

65. I request this Honourable Court to make the orders sought in the originating process.

#### ASIC Notification of this Application

- 66. On or about 15 July 2024, I instructed Clifford Chance to email ASIC at legal.document.service@asic.gov.au to notify ASIC of this application (and the orders sought in the originating process). On or about 16 July 2024, ASIC responded and acknowledged receipt of Clifford Chance's email. A true copy of the correspondence referred to above can be found from page 728 of the Exhibit.
- 67. I intend to provide ASIC with further notice of any orders made by this Honourable Court in respect of this application.

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Sworn by the deponent at Sydney in New South Wales on 16 July 2024 Before me:

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Signature of deponent

Alexandra Zhu

An Australian legal practitioner within the meaning of the Legal Profession Uniform Law (NSW)

### Exhibit certificate

No. of 2024

Federal Court of Australia District Registry: New South Wales Division: General

#### IN THE MATTER OF PF GROUP HOLDINGS PTY LTD (ADMINISTRATORS APPOINTED) (ACN 622 776 765) AND PF MANAGEMENT HOLDINGS PTY LTD (ADMINISTRATORS APPOINTED) (ACN 622 782 512)

ADAM COLLEY, DERRICK VICKERS, ANDREW SCOTT AND STEPHEN LONGLEY (IN THEIR CAPACITIES AS JOINT AND SEVERAL VOLUNTARY ADMINISTRATORS OF PF GROUP HOLDINGS PTY LTD (ADMINISTRATORS APPOINTED) (ACN 622 776 765) AND PF MANAGEMENT HOLDINGS PTY LTD (ADMINISTRATORS APPOINTED) (ACN 622 782 512)

Plaintiffs

This is the exhibit marked "AJS-1" now produced and shown to Andrew John Scott at the time of swearing his affidavit on 16 July 2024 before me:

Alexandra Zhu An Australian legal practitioner within the meaning of the Legal Profession Uniform Law (NSW) 1

# **PF GROUP HOLDINGS PTY LTD**

ACN 622 776 765

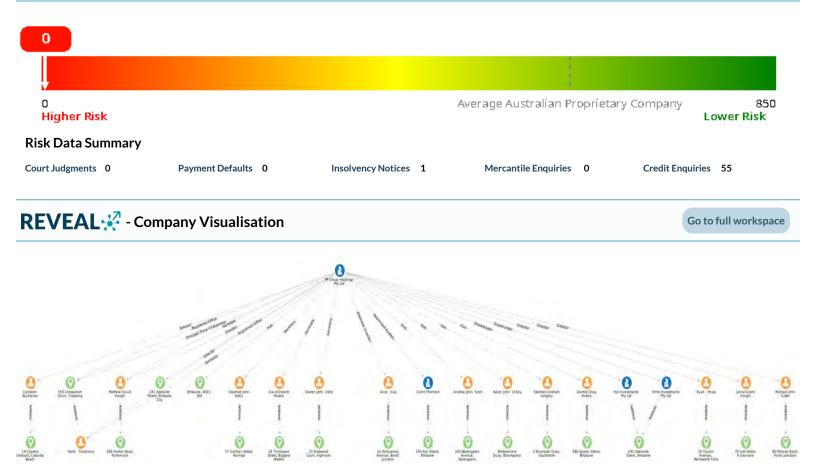


#### ASIC EXTRACT SNAPSHOT

#### **CURRENT ORGANISATION DETAILS**

Date Extracted	28/06/2024	Start Date	26/06/2024
ACN	622 776 765	Name	PF GROUP HOLDINGS PTY LTD
ABN	-	Name Start Date	10/11/2017
Current Name	PF GROUP HOLDINGS PTY LTD	Status	** Under External Administration And/Or Controller
Registered In	Queensland 10/11/2017 10/11/2024 ACN (Australian Company Number)		Appointed **
Desistantian Data		Туре	Australian Proprietary Company
Registration Date		Class	Limited By Shares
Review Date		Sub Class	Drenvieten Company
Company Type		Sub Class	Proprietary Company
		Disclosing Entity	No
Current Directors	2		
Current Secretaries	1		

Share Structure (Displaying Top 4 Only)			Go to Full ASIC Results
Class ORD	Class Type ORDINARY SHARES	Shares Issued 1018500000	Amount Paid \$1,006,500,000.00
(credit	or) watch - Credit Score (0)		Go to Full Credit Report



## InfoTrack

www.infotrack.com.au 1800 738 524

# ASIC Current & Historical Organisation Extract



Document No.

#### ASIC Data Extracted 28/06/2024 at 20:54

This extract contains information derived from the AustralianSecurities and Investment Commission's (ASIC) database undersection 1274A of the Corporations Act 2001.Please advise ASIC of any error or omission which you may identify.

No changes to the company information have been detected since last extracted.

## - 622 776 765 PF GROUP HOLDINGS PTY LTD -

ACN (Australian Company Number):	622 776 765
ABN:	
Current Name:	PF GROUP HOLDINGS PTY LTD
Registered in:	Queensland
Registration Date:	10/11/2017
Review Date:	10/11/2024
<b>Company Bounded By:</b>	

#### - Current Organisation Details -

Name:	PF GROUP HOLDINGS PTY LTD
Name Start Date:	10/11/2017
Status:	** Under External Administration And/Or Controller Appointed **
Туре:	Australian Proprietary Company
Class:	Limited By Shares
Sub Class:	Proprietary Company

#### - Former Organisation Details from 10/11/2017 to 25/06/2024 -

Name:	PF GROUP HOLDINGS PTY LTD	3E9858654
Name Start Date:	10/11/2017	
Status:	Registered	
Туре:	Australian Proprietary Company	
Class:	Limited By Shares	
Sub Class:	Proprietary Company	

#### - Company Addresses -

- Registered Office		8E0043396
Address:	LEVEL 2 555 CORONATION DRIVE TOOWONG QLD 4066	
Start Date:	05/04/2018	

#### - Previous Registered Office

3E9858654

Address:	'BRISBANE CLUB TOWER' LEVEL 6 241 ADELAIDE STREET BRISBANE CITY QLD 4000		
Start Date:	10/11/2017		
Cease Date:	04/04/2018		

- Principal Place of Business		8E0043396
Address:	LEVEL 2 555 CORONATION DRIVE TOOWONG QLD 4066	
Start Date:	23/03/2018	
- Previous Principal Place of Business 3E9858654		

## - <u>Previous Principal Place of Business</u>

Address:	555 CORONATION DRIVE TOOWONG QLD 4066
Start Date:	10/11/2017
Cease Date:	22/03/2018

# - Company Officers -

#### Note:

A date or address shown as UNKNOWN has not been updated since ASIC took over the records in 1991. For details, order the appropriate historical state or territory documents, available in microfiche or paper format.

\* Check documents listed under ASIC Documents Received for recent changes.

#### **Director**

Name:	FRANK TERRANOVA	9EAB03005
Address:	'(FRANK TERRANOVA)' 555 CORONATION DRIVE TOOWONG QLD 4066	
Birth Details:	08/04/1969 GEELONG VIC	
Appointment Date:	26/06/2024	
Cease Date:	//	

Name:	RYAN SHAW	9EAB03005
Address:	25 TOULON AVENUE WENTWORTH FALLS NSW 2782	
Birth Details:	25/05/1970 BRAINTREE UNITED KINGDOM	
Appointment Date:	26/06/2024	
Cease Date:	11	

## **Previous Director**

Name: Address: Birth Details: Appointment Date: Cease Date:	JAMIE GRANT HOUGH 70 LISK STREET PULLENVALE QLD 4069 07/05/1981 WOLLONGONG NSW 10/11/2017 26/06/2024	3E9858654
Name: Address: Birth Details: Appointment Date: Cease Date:	MATHEW DAVID HOUGH 109 HERRON ROAD PULLENVALE QLD 4069 07/05/1981 WOLLONGONG NSW 10/11/2017 26/06/2024	7EAB07169

Name:	MICHAEL JOHN CUTTER	7ECA41888
Address:	'(MICHAEL CUTTER)' 95 FELLOWS ROAD POINT LONSDALE VIC 3225	
Birth Details:	07/10/1965 BRISTOL UNITED KINGDOM	
Appointment Date:	02/11/2022	
Cease Date:	21/05/2023	

Name:	CAMERON BUCHANAN	7EBE09807
Address:	UNIT 2 14 CYPRESS CRESCENT CABARITA BEACH NSW 2488	
Birth Details:	14/06/1969 MELBOURNE VIC	
Appointment Date:	22/12/2017	
Cease Date:	05/04/2022	

### **Secretary**

Name:	FRANK TERRANOVA	7EBM86838
Address:	'(FRANK TERRANOVA)' 555 CORONATION DRIVE TOOWONG QLD 4066	
Birth Details:	08/04/1969 GEELONG VIC	
Appointment Date:	28/10/2021	
Cease Date:	//	

## Previous Secretary

Name: Address: Birth Details: Appointment Date: Cease Date:	STEPHEN JOHN KELLY 57 GORMAN STREET KALINGA QLD 4030 21/06/1966 BRISBANE QLD 05/10/2022 21/11/2023	7EBX06922
Name: Address: Birth Details: Appointment Date: Cease Date:	DAVID HEWITT PEARCE 18 THOMPSON STREET BIGGERA WATERS QLD 4216 22/03/1977 WARWICKSHIRE UNITED KINGDOM 25/03/2020 28/10/2021	7EAV29934
Name: Address: Birth Details: Appointment Date: Cease Date:	MATHEW DAVID HOUGH 109 HERRON ROAD PULLENVALE QLD 4069 07/05/1981 WOLLONGONG NSW 31/05/2019 25/03/2020	7EAM14168
Name: Address: Birth Details:	DARREN JOHN COBB 21 ENDWOOD COURT HIGHVALE QLD 4520 30/03/1968 TAROOM QLD	3E9858654

Appointment Date:	10/11/2017
Cease Date:	31/05/2019

## Previous Alternate Director

Name:	ALICE HUA	9E0039254
Address:	UNIT 90 2A HOLLYWOOD AVENUE BONDI JUNCTION NSW 2022	
Birth Details:	27/08/1986 SHANGHAI CHINA	
Appointment Date:	24/01/2018	
Cease Date:	05/04/2022	

## **Appointed Auditor**

Name:	020 300 912 GRANT THORNTON	7EAH67710
Address:	145 ANN STREET BRISBANE QLD 4000	(FR 2018)
Appointment Date:	01/12/2017	
Cease Date:	11	

# Administrator of a Company under Administration

Name: Address: Birth Details: Appointment Date: Cease Date:	ANDREW JOHN SCOTT PRICEWATERHOUSECOOPERS 'TOWER ONE INTERNATIONAL TOWERS SYDNEY' LEVEL 17 100 BARANGAROO AVENUE BARANGAROO NSW 2000 26/06/2024 //	7ECU56001
Name: Address: Birth Details: Appointment Date: Cease Date:	ADAM JOHN COLLEY PWC AUSTRALIA 'ONE INTERNATIONAL TOWERS SYDNEY' WATERNMANS QUAY BARANGAROO NSW 2000 26/06/2024 //	7ECU56001
Name: Address: Birth Details: Appointment Date: Cease Date:	STEPHEN GRAHAM LONGLEY PRICEWATERHOUSECOOPERS 2 RIVERSIDE QUAY SOUTHBANK VIC 3006 26/06/2024 //	7ECU56001
Name: Address: Birth Details:	DERRICK CRAIG VICKERS PRICEWATERHOUSECOOPERS LEVEL 20 480 QUEEN STREET BRISBANE QLD 4000	7ECU56001

#### - Share Structure -

#### **Current**

Class:	ORDINARY SHARES
Number of Shares Issued:	1018500000
Total Amount Paid / Taken to be Paid:	\$1,006,500,000.00
Total Amount Due and Payable:	\$0.00

Note:

For each class of shares issued by a company, ASIC records the details of the twenty members of the class (based on shareholdings). The details of any other members holding the same number of shares as the twentieth ranked member will also be recorded by ASIC on the database. Where available, historical records show that a member has ceased to be ranked amongst the twenty members. This may, but does not necessarily mean, that they have ceased to be a member of the company.

#### - Share/Interest Holding -

#### **Current**

- <u>Holding</u> -						
Class:	ORD	Number Held:	509250000	7ECB22376		
Beneficially Owned:	No	Fully Paid:	Yes			
- <u>Members</u> -						
Name:	HJK INVESTMENTS PTY LTI	D				
ACN:	147 599 308					
Address:	'BRISBANE CLUB TOWER' LEVEL 9 SUITE 1 241 ADELAIDE STREET BRISBANE QLD 4000					
Joint Holding:	No					
- <u>Holding</u> -						
Class:	ORD	Number Held:	509250000	7ECB22376		
Beneficially Owned:	No	Fully Paid:	Yes			
- <u>Members</u> -						
Name:	HMB INVESTMENTS PTY LT	D				
ACN:	147 599 344					
Address:	'BRISBANE CLUB TOWER' L	'BRISBANE CLUB TOWER' LEVEL 9 SUITE 1 241 ADELAIDE STREET BRISBANE QLD 4000				
Joint Holding:	No					
0						

- External Administration Documents -

7EBS06627

#### Note:

Documents relating to External Administration and/or appointment of Controller. This extract may not list all documents relating to this status. State and Territory records should be searched.

Form Type	Description	Date Lodged	Processed	No. Pages	Document No.
531		28/06/2024	28/06/2024	11	7ECU71304
531A	DECLARATION OF	RELEVANT RELATIONSH	HIPS AND/OR INDE	MNITY COPY	
	OF A DIRRI				
505		27/06/2024	27/06/2024	3	7ECU56001
505U	NOTICE BY EXTER	RNAL ADMINISTRATOR/C	ONTROLLER-APPC	INT/CEASE	
	APPT OF ADMINIS	TRATOR UNDER S.436A,	436B, 436C, 436E(4	1),	
	449B, 449C(1), 449	C(4) OR 449(6)			

- Charges -

#### There are no charges held for this organisation.

#### Notes:

On 30 January 2012, the Personal Property Securities Register (PPS Register) commenced.

At that time ASIC transferred all details of current charges to the PPS Registrar.

ASIC can only provide details of satisfied charges prior to that date.

Details of current charges, or charge satisfied since 30 January 2012 can be found on the PPS Register, www.ppsr.gov.au. InfoTrack may cap documents for on-file searches to 250.

#### - Document List -

#### Notes:

\* Documents already listed under Registered Charges are not repeated here.

\* Data from Documents with no Date Processed are not included in this Extract.

\* Documents with '0' pages have not yet been imaged and are not available via DOCIMAGE. Imaging takes approximately 2 weeks from date of lodgement.

\* The document list for a current/historical extract will be limited unless you requested ALL documents for this extract.

\* In certain circumstances documents may be capped at 250.

Form Type 484	Date Received 28/06/2024	Date Processed 28/06/2024	No. Pages 3	Effective Date 28/06/2024	Document No. 9EAB03005	
484E	Change to Company Company Officeholde	Details Appointment or er	Cessation of A			
484	30/11/2023	30/11/2023	2	30/11/2023	7ECM05815	
484E	•	Change to Company Details Appointment or Cessation of A Company Officeholder				
388	21/11/2023	22/11/2023	38	21/11/2023	7ECL63542	
388C	Financial Report Financial Report - Supplementary - Company Alters 7EC H93 825					
388	31/08/2023	31/08/2023	55	30/06/2023	7ECH93825	
388H	Financial Report Fina	ancial Report - Large Pro	oprietary			

Company That Is Not a Disclosing Entity Altered by 7EC L63 542

351 351	19/06/2023 Deed Relating to Class (	29/06/2023 Order	24	19/06/2023	031066952
484 484E	06/06/2023 Change to Company De Company Officeholder	06/06/2023 tails Appointment or Ce	2 essation of A	06/06/2023	7ECE62317
484 484A2	17/02/2023 Change to Company De	17/02/2023 tails Change Member N	2 Name or Address	17/02/2023	7ECB22376
484 484E	20/01/2023 Change to Company De Company Officeholder	20/01/2023 tails Appointment or Ce	2 essation of A	20/01/2023	7ECA41888
388 388H	23/11/2022 Financial Report Financi Company That Is Not a		37 rietary	30/06/2022	7EBY70344
484 484E	05/10/2022 Change to Company De Company Officeholder	05/10/2022 tails Appointment or Ce	2 essation of A	05/10/2022	7EBX06922
484 484 484O 484G 484N	04/05/2022 Change to Company De Changes to Share Struc Notification of Share Issu Changes to (Members) \$	ture ue	3	04/05/2022	7EBS06627
484 484E	07/04/2022 Change to Company De Company Officeholder	07/04/2022 tails Appointment or Ce	2 essation of A	07/04/2022	7EBR38569
484 484E	03/11/2021 Change to Company De Company Officeholder	03/11/2021 tails Appointment or Ce	2 essation of A	03/11/2021	7EBM87472
484 484E	03/11/2021 Change to Company De Company Officeholder	03/11/2021 tails Appointment or Ce	2 essation of A	03/11/2021	7EBM86838
388 388H	03/11/2021 Financial Report Financi Company That Is Not a		33 rietary	30/06/2021	7EBM86809
484 484 484O 484G 484N	04/03/2021 Change to Company De Changes to Share Struc Notification of Share Iss Changes to (Members) S	ture ue	3	04/03/2021	7EBF28645

484 484A1	25/01/2021 Change to Company Det Address	25/01/2021 ails Change Officeholder N	2 Iame Or	25/01/2021	7EBE09807
388 388H	02/11/2020 Financial Report Financia Company That Is Not a D	02/11/2020 al Report - Large Proprieta Disclosing Entity	32 ry	30/06/2020	7EBB88765
388 388H	02/11/2020 Financial Report Financia Company That Is Not a D	02/11/2020 al Report - Large Proprieta Disclosing Entity	29 ry	30/06/2019	7EBB88741
484 484E	02/04/2020 Change to Company Det Company Officeholder	02/04/2020 ails Appointment or Cessa	2 tion of A	02/04/2020	7EAV29934
484 484E	11/06/2019 CHANGE TO COMPANY COMPANY OFFICEHOL	11/06/2019 7 DETAILS APPOINTMEN DER	2 T OR CESSATIO	11/06/2019 N OF A	7EAM14168
388 388 388H 388E	DISCLOSING ENTITY	14/01/2019 ARGE PROPRIETARY CO CHANGE NAME/ADDRES		30/06/2018 S NOT A	7EAH67710
484 484A1	15/06/2018 CHANGE TO COMPANY ADDRESS	15/06/2018 ' DETAILS CHANGE OFFI	2 CEHOLDER NAM	15/06/2018 /IE OR	7EAB07169
484 484 484B 484C	29/03/2018 CHANGE TO COMPANY CHANGE OF REGISTER CHANGE OF PRINCIPA		2 ADDRESS)	29/03/2018	8E0043396
484 484E	24/01/2018 CHANGE TO COMPANY COMPANY OFFICEHOL	24/01/2018 7 DETAILS APPOINTMEN DER	2 T OR CESSATIO	24/01/2018 N OF A	9E0039254
2205 2205H		19/01/2018 OLUTION RELATING TO /AL BY ULTIMATE AUST H		15/01/2018 CIAL	030228642
2602 2602C		19/01/2018 NCIAL ASSISTANCE DET USTRALIAN HOLDING C	_	16/01/2018 _ BY	030228634
484 484 484E 484O	02/01/2018 CHANGE TO COMPANY APPOINTMENT OR CES CHANGES TO SHARE S	SSATION OF A COMPANY	3 Y OFFICEHOLDE	02/01/2018 R	9E0038214

484G 484N	NOTIFICATION OF SHARE ISSUE CHANGES TO (MEMBERS) SHARE HOLDINGS				
2205 2205H		12/12/2017 OLUTION RELATING TO /AL BY ULTIMATE AUST		23/11/2017 CIAL	030163831
2205 2205H		12/12/2017 OLUTION RELATING TO /AL BY ULTIMATE AUST		23/11/2017 CIAL	030163830
2602 2602C		08/12/2017 ANCIAL ASSISTANCE DE AUSTRALIAN HOLDING (		22/11/2017 L BY	030163738
2602 2602C		08/12/2017 ANCIAL ASSISTANCE DE AUSTRALIAN HOLDING (		22/11/2017 L BY	030163734
201 201C	10/11/2017 APPLICATION FOR REC	10/11/2017 GISTRATION AS A PROF	3 PRIETARY COMP	10/11/2017 ANY	3E9858654

## - Financial Reports -

Document No.	Balance Date	Report Due	AGM Due	Extended AGM Due	AGM Held	Outstanding
7EAH67710	30/06/2018	31/10/2018	//	//	//	No
7EBB88741	30/06/2019	31/10/2019	//	//	//	No
7EBB88765	30/06/2020	31/10/2020	//	//	//	No
7EBM86809	30/06/2021	31/10/2021	//	//	//	No
7EBY70344	30/06/2022	31/10/2022	//	//	//	No
7ECH93825	30/06/2023	31/10/2023	//	//	//	No

## - Company Contact Addresses -

- Contact Address for ASIC use only			
Address:	GPO BOX 565 BRISBANE QLD 4001		
Start Date:	14/12/2021		

\*\*\* End of Document \*\*\*

# (creditor) watch

Credit Report

Name	PF GROUP HOLDINGS PTY LTD
ABN	71622776765
ACN	622776765
Document Type	Credit Report
Report Generated	15-07-2024 at 18:41
ASIC Extract	Not Included
ASIC Extract Status	Not Included

Credit Report	✓ Included
RiskScore	✓ Included
Payment Rating	× Not Included
CW Bankruptcy Check (PIRS)	× Not Included
ASIC Data (On File)	× Not Included
ASIC Current Extract	× Not Included
ASIC Current & Historical	× Not Included
PPSR ACN	× Not Included
PPSR ABN	× Not Included
PPSR Business Name	× Not Included
Append Docs Lodged	✓ Included
Append Business Names	✓ Included
Append Credit Enquiries	✓ Included

# Summary

F/O Default Risk	55 Credit Enquiries	External Administration
No Registered Defaults	No Court Actions	No Mercantile Enquiries
1 ASIC Published Notices	2 Critical ASIC Documents	Important Cross Directorships Not Available

#### Adverse

Risk Data Detected - Review Required			
Risk Category	Risk Level	Risk Overview	
ASIC Published Notice	High	There are asic published notices connected to this company	
High Risk ASIC Documents	High	Documents lodged with ASIC in the past 18 months relating to Winding up notifications, external administrations, court orders, scheme of arrangements or liquidations	
ASIC Status	High	The company is under external administration	

#### ABR Data

Main Name	PF GROUP HOLDINGS PTY LTD
ABN	71 622 776 765
Registered Date	10-11-2017
Entity Status	Active
Entity Type	Australian Private Company
GST Status	Registered for GST (from 01-07-2018)
Main Physical Address	QLD 4000 (from 13-07-2018)
ABN Last Updated	19-07-2019

#### ASIC Data

Name	PF GROUP HOLDINGS PTY LTD
Registered Office Address	L 2 555 CORONATION DR TOOWONG 4066
ACN	622 776 765
Registered Date	10-11-2017
Next Review Date	10-11-2024
Status	Under External Administration And/Or Controller Appointed
Company Type	Australian Proprietary Company
Class	Limited By Shares
Subclass	Proprietary Company
Locality	TOOWONG QLD 4066
Regulator	Australian Securities & Investments Commission

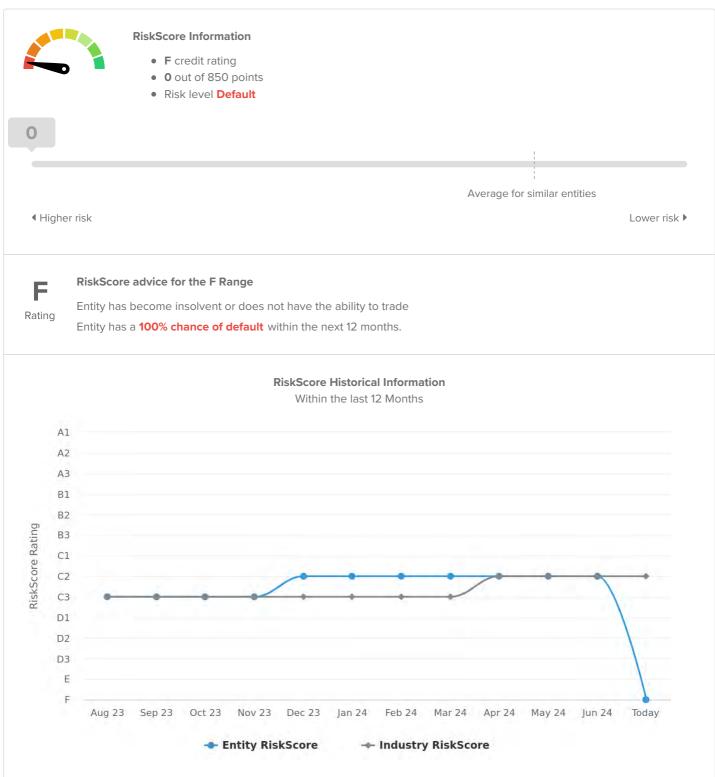
(creditor) watch

14

ANZSIC Classification	Administrative and Support Services Administrative Services Other Administrative Services Credit Reporting and Debt Collection Services
NACE Classification	Activities of collection agencies and credit bureaus Other business support service activities n.e.c.



## RiskScore



The CreditorWatch RiskScore is the most advanced algorithm in the market and is designed to ensure you make the right decision. The RiskScore has been developed using the latest machine learning techniques in combination with CreditorWatch's extensive data. The CreditorWatch RiskScore should be used in partnership with your internal credit procedures and policies.

What is "probability of default"?

This is the likelihood that an entity will NOT be able to meet their financial commitments in the next 12 months eg: pay an invoice.

16

RiskScore Rating	Risk Level	Recommendation
A1, A2, A3	Very Low	Very strong credit quality based on behavioural and business demographics. Likelihood of default or insolvency is considered very low. Extend terms within consideration.
B1, B2	Low	Strong credit quality based on behavioural and business demographics. Likelihood of default or insolvency is considered very low. Extend terms within consideration.
B3, C1	Neutral	Lower than average default risk for an Australian business. Business demographics and behaviours indicative of low likelihood of default or insolvency in the short to medium term. Extend terms and monitor ongoing payment behaviour.
C2	Acceptable	Average default risk for an Australian business. Standard underwriting criteria and due diligence recommended prior to extending credit. Extend terms, closely monitor ongoing payment behaviour.
C3	Potential Risk	Behaviours and business demographics may indicate increased risk for some businesses in this group. Assessment of the entity's financial position and cashflow is recommended prior to extending material unsecured credit.
D1, D2, D3	High	Risk of default or insolvency is significantly higher than the average for Australian businesses. COD trading highly recommended.
E	Impaired	Entity is highly vulnerable to default or insolvency in the short term.
F	Defaulted	One or more creditors has initiated legal proceedings or other significant actions in response to unpaid debt obligations, or the entity is entering or has entered insolvency.

Please note that the rating and recommendation should be used in partnership with your company's internal credit procedures and policies. The rating should not be used as the sole reason in making decision about the entity.

## 18 **Credit Enquiries** 55 27 Last 12 Months Last 5 Years **Credit Enquiries** Within the last 12 Months 10 8 Total Enquiries 6 4 2 0 Jul 23 Aug 23 Sep 23 Oct 23 Nov 23 Dec 23 Jan 24 Feb 24 Mar 24 Apr 24 May 24 Jun 24 Jul 24 - Enquiries

## Enquiries Ordered by Industry

Industry (ANZSIC Division)	No of Enquiries
Information Media and Telecommunications (J)	18
Financial and Insurance Services (K)	7
Construction (E)	1
Other Services (S)	1
Total Enquiries (within the last 12 months)	27

## Enquiries Ordered by Date

Industry (ANZSIC Division)	Date
Information Media and Telecommunications (J)	15-07-2024
Financial and Insurance Services (K)	15-07-2024
Other Services (S)	15-07-2024
Information Media and Telecommunications (J)	13-07-2024
Information Media and Telecommunications (J)	09-07-2024
Information Media and Telecommunications (J)	28-06-2024
Construction (E)	28-06-2024
Financial and Insurance Services (K)	27-06-2024
Information Media and Telecommunications (J)	27-06-2024
Information Media and Telecommunications (J)	27-06-2024
Information Media and Telecommunications (J)	26-06-2024
Financial and Insurance Services (K)	24-06-2024
Information Media and Telecommunications (J)	21-06-2024
Information Media and Telecommunications (J)	20-06-2024
Financial and Insurance Services (K)	29-05-2024
Information Media and Telecommunications (J)	07-05-2024
Information Media and Telecommunications (J)	04-04-2024
Information Media and Telecommunications (J)	15-03-2024
Information Media and Telecommunications (J)	21-02-2024
Information Media and Telecommunications (J)	08-02-2024
Information Media and Telecommunications (J)	29-01-2024
Information Media and Telecommunications (J)	08-01-2024
Financial and Insurance Services (K)	04-12-2023
Information Media and Telecommunications (J)	01-12-2023
Financial and Insurance Services (K)	29-11-2023
Financial and Insurance Services (K)	02-10-2023
Information Media and Telecommunications (J)	25-07-2023



Credit enquiries provide an indication of the number of times an entity's credit file has been accessed. For credit enquiries performed in the last 12 months, the date of the enquiry and the industry of the business, sole trader or individual performing the credit enquiry is detailed in the graph and table.



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# Risk Data

## Court Actions



of the action include location, case number, state, plaintiff, nature of the claim, action type and dollar amount.

## **Payment Defaults**

Added	Invoice Due	Submitted By	Amount	Status
		No Payment Defaults Lodged		

A default indicates that the debtor has failed to make a payment for goods or services. Payment Defaults are unique to CreditorWatch and can have one of three statuses: outstanding, partial payment or settled.

### Tax Defaults

Date Added	Date Updated	Submitted By	Status	Amount
	N	o Tax Defaults Lodged		

 A tax default indicates that a business has overdue tax payments and has failed to respond to a notice of disclosure by The Australian Taxation Office (ATO). Tax defaults are only lodged on debts that are over 90 days overdue and are over a value of \$100,000.

Mercantile	Enquiries		22
	Enquiry Date	Mercantile Agent	
		No Mercantile Enquiries Lodged	
	ntile enquiry is an indication that a m of debt collection.	ercantile agency (or debt collection agency) has conducted a	n enquiry on this entity for the



# Status Changes

## ASIC Entity Status Changes

Change Date	ASIC Status
26-06-2024	Under External Administration And/Or Controller Appointed (Current status)
10-11-2017	Registered

• The most common ASIC entity statuses are: registered, deregistered, external administration and strike-off action in progress. This section identifies if there have any been changes to the status of the entity's ACN, and the date the changes have occurred.



# **Business Names**

## Registered Business Index

Business Name	Status	Registered Number	Address
	There are no busir	ness name extracts registered to this compa	any

#### **Registered Business Names**

Name	Business Name Type	Source
PF GROUP HOLDINGS PTY LTD	Main Name	ABR

Business names are derived from two data sources, one of which is basic information provided by ABR. The other comes from the business names extract index which, when available, includes the owner of the business name and registered business address.



# Appendix

## Disclaimer

CreditorWatch is committed to ensuring that the information provided is accurate and comprehensive however due to data being received from sources not controlled by CreditorWatch we cannot guarantee that it is complete, verified or free of errors. To the extent permitted by law, CreditorWatch will not be held responsible for any errors or omissions therein concerning the information sourced and published in its publications, websites, API or emails.









# PF MANAGEMENT HOLDINGS PTY LTD

ACN 622 782 512

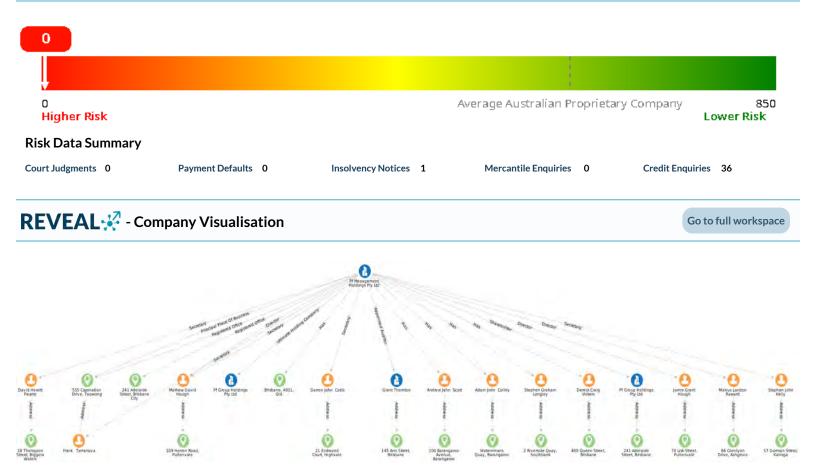


#### ASIC EXTRACT SNAPSHOT

#### **CURRENT ORGANISATION DETAILS**

Date Extracted	28/06/2024	Start Date	26/06/2024
ACN	622 782 512	Name	PF MANAGEMENT HOLDINGS PTY LTD
ABN	-	Name Start Date	10/11/2017
Current Name	PF MANAGEMENT HOLDINGS PTY LTD	Status	** Under External Administration And/Or Controller
Registered In	Queensland	_	Appointed **
<b>Registration Date</b>	10/11/2017	Туре	Australian Proprietary Company
Registration Date	10/11/2017	Class	Limited By Shares
Review Date	10/11/2024	Sub Class	Proprietary Company
Company Type	ACN (Australian Company Number)		
Current Directors	2	Disclosing Entity	No
Current Secretaries	1		

Share Structure (Displaying Top 4 Only)		Structure (Displaying Top 4 Only)	
Class ORD	Class Type ORDINARY SHARES	Shares Issued	Amount Paid \$2.00
(credit	or)watch - Credit Score (0)	G	o to Full Credit Report



www.infotrack.com.au 1800 738 524

# ASIC Current & Historical Organisation Extract



Document No.

28

#### ASIC Data Extracted 28/06/2024 at 14:40

This extract contains information derived from the AustralianSecurities and Investment Commission's (ASIC) database undersection 1274A of the Corporations Act 2001.Please advise ASIC of any error or omission which you may identify.

No changes to the company information have been detected since last extracted.

#### - 622 782 512 PF MANAGEMENT HOLDINGS PTY LTD -

ACN (Australian Company Number):	622 782 512
ABN:	
Current Name:	PF MANAGEMENT HOLDINGS PTY LTD
Registered in:	Queensland
Registration Date:	10/11/2017
Review Date:	10/11/2024
Company Bounded By:	

#### - Current Organisation Details -

Name:	PF MANAGEMENT HOLDINGS PTY LTD
Name Start Date:	10/11/2017
Status:	** Under External Administration And/Or Controller Appointed **
Туре:	Australian Proprietary Company
Class:	Limited By Shares
Sub Class:	Proprietary Company

#### - Former Organisation Details from 10/11/2017 to 25/06/2024 -

Name:	PF MANAGEMENT HOLDINGS PTY LTD	3E9861152
Name Start Date:	10/11/2017	
Status:	Registered	
Туре:	Australian Proprietary Company	
Class:	Limited By Shares	
Sub Class:	Proprietary Company	

#### - Company Addresses -

- Registered Office		8E0043339
Address:	LEVEL 2 555 CORONATION DRIVE TOOWONG QLD 4066	
Start Date:	05/04/2018	

#### - Previous Registered Office

3E9861152

- Principal Place of Business 8E		8E0043339
Cease Date:	04/04/2018	
Start Date:	10/11/2017	
Address:	'BRISBANE CLUB TOWER' LEVEL 6 241 ADELAIDE STREET BRISBANE CITY QLD 4000	

Address:	LEVEL 2 555 CORONATION DRIVE TOOWONG QLD 4066
Start Date:	23/03/2018

#### - Previous Principal Place of Business

Address:	555 CORONATION DRIVE TOOWONG QLD 4066
Start Date:	10/11/2017
Cease Date:	22/03/2018

## - Company Officers -

#### Note:

A date or address shown as UNKNOWN has not been updated since ASIC took over the records in 1991. For details, order the appropriate historical state or territory documents, available in microfiche or paper format.

\* Check documents listed under ASIC Documents Received for recent changes.

#### **Director**

Name:	JAMIE GRANT HOUGH	3E9861152
Address:	70 LISK STREET PULLENVALE QLD 4069	
Birth Details:	07/05/1981 WOLLONGONG NSW	
Appointment Date:	10/11/2017	
Cease Date:	//	

Name:	MATHEW DAVID HOUGH	7EAB07181
Address:	109 HERRON ROAD PULLENVALE QLD 4069	
Birth Details:	07/05/1981 WOLLONGONG NSW	
Appointment Date:	10/11/2017	
Cease Date:	//	

#### **Previous Director**

Name:	MARCUS LANDON RAWARD	8E0043339
Address:	86 GLENLYON DRIVE ASHGROVE QLD 4060	
Birth Details:	14/08/1972 BRISBANE QLD	
Appointment Date:	23/03/2018	
Cease Date:	05/07/2018	

#### **Secretary**

Name:

3E9861152

Address:	'(FRANK TERRANOVA)' 555 CORONATION DRIVE TOOWONG QLD 4066
Birth Details:	08/04/1969 GEELONG VIC
Appointment Date:	28/10/2021
Cease Date:	//

## **Previous Secretary**

Name: Address: Birth Details: Appointment Date: Cease Date:	STEPHEN JOHN KELLY 57 GORMAN STREET KALINGA QLD 4030 21/06/1966 BRISBANE QLD 05/10/2022 21/11/2023	7EBX06943
Name: Address: Birth Details: Appointment Date: Cease Date:	DAVID HEWITT PEARCE 18 THOMPSON STREET BIGGERA WATERS QLD 4216 22/03/1977 WARWICKSHIRE UNITED KINGDOM 25/03/2020 28/10/2021	7EAV31426
Name: Address: Birth Details: Appointment Date: Cease Date:	MATHEW DAVID HOUGH 109 HERRON ROAD PULLENVALE QLD 4069 07/05/1981 WOLLONGONG NSW 31/05/2019 25/03/2020	7EAM14172
Name: Address: Birth Details: Appointment Date: Cease Date:	DARREN JOHN COBB 21 ENDWOOD COURT HIGHVALE QLD 4520 30/03/1968 TAROOM QLD 10/11/2017 31/05/2019	3E9861152

## **Appointed Auditor**

Name:	020 300 912 GRANT THORNTON	7EAF65962
Address:	145 ANN STREET BRISBANE QLD 4000	(FR 2018)
Appointment Date:	01/12/2017	
Cease Date:	11	

## Ultimate Holding Company

Name:	622 776 765 PF GROUP HOLDINGS PTY LTD	3E9861152
Address:		
Appointment Date:	11	

#### Administrator of a Company under Administration

//

Name: Address: Birth Details: Appointment Date: Cease Date:	ANDREW JOHN SCOTT PRICEWATERHOUSECOOPERS 'TOWER ONE INTERNATIONAL TOWERS SYDNEY' LEVEL 17 100 BARANGAROO AVENUE BARANGAROO NSW 2000 26/06/2024 //	7ECU56012
Name: Address: Birth Details: Appointment Date: Cease Date:	ADAM JOHN COLLEY PWC AUSTRALIA 'ONE INTERNATIONAL TOWERS SYDNEY' WATERNMANS QUAY BARANGAROO NSW 2000 26/06/2024 //	7ECU56012
Name: Address: Birth Details: Appointment Date: Cease Date:	STEPHEN GRAHAM LONGLEY PRICEWATERHOUSECOOPERS 2 RIVERSIDE QUAY SOUTHBANK VIC 3006 26/06/2024 //	7ECU56012
Name: Address: Birth Details: Appointment Date: Cease Date:	DERRICK CRAIG VICKERS PRICEWATERHOUSECOOPERS LEVEL 20 480 QUEEN STREET BRISBANE QLD 4000 26/06/2024 //	7ECU56012

#### - Share Structure -

#### **Current**

Class:	ORDINARY SHARES	3E9861152
Number of Shares Issued:	2	
Total Amount Paid / Taken to be Paid:	\$2.00	
Total Amount Due and Payable:	\$0.00	

#### Note:

For each class of shares issued by a company, ASIC records the details of the twenty members of the class (based on shareholdings). The details of any other members holding the same number of shares as the twentieth ranked member will also be recorded by ASIC on the database. Where available, historical records show that a member has ceased to be ranked amongst the

#### - Share/Interest Holding -

#### **Current**

- <u>Holding</u> - Class: Beneficially Owned:	ORD Yes	Number Held: Fully Paid:	2 Yes	7ECB22408
- <u>Members</u> -				
Name:	PF GROUP HOLDINGS PTY L	TD		
ACN:	622 776 765			
Address:	'BRISBANE CLUB TOWER' LE	EVEL 9 SUITE 1 241 ADE	LAIDE STREET BRISBANE QLD	4000
Joint Holding:	No			

#### - External Administration Documents -

#### Note:

Documents relating to External Administration and/or appointment of Controller. This extract may not list all documents relating to this status. State and Territory records should be searched.

Form Type	Description	Date Lodged	Processed	No. Pages	Document No.
505		27/06/2024	27/06/2024	3	7ECU56012
505U	505U NOTICE BY EXTERNAL ADMINISTRATOR/CONTROLLER-APPOINT/CEASE				
	APPT OF ADMINISTRATOR UNDER S.436A, 436B, 436C, 436E(4),				
	449B, 449C(1), 449	9C(4) OR 449(6)			

#### - Charges -

#### There are no charges held for this organisation.

#### Notes:

On 30 January 2012, the Personal Property Securities Register (PPS Register) commenced.

At that time ASIC transferred all details of current charges to the PPS Registrar.

ASIC can only provide details of satisfied charges prior to that date.

Details of current charges, or charge satisfied since 30 January 2012 can be found on the PPS Register, www.ppsr.gov.au. InfoTrack may cap documents for on-file searches to 250.

#### - Document List -

#### Notes:

\* Documents already listed under Registered Charges are not repeated here.

\* Data from Documents with no Date Processed are not included in this Extract.

\* Documents with '0' pages have not yet been imaged and are not available via DOCIMAGE. Imaging takes approximately 2 weeks from date of lodgement.

\* The document list for a current/historical extract will be limited unless you requested ALL documents for this extract. \* In certain circumstances documents may be capped at 250.

<b>Form Type</b> 484 484E	Date Received 30/11/2023 Change to Company Company Officeholde	Date Processed 30/11/2023 Details Appointment or r	No. Pages 2 Cessation of A	Effective Date 30/11/2023	Document No. 7ECM05700
389 389B	16/08/2023 Annual Notice By Wh Wholly-Owned Entity	31/08/2023 olly-Owned Entity Annu - Companies	4 al Notice By	16/08/2023	031088811
351 351	19/06/2023 Deed Relating to Clas	29/06/2023 ss Order	24	19/06/2023	031066952
484 484A2	17/02/2023 Change to Company	17/02/2023 Details Change Membe	2 er Name or Address	17/02/2023	7ECB22408
388 388H	23/11/2022 Financial Report Fina Company That Is Not	23/11/2022 ncial Report - Large Pro a Disclosing Entity	37 oprietary	30/06/2022	7EBY70461
484 484E	05/10/2022 Change to Company Company Officeholde	05/10/2022 Details Appointment or r	2 Cessation of A	05/10/2022	7EBX06943
484 484E	16/11/2021 Change to Company Company Officeholde	16/11/2021 Details Appointment or r	2 Cessation of A	16/11/2021	7EBN28670
484 484E	15/11/2021 Change to Company Company Officeholde	15/11/2021 Details Appointment or r	2 Cessation of A	15/11/2021	7EBN24518
388 388H	03/11/2021 Financial Report Fina Company That Is Not	03/11/2021 ncial Report - Large Pro a Disclosing Entity	32 oprietary	30/06/2021	7EBM87002
388 388H	02/11/2020 Financial Report Fina Company That Is Not	02/11/2020 ncial Report - Large Pro a Disclosing Entity	32 oprietary	30/06/2020	7EBB88711
388 388H	02/11/2020 Financial Report Fina Company That Is Not	02/11/2020 ncial Report - Large Pro a Disclosing Entity	28 oprietary	30/06/2019	7EBB88682
484 484E	02/04/2020 Change to Company Company Officeholde	02/04/2020 Details Appointment or r	2 Cessation of A	02/04/2020	7EAV31426
484 484E	11/06/2019 Change to Company Company Officeholde	11/06/2019 Details Appointment or r	2 Cessation of A	11/06/2019	7EAM14172

388 388	01/11/2018 Financial Report	01/11/2018	31	30/06/2018	7EAF65962
388H	•	ge Proprietary Company	That Is Not A		
388E		ange Name/address of	Auditor		
484	23/07/2018	23/07/2018	2	23/07/2018	7EAC38792
484E	Change to Company D Company Officeholder	etails Appointment or C	Cessation of A		
484	15/06/2018	15/06/2018	2	15/06/2018	7EAB07181
484A1	Change to Company D Address	etails Change Officeho	lder Name Or		
484	29/03/2018	29/03/2018	2	29/03/2018	8E0043339
484 484	29/03/2018 Change to Company D		2	29/03/2018	8E0043339
		Details	2	29/03/2018	8E0043339
484	Change to Company D Change of Registered	Details	-	29/03/2018	8E0043339
484 484B	Change to Company D Change of Registered Change of Principal Pl	Details Address	ss)	29/03/2018	8E0043339
484 484B 484C	Change to Company D Change of Registered Change of Principal Pl	Details Address ace of Business (Addre	ss)	29/03/2018 10/11/2017	8E0043339 3E9861152

## - Financial Reports -

Document No.	Balance Date	Report Due	AGM Due	Extended AGM Due	AGM Held	Outstanding
7EAF65962	30/06/2018	31/10/2018	//	//	//	No
7EBB88682	30/06/2019	31/10/2019	//	//	//	No
7EBB88711	30/06/2020	31/10/2020	//	//	//	No
7EBM87002	30/06/2021	31/10/2021	//	//	//	No
7EBY70461	30/06/2022	31/10/2022	//	//	//	No

## - Company Contact Addresses -

#### - Contact Address for ASIC use only

Address:	GPO BOX 565 BRISBANE QLD 4001
Start Date:	14/12/2021

## - Previous Contact Address for ASIC use only

Address:	GPO BOX 565 BRISBANE QLD 4001
Start Date:	30/11/2017
Cease Date:	14/12/2021

\*\*\* End of Document \*\*\*

# (creditor) watch

Credit Report

Name	PF MANAGEMENT HOLDINGS PTY LTD
ABN	17622782512
ACN	622782512
Document Type	Credit Report
Report Generated	15-07-2024 at 18:43
ASIC Extract	Not Included
ASIC Extract Status	Not Included

Credit F	Report	<ul> <li>Included</li> </ul>
RiskSco	re	<ul> <li>Included</li> </ul>
Paymer	nt Rating	× Not Included
CW Bar	kruptcy Check (PIRS)	× Not Included
ASIC Da	ata (On File)	× Not Included
ASIC Cu	urrent Extract	× Not Included
ASIC Cu	urrent & Historical	× Not Included
PPSR A	CN	× Not Included
PPSR A	BN	× Not Included
PPSR B	usiness Name	× Not Included
Append	Docs Lodged	<ul> <li>Included</li> </ul>
Append	Business Names	<ul> <li>Included</li> </ul>
Append	Credit Enquiries	<ul> <li>Included</li> </ul>

# Summary

F / O Default Risk	<b>36</b> Credit Enquiries	External Administration
No Registered Defaults	No Court Actions	No Mercantile Enquiries
1 ASIC Published Notices	2 Critical ASIC Documents	Important Cross Directorships Not Available

### Adverse

		Risk Data Detected - Review Required
Risk Category	Risk Level	Risk Overview
ASIC Published Notice	High	There are asic published notices connected to this company
High Risk ASIC Documents	High	Documents lodged with ASIC in the past 18 months relating to Winding up notifications, external administrations, court orders, scheme of arrangements or liquidations
ASIC Status	High	The company is under external administration

## ABR Data

Main Name	PF MANAGEMENT HOLDINGS PTY LTD
ABN	17 622 782 512
Registered Date	10-11-2017
Entity Status	Active
Entity Type	Australian Private Company
GST Status	Registered for GST (from 01-07-2021)
Main Physical Address	QLD 4066 (from 25-03-2020)
ABN Last Updated	10-01-2023

#### ASIC Data

Name	PF MANAGEMENT HOLDINGS PTY LTD	
Registered Office Address	L 2 555 CORONATION DR TOOWONG 4066	
ACN	622 782 512	
Registered Date	10-11-2017	
Next Review Date	10-11-2024	
Status	Under External Administration And/Or Controller Appointed	
Company Type	Australian Proprietary Company	
Class	Limited By Shares	
Subclass	Proprietary Company	
Locality	TOOWONG QLD 4066	
Regulator	Australian Securities & Investments Commission	

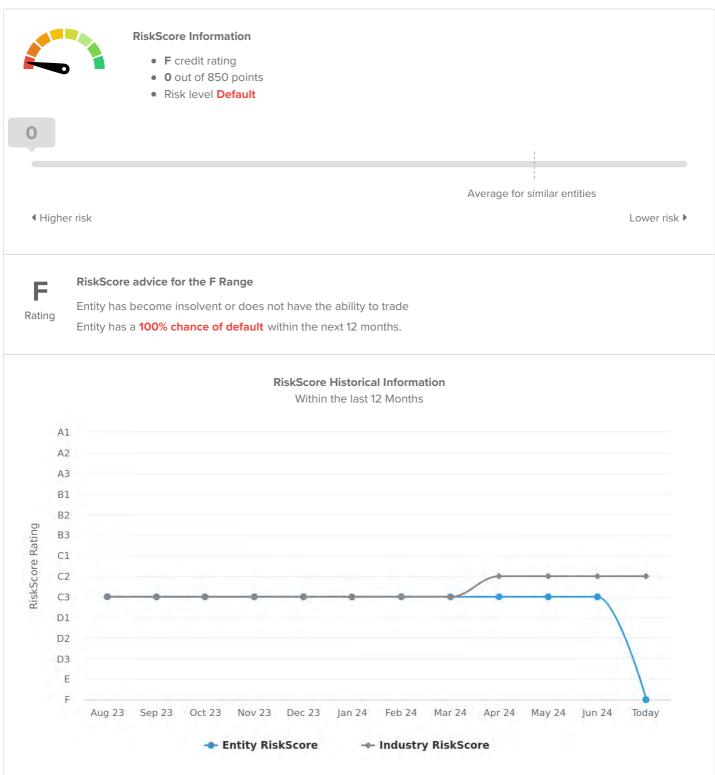
(creditor) watch

37

ANZSIC Classification	Administrative and Support Services Administrative Services Other Administrative Services Credit Reporting and Debt Collection Services
NACE Classification	Activities of collection agencies and credit bureaus Other business support service activities n.e.c.



## RiskScore



The CreditorWatch RiskScore is the most advanced algorithm in the market and is designed to ensure you make the right decision. The RiskScore has been developed using the latest machine learning techniques in combination with CreditorWatch's extensive data. The CreditorWatch RiskScore should be used in partnership with your internal credit procedures and policies.

What is "probability of default"?

This is the likelihood that an entity will NOT be able to meet their financial commitments in the next 12 months eg: pay an invoice.

39

RiskScore Rating	Risk Level	Recommendation
A1, A2, A3	Very Low	Very strong credit quality based on behavioural and business demographics. Likelihood of default or insolvency is considered very low. Extend terms within consideration.
B1, B2	Low	Strong credit quality based on behavioural and business demographics. Likelihood of default or insolvency is considered very low. Extend terms within consideration.
B3, C1	Neutral	Lower than average default risk for an Australian business. Business demographics and behaviours indicative of low likelihood of default or insolvency in the short to medium term. Extend terms and monitor ongoing payment behaviour.
C2	Acceptable	Average default risk for an Australian business. Standard underwriting criteria and due diligence recommended prior to extending credit. Extend terms, closely monitor ongoing payment behaviour.
C3	Potential Risk	Behaviours and business demographics may indicate increased risk for some businesses in this group. Assessment of the entity's financial position and cashflow is recommended prior to extending material unsecured credit.
D1, D2, D3	High	Risk of default or insolvency is significantly higher than the average for Australian businesses. COD trading highly recommended.
E	Impaired	Entity is highly vulnerable to default or insolvency in the short term.
F	Defaulted	One or more creditors has initiated legal proceedings or other significant actions in response to unpaid debt obligations, or the entity is entering or has entered insolvency.

Please note that the rating and recommendation should be used in partnership with your company's internal credit procedures and policies. The rating should not be used as the sole reason in making decision about the entity.

## 41 **Credit Enquiries** 36 20 Last 12 Months Last 5 Years **Credit Enquiries** Within the last 12 Months 8 6 Total Enquiries 4 2 0 Jul 23 Aug 23 Sep 23 Oct 23 Nov 23 Dec 23 Jan 24 Feb 24 Mar 24 Apr 24 May 24 Jun 24 Jul 24 - Enquiries

## Enquiries Ordered by Industry

Industry (ANZSIC Division)	No of Enquiries
Information Media and Telecommunications (J)	17
Financial and Insurance Services (K)	2
Other Services (S)	1
Total Enquiries (within the last 12 months)	20

## Enquiries Ordered by Date

Industry (ANZSIC Division)	Date
Information Media and Telecommunications (J)	15-07-2024
Other Services (S)	15-07-2024
Information Media and Telecommunications (J)	13-07-2024
Information Media and Telecommunications (J)	28-06-2024
Information Media and Telecommunications (J)	27-06-2024
Information Media and Telecommunications (J)	27-06-2024
Information Media and Telecommunications (J)	26-06-2024
Financial and Insurance Services (K)	24-06-2024
Information Media and Telecommunications (J)	21-06-2024
Information Media and Telecommunications (J)	20-06-2024
Information Media and Telecommunications (J)	05-04-2024
Information Media and Telecommunications (J)	04-04-2024
Information Media and Telecommunications (J)	03-04-2024
Information Media and Telecommunications (J)	15-03-2024
Information Media and Telecommunications (J)	21-02-2024
Information Media and Telecommunications (J)	20-02-2024
Information Media and Telecommunications (J)	29-01-2024
Information Media and Telecommunications (J)	01-12-2023
Financial and Insurance Services (K)	02-10-2023
Information Media and Telecommunications (J)	07-08-2023

Credit enquiries provide an indication of the number of times an entity's credit file has been accessed. For credit enquiries performed in the last 12 months, the date of the enquiry and the industry of the business, sole trader or individual performing the credit enquiry is detailed in the graph and table.

(creditor) watch

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# Risk Data

## Court Actions



of the action include location, case number, state, plaintiff, nature of the claim, action type and dollar amount.

## **Payment Defaults**

Added	Invoice Due	Submitted By	Amount	Status
		$\bigcirc$		
		No Payment Defaults Lodged		

A default indicates that the debtor has failed to make a payment for goods or services. Payment Defaults are unique to CreditorWatch and can have one of three statuses: outstanding, partial payment or settled.

### Tax Defaults

Date Added	Date Updated	Submitted By	Status	Amount
		$\checkmark$		
	N	o Tax Defaults Lodged		

 A tax default indicates that a business has overdue tax payments and has failed to respond to a notice of disclosure by The Australian Taxation Office (ATO). Tax defaults are only lodged on debts that are over 90 days overdue and are over a value of \$100,000.

lercantile Enq	uiries		44
	Enquiry Date	Mercantile Agent	
		No Mercantile Enquiries Lodged	
A Mercantile el purpose of del		mercantile agency (or debt collection agency) has conducted an enquiry c	on this entity for the



# Status Changes

Change Date	ASIC Status
26-06-2024	Under External Administration And/Or Controller Appointed (Current status)
10-11-2017	Registered

• The most common ASIC entity statuses are: registered, deregistered, external administration and strike-off action in progress. This section identifies if there have any been changes to the status of the entity's ACN, and the date the changes have occurred.



# **Business Names**

## Registered Business Index

Business Name	Status	Registered Number	Address	
There are no business name extracts registered to this company				

#### **Registered Business Names**

Name	Business Name Type	Source
PF MANAGEMENT HOLDINGS PTY LTD	Main Name	ABR

Business names are derived from two data sources, one of which is basic information provided by ABR. The other comes from the business names extract index which, when available, includes the owner of the business name and registered business address.



# Appendix

## Disclaimer

CreditorWatch is committed to ensuring that the information provided is accurate and comprehensive however due to data being received from sources not controlled by CreditorWatch we cannot guarantee that it is complete, verified or free of errors. To the extent permitted by law, CreditorWatch will not be held responsible for any errors or omissions therein concerning the information sourced and published in its publications, websites, API or emails.

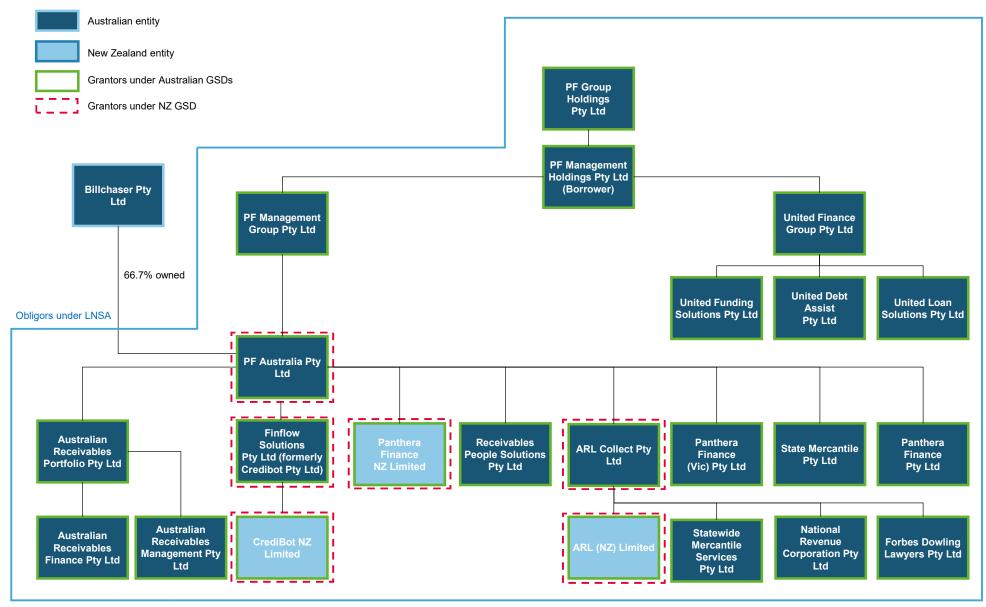






**REVEAL** 

# **PANTHERA GROUP**



# **ARL COLLECT PTY LTD**



#### ASIC EXTRACT SNAPSHOT

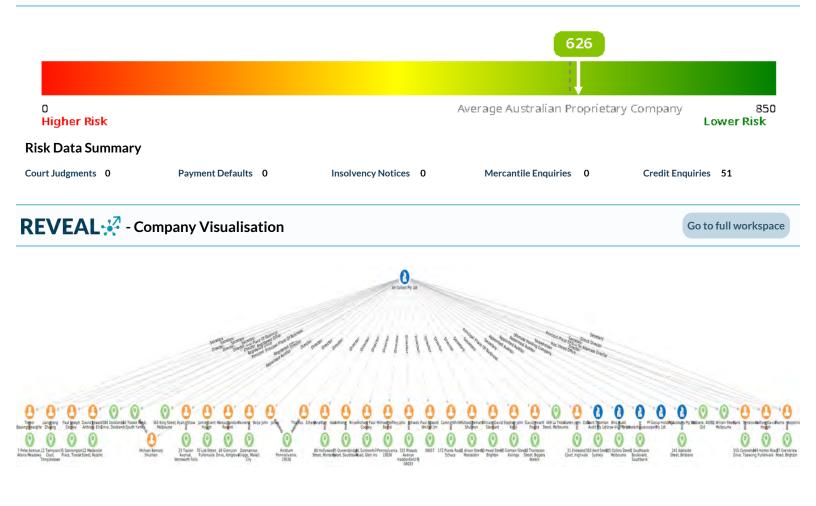
(creditor) watch - Credit Score (626)

#### **CURRENT ORGANISATION DETAILS**

Date Extracted	01/07/2024	Start Date	13/08/2019
ACN	103 234 653	Name	ARL COLLECT PTY LTD
ABN	96 103 234 653	Name Start Date	22/06/2018
Current Name	ARL COLLECT PTY LTD	Status	Registered
Registered In	Victoria	Туре	Australian Proprietary Company
<b>Registration Date</b>	23/12/2002	Class	Limited By Shares
Review Date	10/11/2024	Sub Class	Proprietary Company
Company Type	ACN (Australian Company Number)	<b>Disclosing Entity</b>	No
Current Directors	2		
<b>Current Secretaries</b>	1		

Share St	ructure (Displaying Top 4 Only)		Go to Full ASIC Results
Class	Class Type	Shares Issued	Amount Paid
ORD	ORDINARY	1370648	\$3,932,688.00

Go to Full Credit Report



## InfoTrack

www.infotrack.com.au 1800 738 524

# ASIC Current & Historical Organisation Extract



#### ASIC Data Extracted 01/07/2024 at 15:37

This extract contains information derived from the AustralianSecurities and Investment Commission's (ASIC) database undersection 1274A of the Corporations Act 2001.Please advise ASIC of any error or omission which you may identify.

No changes to the company information have been detected since last extracted.

#### - 103 234 653 ARL COLLECT PTY LTD -

ACN (Australian Company Number):	103 234 653	Document No.
ABN:	96 103 234 653	
Current Name:	ARL COLLECT PTY LTD	
Registered in:	Victoria	
Registration Date:	23/12/2002	
Review Date:	10/11/2024	
Company Bounded B	y:	

#### - Current Organisation Details -

Name:	ARL COLLECT PTY LTD
Name Start Date:	22/06/2018
Status:	Registered
Туре:	Australian Proprietary Company
Class:	Limited By Shares
Sub Class:	Proprietary Company

#### - Former Organisation Details from 23/12/2002 to 21/06/2018 -

Name:	AUSTRALIAN RECEIVABLES LTD	0E8194053
Name Start Date:	23/12/2002	
Status:	Registered	
Туре:	Australian Public Company	
Class:	Limited By Shares	
Sub Class:	Unlisted Public Company	

#### - Company Addresses -

- Registered Office		7ECH94010
Address:	LEVEL 6 15 WILIAM STREET MELBOURNE VIC 3000	
Start Date:	07/09/2023	

#### - Previous Registered Office

7EBE44822

030603179

		52
Address:	LEVEL 3 380 DOCKLANDS DRIVE DOCKLANDS VIC 3008	
Start Date:	12/02/2021	
Cease Date:	06/09/2023	
- Previous Registered	<u>Office</u>	7E2624466
Address:	363 KING STREET MELBOURNE VIC 3000	
Start Date:	30/12/2009	
Cease Date:	11/02/2021	
- Previous Registered	<u>Office</u>	0E8194053
Address:	LEVEL 1 60 TOORAK ROAD SOUTH YARRA VIC 3141	
Start Date:	20/12/2002	
Cease Date:	29/12/2009	
- Principal Place of Bu	siness	7ECH94010
Address:	LEVEL 6 15 WILIAM STREET MELBOURNE VIC 3000	
Start Date:	14/08/2023	
- Previous Principal Pla	ace of Business	7EBE44822
Address:	LEVEL 3 380 DOCKLANDS DRIVE DOCKLANDS VIC 3008	
Start Date:	01/02/2021	
Cease Date:	13/08/2023	
- Previous Principal Pla	ace of Business	7EAJ54169
Address:	LEVEL 2 469 LA TROBE STREET MELBOURNE VIC 3000	
Start Date:	01/03/2019	
Cease Date:	31/01/2021	
- Previous Principal Pla	ace of Business	7E2624466
Address:	363 KING STREET MELBOURNE VIC 3000	
Start Date:	01/12/2009	
Cease Date:	28/02/2019	
- Previous Principal Pla	- Previous Principal Place of Business	
Address:	LEVEL 1 60 TOORAK ROAD SOUTH YARRA VIC 3141	
Start Date:	20/12/2002	
Cease Date:	30/11/2009	

## - Company Officers -

#### Note:

A date or address shown as UNKNOWN has not been updated since ASIC took over the records in 1991. For details, order the appropriate historical state or territory documents, available in microfiche or paper format.

\* Check documents listed under ASIC Documents Received for recent changes.

#### **Director**

Name:	FRANK TERRANOVA
Address:	'(FRANK TERRANOVA)' 555 CORONATION DRIVE TOOWONG QLD 4066
Birth Details:	08/04/1969 GEELONG VIC
Appointment Date:	26/06/2024
Cease Date:	11

9EAB03017

Name:	RYAN SHAW	9EAB03017
Address:	25 TOULON AVENUE WENTWORTH FALLS NSW 2782	
Birth Details:	25/05/1970 BRAINTREE UNITED KINGDOM	
Appointment Date:	26/06/2024	
Cease Date:	//	

## **Previous Director**

Name: Address: Birth Details: Appointment Date: Cease Date:	MATHEW DAVID HOUGH 109 HERRON ROAD PULLENVALE QLD 4069 07/05/1981 WOLLONGONG NSW 31/12/2017 26/06/2024	7E9799651
Name: Address: Birth Details: Appointment Date: Cease Date:	JAMIE GRANT HOUGH 70 LISK STREET PULLENVALE QLD 4069 07/05/1981 WOLLONGONG NSW 31/12/2017 26/06/2024	7E9799651
Name: Address: Birth Details: Appointment Date: Cease Date:	MARCUS LANDON RAWARD 86 GLENLYON DRIVE ASHGROVE QLD 4060 14/08/1972 BRISBANE QLD 31/12/2017 05/07/2018	7E9799651
Name: Address: Birth Details: Appointment Date: Cease Date:	TREVOR BASSINGTHWAIGHTE 7 PETRE AVENUE ALTONA MEADOWS VIC 3028 30/08/1954 FINLEY NSW 03/07/2015 31/12/2017	7E7122142
Name: Address: Birth Details: Appointment Date: Cease Date:	RAINERIO BORJA 1329 GLORIOSA STREET DASMARINAS VILLAGE MAKATI CITY PHILIPPINES 11/03/1962 MANILA PHILIPPINES 03/07/2015 31/12/2017	7E7122142
Name: Address: Birth Details: Appointment Date: Cease Date:	LIANGLIANG ZHUANG 12 TENNYSON COURT TEMPLESTOWE VIC 3106 22/10/1981 SHANGHAI CHINA 30/08/2017 31/12/2017	7E9419873

Name: Address: Birth Details: Appointment Date: Cease Date:	JONATHON IDAS 80 HOLLYWOOD STREET MONTEREY NSW 2217 05/11/1979 GUNNEDAH NSW 24/06/2016 30/08/2017	54 7E8094286
Name: Address: Birth Details: Appointment Date: Cease Date:	ANTHONY RIVAS '6009' 35 QUEENSBRIDGE STREET SOUTHBANK VIC 3006 07/05/1967 LOS ANGELS, CA UNITED STATES 03/07/2015 24/06/2016	7E7122142
Name: Address: Birth Details: Appointment Date: Cease Date:	PAUL JOSEPH COONEY 35 STONNINGTON PLACE TOORAK VIC 3142 14/11/1952 MELBOURNE VIC 26/06/2003 03/07/2015	1E5615389
Name: Address: Birth Details: Appointment Date: Cease Date:	JOHN JONES 507 PRUDENTIAL ROAD HORSHAM PENNSYLVANIA 19036 UNITED STATES 22/06/1955 PHILADELPHIA, PENNSYLVANIA UNITED STATES 01/12/2012 03/07/2015	7E4907840
Name: Address: Birth Details: Appointment Date: Cease Date:	THOMAS ERHARDT 507 PRUDENTIAL ROAD HORSHAM PENNSYLVANIA 19036 UNITED STATES 16/11/1962 GRAND RAPIDS, MICHIGAN UNITED STATES 01/12/2012 03/07/2015	7E4907840
Name: Address: Birth Details: Appointment Date: Cease Date:	RICHARD PAUL COONEY 81 SUMMERHILL ROAD GLEN IRIS VIC 3146 29/06/1978 BLACKWOOD SA 01/02/2003 03/07/2015	7E7034597
Name: Address: Birth Details: Appointment Date: Cease Date:	MICHAEL JEFFREY BARRIST 507 PRUDENTIAL ROAD HORSHAM, PENNSYLVANIA 19036 UNITED STATES 08/03/1961 PHILADELPHIA, PENNSYLVANIA UNITED STATES 30/06/2006 01/12/2012	1E2291718
Name: Address: Birth Details: Appointment Date: Cease Date:	JOHN SCHWAB 325 RHOADS AVENUE HADDONFIELD NJ 08033 UNITED STATES 08/11/1967 PHILADELPHIA, PENNSYLVANIA UNITED STATES 05/01/2007 01/12/2012	1E2835007

Name: Address: Birth Details: Appointment Date: Cease Date:	PAUL EDWARD WEITZEL JNR 11 LEEDS ROAD MOORESTOWN, NEW JERSEY 08057 UNITED STATES 18/06/1958 PHILADELPHIA, PENNSYLVANIA UNITED STATES 30/06/2006 05/01/2007	1E2291718
Name: Address: Birth Details: Appointment Date: Cease Date:	DAVID EDWARD ANTHONY ELLIS 12 MACKENZIE STREET ROZELLE NSW 2039 31/01/1956 COONAMBLE NSW 01/02/2003 30/06/2006	5E1012222
Name: Address: Birth Details: Appointment Date: Cease Date:	CARON WHITE 172 PIANTA ROAD ECHUCA VIC 3564 23/10/1962 CHELSEA VIC 01/02/2003 30/06/2006	1E0803646
Name: Address: Birth Details: Appointment Date: Cease Date:	MARINO ANGELINI 37 GRANDVIEW ROAD BRIGHTON VIC 3186 17/01/1956 MELBOURNE VIC 20/12/2002 01/02/2003	0E8194053
Name: Address: Birth Details: Appointment Date: Cease Date:	MICHAEL BERNARD SHULMAN 12 ALISON STREET MOORABBIN VIC 3189 13/11/1963 COBURG VIC 20/12/2002 01/02/2003	0E8194053
Name: Address: Birth Details: Appointment Date: Cease Date:	WILLIAM DAVID STANNARD 50 HEAD STREET BRIGHTON VIC 3186 28/08/1942 MELBOURNE VIC 20/12/2002 01/02/2003	0E8194053

## Secretary

Name:	FRANK TERRANOVA	7EBN00854
Address:	'(FRANK TERRANOVA)' 555 CORONATION DRIVE TOOWONG QLD 4066	
Birth Details:	08/04/1969 GEELONG VIC	
Appointment Date:	28/10/2021	
Cease Date:	//	

## **Previous Secretary**

Name: Address: Birth Details: Appointment Date: Cease Date:	STEPHEN JOHN KELLY 57 GORMAN STREET KALINGA QLD 4030 21/06/1966 BRISBANE QLD 05/10/2022 21/11/2023	7EBX07243
Name: Address: Birth Details: Appointment Date: Cease Date:	DAVID HEWITT PEARCE 18 THOMPSON STREET BIGGERA WATERS QLD 4216 22/03/1977 WARWICKSHIRE UNITED KINGDOM 25/03/2020 28/10/2021	7EAV31402
Name: Address: Birth Details: Appointment Date: Cease Date:	MATHEW DAVID HOUGH 109 HERRON ROAD PULLENVALE QLD 4069 07/05/1981 WOLLONGONG NSW 31/05/2019 25/03/2020	7EAM14123
Name: Address: Birth Details: Appointment Date: Cease Date:	DARREN JOHN COBB 21 ENDWOOD COURT HIGHVALE QLD 4520 30/03/1968 TAROOM QLD 31/12/2017 31/05/2019	7E9799651
Name: Address: Birth Details: Appointment Date: Cease Date:	TREVOR BASSINGTHWAIGHTE 7 PETRE AVENUE ALTONA MEADOWS VIC 3028 30/08/1954 FINLEY NSW 30/10/2009 31/12/2017	7E2563587
Name: Address: Birth Details: Appointment Date: Cease Date:	LIANGLIANG ZHUANG 12 TENNYSON COURT TEMPLESTOWE VIC 3106 22/10/1981 SHANGHAI CHINA 24/06/2016 31/12/2017	7E8768719
Name: Address: Birth Details: Appointment Date: Cease Date:	PAUL JOSEPH COONEY 35 STONNINGTON PLACE TOORAK VIC 3142 14/11/1952 MELBOURNE VIC 30/06/2006 30/10/2009	1E5615389
Name: Address: Birth Details:	DAVID EDWARD ANTHONY ELLIS 12 MACKENZIE STREET ROZELLE NSW 2039 31/01/1956 COONAMBLE NSW	5E1012222

Appointment Date: Cease Date:	01/02/2003 30/06/2006	
Name:	MARINO ANGELINI	0E8194053
Address:	37 GRANDVIEW ROAD BRIGHTON VIC 3186	
Birth Details:	17/01/1956 MELBOURNE VIC	
Appointment Date:	20/12/2002	
Cease Date:	01/02/2003	

## **Previous Alternate Director**

Name:	MARINO ANGELINI	1E4860240
Address:	37 GRANDVIEW ROAD BRIGHTON VIC 3186	
Birth Details:	17/01/1956 MELBOURNE VIC	
Appointment Date:	01/10/2008	
Cease Date:	03/12/2011	

## **Appointed Auditor**

Name:	130 913 594 GRANT THORNTON AUDIT PTY LTD		
Address:	C/- GRANT THORNTON AUSTRALIA LIMITED LEVEL 17 383 KENT STREET SYDNEY NSW 2000	(FR 2011)	
Appointment Date:	23/05/2012		
Cease Date:	11		
Abn:	91 130 913 594		

## **Previous Appointed Auditor**

Name: Address: Appointment Date: Cease Date: Abn:	114 673 540 BMS AUDIT (NSW-VIC) PTY LTD 'RIALTO TOWERS' LEVEL 29 525 COLLINS STREET MELBOURNE VIC 3000 15/02/2011 04/06/2012 17 114 673 540	7E4066660 (FR 2010)
Name: Address: Appointment Date: Cease Date:	083 739 299 PRICEWATERHOUSECOOPERS 'FRESHWATER PLACE' 2 SOUTHBANK BOULEVARD SOUTHBANK VIC 3006 26/02/2008 15/02/2011	025224649 (FR 2007)
Name: Address: Birth Details:	MICHAEL BERNARD SHULMAN STANNARDS ACCOUNTANTS & ADVISORS PTY LTD LEVEL 1 60 TOORAK ROAD SOUTH YARRA VIC 3141	022887831 (FR 2005)

#### **Ultimate Holding Company**

Name:	622 776 765 PF GROUP HOLDINGS PTY LTD	7E9799651
Address:		
Appointment Date:	11	
Cease Date:	11	

#### - Share Structure -

#### **Current**

Class:	ORDINARY	7E3110181
Number of Shares Issued:	1370648	
Total Amount Paid / Taken to be Paid:	\$3,932,688.00	
Total Amount Due and Payable:	\$0.00	

#### Note:

For each class of shares issued by a company, ASIC records the details of the twenty members of the class (based on shareholdings). The details of any other members holding the same number of shares as the twentieth ranked member will also be recorded by ASIC on the database. Where available, historical records show that a member has ceased to be ranked amongst the twenty members. This may, but does not necessarily mean, that they have ceased to be a member of the company.

#### - Share/Interest Holding -

#### **Current**

- <u>Holding</u> - Class:	ORD	Number Held:	1370648	7ECB22425
Class.	UKD	Number Heid.	1370040	7EGB22423
Beneficially Owned:	Yes	Fully Paid:	Yes	
- Members -				
Name:	PF AUSTRALIA PTY	LTD		
ACN:	606 610 388			
Address:	'BRISBANE CLUB TO	OWER' LEVEL 9 SUITE 1 241 A	DELAIDE STREET BRISE	BANE QLD 4000
Joint Holding:	No			
Abn:	86 606 610 388			

- External Administration Documents -

#### - Charges -

#### Notes:

On 30 January 2012, the Personal Property Securities Register (PPS Register) commenced. At that time ASIC transferred all details of current charges to the PPS Registrar. ASIC can only provide details of satisfied charges prior to that date. Details of current charges, or charge satisfied since 30 January 2012 can be found on the PPS Register, www.ppsr.gov.au. InfoTrack may cap documents for on-file searches to 250.

ASIC Charge Number:	1004276	Status:	Satisfied
Date and time Registered:	16/12/2003 13:40	Fixed/Floating:	Both Fixed & Floating
Date Created:	01/12/2003 00:00		
Chargee:	004 044 937 NATIONAL AUSTRALIA	A BANK LIMITED	

#### **Documents Received**

Form Type	Description	Date Lodged	Processed	No. Pages	Document No.
-----------	-------------	-------------	-----------	-----------	--------------

#### - Document List -

#### Notes:

\* Documents already listed under Registered Charges are not repeated here.

\* Data from Documents with no Date Processed are not included in this Extract.

\* Documents with '0' pages have not yet been imaged and are not available via DOCIMAGE. Imaging takes approximately 2 weeks from date of lodgement.

\* The document list for a current/historical extract will be limited unless you requested ALL documents for this extract.

\* In certain circumstances documents may be capped at 250.

Form Type 312 312 312 312A	Date Received 11/07/2006 NOTIFICATION OF DISCHARGE	Date Processed 11/07/2006	No. Pages 1	Effective Date //	Document No. 022527136
484 484E	28/06/2024 Change to Company Company Officeholde	28/06/2024 Details Appointment or r	3 Cessation of A	28/06/2024	9EAB03017
484 484E	30/11/2023 Change to Company Company Officeholde	30/11/2023 Details Appointment or r	2 Cessation of A	30/11/2023	7ECM05664
484 484 484B 484C	31/08/2023 Change to Company Change of Registered Change of Principal F		2 ess)	31/08/2023	7ECH94010

351 351	19/06/2023 Deed Relating to Class	29/06/2023 Order	24	19/06/2023	031066952
484 484A2	17/02/2023 Change to Company De	17/02/2023 tails Change Membe	2 er Name or Address	17/02/2023	7ECB22425
484 484E	05/10/2022 Change to Company De Company Officeholder	05/10/2022 tails Appointment or	2 Cessation of A	05/10/2022	7EBX07243
484 484E	10/11/2021 Change to Company De Company Officeholder	10/11/2021 tails Appointment or	2 Cessation of A	10/11/2021	7EBN12213
484 484E	08/11/2021 Change to Company De Company Officeholder	08/11/2021 tails Appointment or	2 Cessation of A	08/11/2021	7EBN00854
484 484 484B 484C	05/02/2021 Change to Company De Change of Registered A Change of Principal Plac	ddress	2 ress)	05/02/2021	7EBE44822
484 484E	02/04/2020 Change to Company De Company Officeholder	02/04/2020 tails Appointment or	2 Cessation of A	02/04/2020	7EAV31402
488 488M	12/08/2019 Application to Change R Synchronise Review Da			12/08/2019	030603179
484 484E	11/06/2019 Change to Company De Company Officeholder	11/06/2019 stails Appointment or	2 Cessation of A	11/06/2019	7EAM14123
484 484C	19/03/2019 Change to Company De Business (Address)	19/03/2019 stails Change of Princ	2 cipal Place Of	19/03/2019	7EAJ54169
388 388A	31/08/2018 Financial Report Financ Disclosing Entity	31/08/2018 ial Report - Public Co	32 ompany Or	31/12/2017	7EAD67907
484 484E	23/07/2018 Change to Company De Company Officeholder	23/07/2018 tails Appointment or	2 Cessation of A	23/07/2018	7EAC38787
484 484 484O 484N	18/05/2018 Change to Company De Changes to Share Struc Changes to (Members)	ture	4	18/05/2018	030284605

206 206B	18/05/2018 Application For Change c Company From Public to		4 version Of	18/05/2018	030284602
218 218	18/05/2018 Constitution of Company	18/05/2018	35	18/05/2018	030284604
205 205 205A 205B 205J	18/05/2018 Notification of Resolution Changing Company Nam Converting to a Proprieta Altering The Constitution	e	5	14/05/2018	030284603
410 410B	08/05/2018 Application For Reservati Name	08/05/2018 ion of a New Name Upor	1 n Change Of	08/05/2018	8E0161179
410 410B	10/04/2018 Application For Reservati Name	10/04/2018 ion of a New Name Upor	1 n Change Of	10/04/2018	8E0072351
410 410B	10/04/2018 Application For Reservati Name	10/04/2018 ion of a New Name Upol	1 n Change Of	10/04/2018	8E0071649
2601 2601	16/01/2018 Notification of Intention to	19/01/2018 o Give Financial Assistar	2 nce	30/01/2018	030228647
2602 2602A	16/01/2018 Notification of Financial A Company's Own Member		10 ıval By	16/01/2018	030228635
484 484E	10/01/2018 CHANGE TO COMPANY COMPANY OFFICEHOLI		2 INT OR CESSATIO	10/01/2018 ON OF A	7E9799733
484 484 484D 484E	10/01/2018 CHANGE TO COMPANY CHANGE TO ULTIMATE APPOINTMENT OR CES	HOLDING COMPANY	4 NY OFFICEHOLD	10/01/2018 ER	7E9799651
484 484E	06/09/2017 CHANGE TO COMPANY COMPANY OFFICEHOLI	_	2 INT OR CESSATIO	06/09/2017 DN OF A	7E9419873
388 388A	28/08/2017 FINANCIAL REPORT FIN DISCLOSING ENTITY	28/08/2017 NANCIAL REPORT - PU	32 IBLIC COMPANY	31/12/2016 OR	7E9388826
370 370	16/08/2017 NOTIFICATION BY OFFI	30/08/2017 CEHOLDER OF RESIG	2 INATION OR RET	16/08/2017 IREMENT	029983531

484 484A1	14/02/201714/02/2017214/02/20177E8768719CHANGE TO COMPANY DETAILS CHANGE OFFICEHOLDER NAME ORADDRESS
388 388A	24/10/2016 24/10/2016 32 31/12/2015 7E8458769 FINANCIAL REPORT FINANCIAL REPORT - PUBLIC COMPANY OR DISCLOSING ENTITY
484 484E	27/06/2016 27/06/2016 3 27/06/2016 7E8094286 CHANGE TO COMPANY DETAILS APPOINTMENT OR CESSATION OF A COMPANY OFFICEHOLDER
388 388A	29/09/2015 29/09/2015 31 31/12/2014 7E7342665 FINANCIAL REPORT FINANCIAL REPORT - PUBLIC COMPANY OR DISCLOSING ENTITY
484 484E	12/07/201512/07/2015212/07/20157E7122143CHANGE TO COMPANY DETAILS APPOINTMENT OR CESSATION OF ACOMPANY OFFICEHOLDER
484 484E	12/07/201512/07/2015312/07/20157E7122142CHANGE TO COMPANY DETAILS APPOINTMENT OR CESSATION OF ACOMPANY OFFICEHOLDER
484 484A1	15/06/2015 15/06/2015 2 15/06/2015 7E7034597 CHANGE TO COMPANY DETAILS CHANGE OFFICEHOLDER NAME OR ADDRESS
388 388A	21/10/2014       21/10/2014       31       31/12/2013       7E6458252         FINANCIAL REPORT FINANCIAL REPORT - PUBLIC COMPANY OR       DISCLOSING ENTITY       7E6458252
388 388A	30/09/2013         30/09/2013         30         31/12/2012         7E5544946           FINANCIAL REPORT FINANCIAL REPORT - PUBLIC COMPANY OR         DISCLOSING ENTITY         TESSA4946         TESSA4946
484 484E	12/12/201212/12/2012312/12/20127E4907840CHANGE TO COMPANY DETAILS APPOINTMENT OR CESSATION OF ACOMPANY OFFICEHOLDER
388 388 388A 388E	23/08/2012       23/08/2012       29       31/12/2011       7E4672400         FINANCIAL REPORT       FINANCIAL REPORT - PUBLIC COMPANY OR DISCLOSING ENTITY       7E4672400         COMPANY - APPOINT CHANGE NAME/ADDRESS OF AUDITOR       5       5
315 315A	18/06/201211/07/2012104/06/2012028098277NOTICE OF RESIGNATION OR REMOVAL OF AUDITOR RESIGNATION OF AUDITORAUDITORAUDITORAUDITOR
484 484E	16/12/2011         16/12/2011         2         16/12/2011         7E4167166           CHANGE TO COMPANY DETAILS APPOINTMENT OR CESSATION OF A         7E4167166         7E4167166

COMPANY OFFICEHOLDER

388 388 388A 388E		04/11/2011 PUBLIC COMPANY OR DI CHANGE NAME/ADDRES		31/12/2010 TY	7E4066660
343 343	23/03/2011	23/03/2011 ECTION 329(1A) TO REM	1	23/03/2011	027198846
315 315B	28/02/2011 NOTICE OF RESIGNATI AUDITOR	23/03/2011 ON OR REMOVAL OF AL	1 JDITOR REMOVA	15/02/2011 L OF	027198847
484 484 484O 484G	16/08/2010 CHANGE TO COMPANY CHANGES TO SHARE S NOTIFICATION OF SHA	STRUCTURE	2	16/08/2010	7E3110181
388 388A	16/08/2010 FINANCIAL REPORT FII DISCLOSING ENTITY	16/08/2010 NANCIAL REPORT - PUB	40 LIC COMPANY O	31/12/2009 R	7E3110148
309 309A	09/06/2010 NOTIFICATION OF DET/	09/06/2010 AILS OF A CHARGE	11	31/05/2010	7E2951494
484 484 484B 484C	23/12/2009 CHANGE TO COMPANY CHANGE OF REGISTER CHANGE OF PRINCIPA		2 (ADDRESS)	23/12/2009	7E2624466
388 388A	23/12/2009 FINANCIAL REPORT FII DISCLOSING ENTITY	23/12/2009 NANCIAL REPORT - PUB	38 LIC COMPANY C	31/12/2008 PR	7E2623609
484 484E	24/11/2009 CHANGE TO COMPANY COMPANY OFFICEHOL	24/11/2009 ' DETAILS APPOINTMEN DER	2 T OR CESSATIOI	24/11/2009 N OF A	7E2563587
484 484A1	09/07/2009 CHANGE TO COMPANY ADDRESS	10/07/2009 Y DETAILS CHANGE OFF	2 ICEHOLDER NAM	22/06/2009 ME OR	1E5615389
388 388 388E 388A		02/12/2008 CHANGE NAME/ADDRES PUBLIC COMPANY OR DI		31/12/2007 TY	025224649
484 484E	14/10/2008 CHANGE TO COMPANY COMPANY OFFICEHOL	14/10/2008 ' DETAILS APPOINTMEN DER	3 T OR CESSATIOI	01/10/2008 N OF A	1E4860240

					04
315	02/05/2008	13/05/2008	1	26/02/2008	024746324
315A	NOTICE OF RESIGNATION	ON OR REMOVAL OF AU	DITOR RESIGNA	TION OF	
	AUDITOR				
388	23/03/2007	26/04/2007	27	31/12/2006	023408373
388A		ANCIAL REPORT - PUBL		२	
	DISCLOSING ENTITY				
	Diodeoolino Einin				
388	23/03/2007	26/04/2007	28	30/06/2006	023408372
388A		IANCIAL REPORT - PUBL	-		020400012
500A	DISCLOSING ENTITY			`	
	DISCLOSING LINTIT				
484	16/01/2007	16/01/2007	2	05/01/2007	1E2835007
484E		DETAILS APPOINTMENT			122033007
404C	COMPANY OFFICEHOLE	-	UR CESSATION		
		JER			
484	31/08/2006	31/08/2006	2	01/07/2006	1E2475969
484	CHANGE TO COMPANY		2	01/07/2000	12247 5909
-					
4840	CHANGES TO SHARE S				
484G	NOTIFICATION OF SHAF	-			
484N	CHANGES TO (MEMBEF	RS) SHARE HOLDINGS			
404	10/07/2006	10/07/2006	2	30/06/2006	1E2291718
484 484E		DETAILS APPOINTMENT			122291710
404E	COMPANY OFFICEHOLI		UR CESSATION		
		JER			
484	10/07/2006	10/07/2006	2	30/06/2006	1E2291720
484	CHANGE TO COMPANY		2	00/00/2000	12231720
4840	CHANGES TO SHARE S				
484G	NOTIFICATION OF SHAF				
484N	CHANGES TO (MEMBER	-			
404IN	CHANGES TO (MEMBER	(3) SHARE HULDINGS			
388	29/06/2006	06/07/2006	22	30/06/2005	022887831
388	FINANCIAL REPORT	00/01/2000	22	30/00/2003	022007001
388E		HANGE NAME/ADDRESS			
388A		UBLIC COMPANY OR DIS		$\sim$	
500A				1	
902	22/06/2006	26/06/2006	4	20/12/2002	023010527
902	SUPPLEMENTARY DOC		7	20/12/2002	020010021
302	Alters 0E8 194 053	OMENT			
	Allers 020 194 000				
902	22/06/2006	26/06/2006	2	30/07/2003	023010530
902	SUPPLEMENTARY DOC		2	30/01/2003	023010330
902	Alters 5E1 115 857	UNENT			
	Allers SET 115 057				
902	22/06/2006	26/06/2006	2	30/06/2003	023010529
902 902	SUPPLEMENTARY DOC		2	0010012000	020010028
302					
	Alters 5E1 115 883				
002	22/06/2006	26/06/2006	2	14/01/2005	022040520
902	22/06/2006 SUPPLEMENTARY DOC	26/06/2006	2	14/01/2005	023010528
902					
	Alters 5E1 329 202				

484 484 484G 484O 484N	19/06/2006 CHANGE TO COMPAN NOTIFICATION OF SH CHANGES TO SHARE CHANGES TO (MEMB	IARE ISSUE	3 GS	19/06/2006	022836337
484 484A1	04/04/2005 CHANGE TO COMPAN ADDRESS	04/04/2005 NY DETAILS CHANGE (	2 DFFICEHOLDEF	16/03/2005 R NAME OR	1E0803646
484 484N	27/01/2005 CHANGE TO COMPAN HOLDINGS Altered by 023 010 528	27/01/2005 NY DETAILS CHANGES 3	2 5 TO (MEMBERS	14/01/2005 6) SHARE	5E1329202
484 484A1	14/05/2004 CHANGE TO COMPAN ADDRESS	14/05/2004 NY DETAILS CHANGE (	2 DFFICEHOLDEF	30/04/2004 R NAME OR	5E1210741
309 309A	16/12/2003 NOTIFICATION OF DE	16/12/2003 TAILS OF A CHARGE	42	01/12/2003	019528639
484 484 484O 484G 484N	27/10/2003 CHANGE TO COMPAN CHANGES TO SHARE NOTIFICATION OF SH CHANGES TO (MEMB Altered by 023 010 529	E STRUCTURE IARE ISSUE BERS) SHARE HOLDING	2 GS	30/06/2003	5E1115883
484 484 484O 484G 484N	27/10/2003 CHANGE TO COMPAN CHANGES TO SHARE NOTIFICATION OF SH CHANGES TO (MEMB Altered by 023 010 530	E STRUCTURE IARE ISSUE BERS) SHARE HOLDING	2 GS	30/07/2003	5E1115857
304 304A	01/07/2003 NOTIFICATION OF CH COMPANY	01/07/2003 IANGE TO OFFICEHOL	1 .DERS OF AUS <sup>-</sup>	26/06/2003 IRALIAN	5E1066864
304 304A	07/02/2003 NOTIFICATION OF CH COMPANY	07/02/2003 IANGE TO OFFICEHOL	2 DERS OF AUS	01/02/2003 IRALIAN	5E1012222
316 316G	24/01/2003 ANNUAL RETURN - U	24/01/2003 NLISTED PUBLIC COM	3 IPANY	09/01/2003	5E0990173
218 218	23/12/2002 CONSTITUTION OF C	23/12/2002 OMPANY	33	23/12/2002	018727140
201	20/12/2002	23/12/2002	3	20/12/2002	0E8194053

201A APPLICATION FOR REGISTRATION AS A PUBLIC COMPANY Altered by 023 010 527

#### - Annual Returns -

Year	Return Due	Extended Return Due	AGM Due	Extended AGM Due	AGM Held Date	Outstanding
2002	31/01/2003	//	//	//	//	No

## - Financial Reports -

Document No.	Balance Date	Report Due	AGM Due	Extended AGM Due	AGM Held	Outstanding
022887831	30/06/2005	30/11/2005	//	//	//	No
023408372	30/06/2006	30/11/2006	//	//	14/08/2006	No
023408373	31/12/2006	31/05/2007	//	//	14/03/2007	No
025224649	31/12/2007	30/04/2008	//	//	//	No
7E2623609	31/12/2008	30/04/2009	//	//	//	No
7E3110148	31/12/2009	30/04/2010	//	//	//	No
7E4066660	31/12/2010	30/04/2011	//	//	//	No
7E4672400	31/12/2011	30/04/2012	//	//	//	No
7E5544946	31/12/2012	30/04/2013	//	//	//	No
7E6458252	31/12/2013	30/04/2014	//	//	//	No
7E7342665	31/12/2014	30/04/2015	//	//	//	No
7E8458769	31/12/2015	30/04/2016	//	//	//	No
7E9388826	31/12/2016	30/04/2017	//	//	//	No
7EAD67907	31/12/2017	30/04/2018	//	//	//	No

## - Company Contact Addresses -

#### - Contact Address for ASIC use only

Address:	GPO BOX 565 BRISBANE QLD 4001
Start Date:	14/12/2021

\*\*\* End of Document \*\*\*

# (creditor) watch

Credit Report

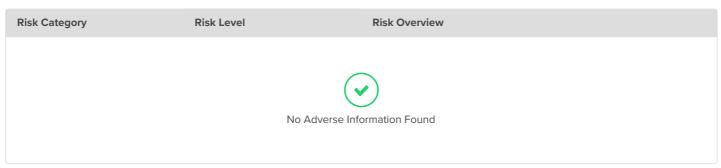
Credit Report	<ul> <li>Included</li> </ul>
RiskScore	<ul> <li>Included</li> </ul>
Payment Rating	× Not Included
CW Bankruptcy Check (PIRS)	× Not Included
ASIC Data (On File)	× Not Included
ASIC Current Extract	× Not Included
ASIC Current & Historical	× Not Included
PPSR ACN	× Not Included
PPSR ABN	× Not Included
PPSR Business Name	× Not Included
Append Docs Lodged	<ul> <li>Included</li> </ul>
Append Business Names	<ul> <li>Included</li> </ul>
Append Credit Enquiries	<ul> <li>Included</li> </ul>

(creditor) watch

# Summary

<b>B2 / 626</b> Low Risk	51 Credit Enquiries	Registered
No Registered Defaults	No Court Actions	No Mercantile Enquiries
No ASIC Published Notices	No Critical ASIC Documents	Important Cross Directorships Not Available

Adverse





## ABR Data

Main Name	ARL COLLECT PTY LTD
ABN	96 103 234 653
Registered Date	01-01-2003
Entity Status	Active
Entity Type	Australian Private Company
GST Status	Registered for GST (from 01-01-2003)
Main Physical Address	QLD 4066 (from 13-07-2018)
ABN Last Updated	17-03-2021

#### ASIC Data

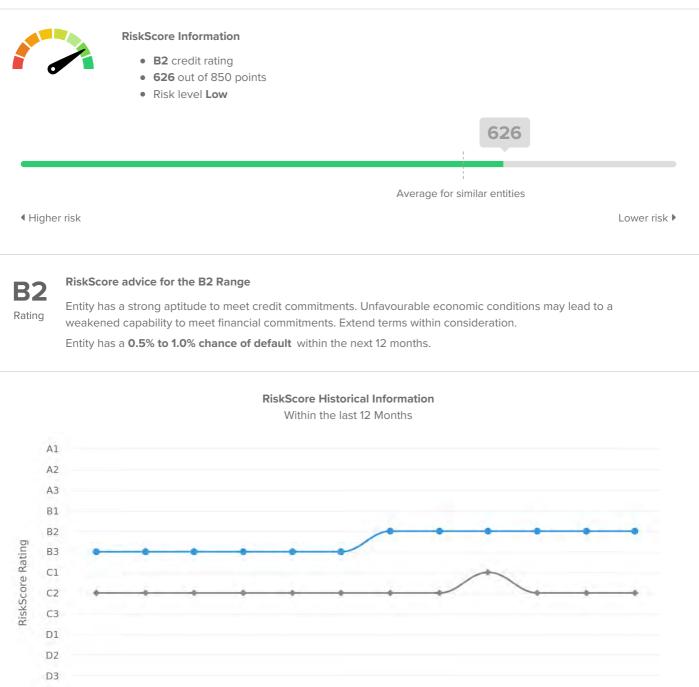
Name	ARL COLLECT PTY LTD
Registered Office Address	LEVEL 6 15 WILIAM STREET MELBOURNE VIC 3000
ACN	103 234 653
Registered Date	23-12-2002
Next Review Date	10-11-2024
Status	Registered
Company Type	Australian Proprietary Company
Class	Limited By Shares
Subclass	Proprietary Company
Locality	MELBOURNE VIC 3000
Regulator	Australian Securities & Investments Commission

(creditor) watch

ANZSIC Classification	Professional, Scientific and Technical Services Professional, Scientific and Technical Services (Except Computer System Design and Related Services) Management and Related Consulting Services Management Advice and Related Consulting Services
NACE Classification	Other information service activities n.e.c. Public relations and communication activities Business and other management consultancy activities Translation and interpretation activities Other professional, scientific and technical activities n.e.c. Other human resources provision



## RiskScore



 The CreditorWatch RiskScore is the most advanced algorithm in the market and is designed to ensure you make the right decision. The RiskScore has been developed using the latest machine learning techniques in combination with CreditorWatch's extensive data. The CreditorWatch RiskScore should be used in partnership with your internal credit procedures and policies.

Jan 24

Feb 24

- Industry RiskScore

Mar 24 Apr 24

May 24

Jun 24

Today

What is "probability of default"?

Aug 23

Sep 23

Oct 23

Nov 23 Dec 23

Entity RiskScore

EF

This is the likelihood that an entity will NOT be able to meet their financial commitments in the next 12 months eg: pay an invoice.

Report Generated: 15-07-2024 ASIC Extract: Not Included ASIC Extract Status: ASIC Extract Recommended

(creditor) watch

RiskScore Rating	Risk Level	Recommendation
A1, A2, A3	Very Low	Very strong credit quality based on behavioural and business demographics. Likelihood of default or insolvency is considered very low. Extend terms within consideration.
B1, B2	Low	Strong credit quality based on behavioural and business demographics. Likelihood of default or insolvency is considered very low. Extend terms within consideration.
B3, C1	Neutral	Lower than average default risk for an Australian business. Business demographics and behaviours indicative of low likelihood of default or insolvency in the short to medium term. Extend terms and monitor ongoing payment behaviour.
C2	Acceptable	Average default risk for an Australian business. Standard underwriting criteria and due diligence recommended prior to extending credit. Extend terms, closely monitor ongoing payment behaviour.
C3	Potential Risk	Behaviours and business demographics may indicate increased risk for some businesses in this group. Assessment of the entity's financial position and cashflow is recommended prior to extending material unsecured credit.
D1, D2, D3	High	Risk of default or insolvency is significantly higher than the average for Australian businesses. COD trading highly recommended.
E	Impaired	Entity is highly vulnerable to default or insolvency in the short term.
F	Defaulted	One or more creditors has initiated legal proceedings or other significant actions in response to unpaid debt obligations, or the entity is entering or has entered insolvency.

Please note that the rating and recommendation should be used in partnership with your company's internal credit procedures and policies. The rating should not be used as the sole reason in making decision about the entity.

(creditor) watch

# **Credit Enquiries** 51 20 Last 12 Months Last 5 Years **Credit Enquiries** Within the last 12 Months 5 4 Total Enquiries 3

Nov 23

Dec 23

- Enquiries

Jan 24

Feb 24 Mar 24 Apr 24 May 24 Jun 24

## Enquiries Ordered by Industry

Jul 23

Aug 23 Sep 23 Oct 23

2

1

0

Industry (ANZSIC Division)	No of Enquiries
Information Media and Telecommunications (J)	10
Transport, Postal and Warehousing (I)	4
Financial and Insurance Services (K)	2
Administrative and Support Services (N)	1
Other Services (S)	1
Professional, Scientific and Technical Services (M)	1
Wholesale Trade (F)	1
Total Enquiries (within the last 12 months)	20

(creditor) watch

Jul 24

## Enquiries Ordered by Date

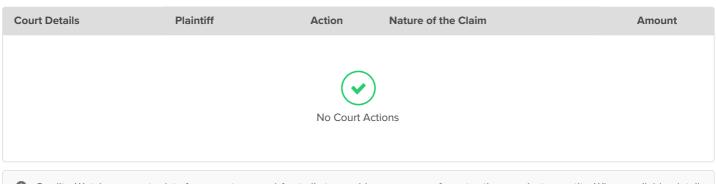
Industry (ANZSIC Division)	Date
Information Media and Telecommunications (J)	15-07-2024
Other Services (S)	15-07-2024
Professional, Scientific and Technical Services (M)	09-07-2024
Information Media and Telecommunications (J)	21-06-2024
Information Media and Telecommunications (J)	20-06-2024
Financial and Insurance Services (K)	11-06-2024
Information Media and Telecommunications (J)	07-05-2024
Transport, Postal and Warehousing (I)	23-04-2024
Wholesale Trade (F)	17-04-2024
Administrative and Support Services (N)	16-04-2024
Information Media and Telecommunications (J)	04-04-2024
Information Media and Telecommunications (J)	15-03-2024
Transport, Postal and Warehousing (I)	15-03-2024
Financial and Insurance Services (K)	07-02-2024
Transport, Postal and Warehousing (I)	01-02-2024
Information Media and Telecommunications (J)	29-01-2024
Information Media and Telecommunications (J)	20-12-2023
Information Media and Telecommunications (J)	01-12-2023
Transport, Postal and Warehousing (I)	27-11-2023
Information Media and Telecommunications (J)	26-10-2023

Credit enquiries provide an indication of the number of times an entity's credit file has been accessed. For credit enquiries performed in the last 12 months, the date of the enquiry and the industry of the business, sole trader or individual performing the credit enquiry is detailed in the graph and table.

(creditor) watch

# Risk Data

## Court Actions



CreditorWatch aggregate data from courts around Australia to provide a summary of court actions against an entity. When available, details of the action include location, case number, state, plaintiff, nature of the claim, action type and dollar amount.

## **Payment Defaults**

Added	Invoice Due	Submitted By	Amount	Status
		No Payment Defaults Lodged		
		, ,		

1 A default indicates that the debtor has failed to make a payment for goods or services. Payment Defaults are unique to CreditorWatch and can have one of three statuses: outstanding, partial payment or settled.

#### Tax Defaults

Date Added	Date Updated	Submitted By	Status	Amount
		$\checkmark$		
	N	o Tax Defaults Lodged		

 A tax default indicates that a business has overdue tax payments and has failed to respond to a notice of disclosure by The Australian Taxation Office (ATO). Tax defaults are only lodged on debts that are over 90 days overdue and are over a value of \$100,000.

(creditor) watch

Mercantile	e Enquiries		76
	Enquiry Date	Mercantile Agent	
		No Mercantile Enquiries Lodged	
	antile enquiry is an indication that a me e of debt collection.	rcantile agency (or debt collection agency) has conducted a	an enquiry on this entity for the



# Status Changes

## ASIC Entity Status Changes

Change Date	ASIC Status
23-12-2002	Registered (Current status)

• The most common ASIC entity statuses are: registered, deregistered, external administration and strike-off action in progress. This section identifies if there have any been changes to the status of the entity's ACN, and the date the changes have occurred.



# **Business Names**

## Registered Business Index

Business Name	Status	Registered Number	Address
ARL COLLECT	Registered	NNI: 641490922 ACN: 103234653 ASIC: 96103234653	Melbourne 3000 VIC
SMS FACTORING	Cancelled	NNI: 107460435 NSW : BN98026089	Not Available
STATEWIDE MERCANTILE SERVICES (NT)	Cancelled	NNI: 118124931 NT : BN01029526	Not Available
BISHOP COLLECTIONS	Cancelled	NNI: 130547705 QLD : BN20733963	Not Available
STATEWIDE MERCANTILE SERVICES (QLD)	Cancelled	NNI: 87587111 QLD : BN7295625	Not Available
STATEWIDE MERCANTILE SERVICES (SA)	Cancelled	NNI: 95844992 SA : BN03859733	Not Available
STATEWIDE MERCANTILE SERVICES (TAS)	Cancelled	NNI: 89240540 TAS : 119805B	Not Available
STATEWIDE MERCANTILE SERVICES (VIC)	Cancelled	NNI: 102255710 VIC : B1652793Y	Not Available
ACCORD CREDIT MANAGEMENT	Cancelled	NNI: 105291512 VIC : B1698684K	Not Available
BISHOP COLLECTIONS	Cancelled	NNI: 130495439 VIC : B2089718H	Not Available
STATEWIDE MERCANTILE SERVICES	Cancelled	NNI: 114916880 WA : BN10289460	Not Available

(creditor) watch

## Registered Business Names

Name	Business Name Type	Source
ACCORD CREDIT MANAGEMENT	Business Name	ABR
ARL COLLECT	Business Name	ABR
ARL COLLECT PTY LTD	Main Name	ABR
AUSTRALIAN RECEIVABLES LTD	Main Name	ABR
AUSTRALIAN RECEIVABLES LTD	Former Name	ASIC
BISHOP COLLECTIONS	Business Name	ABR
BISHOP COLLECTIONS	Business Name	ABR
BISHOP COLLECTIONS	Business Name	ABR
NCO BUSINESS SOLUTIONS	Business Name	ABR
NCO BUSINESS SOLUTIONS	Business Name	ABR
NCO BUSINESS SOLUTIONS	Business Name	ABR
Resolve 180	Business Name	ABR
SMS FACTORING	Business Name	ABR
STATEWIDE MERCANTILE SERVICES	Business Name	ABR
STATEWIDE MERCANTILE SERVICES (NT)	Business Name	ABR
STATEWIDE MERCANTILE SERVICES (SA)	Business Name	ABR
STATEWIDE MERCANTILE SERVICES (VIC)	Business Name	ABR

Business names are derived from two data sources, one of which is basic information provided by ABR. The other comes from the business names extract index which, when available, includes the owner of the business name and registered business address.

(creditor) watch

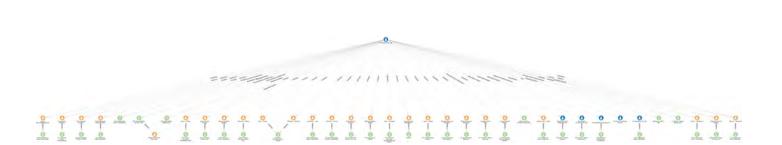
# Appendix

## Disclaimer

CreditorWatch is committed to ensuring that the information provided is accurate and comprehensive however due to data being received from sources not controlled by CreditorWatch we cannot guarantee that it is complete, verified or free of errors. To the extent permitted by law, CreditorWatch will not be held responsible for any errors or omissions therein concerning the information sourced and published in its publications, websites, API or emails.









# **AUSTRALIAN RECEIVABLES FINANCE**

ACN 122 981 533

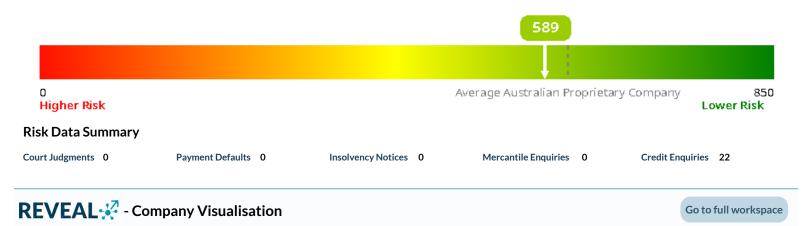


#### ASIC EXTRACT SNAPSHOT

#### **CURRENT ORGANISATION DETAILS**

Date Extracted	01/07/2024	Start Date	13/08/2019
ACN	122 981 533	Name	AUSTRALIAN RECEIVABLES FINANCE PTY LTD
ABN	63 122 981 533	Name Start Date	16/01/2018
Current Name	AUSTRALIAN RECEIVABLES FINANCE PTY LTD	Status	Registered
Registered In	Victoria	Туре	Australian Proprietary Company
<b>Registration Date</b>	04/12/2006	Class	Limited By Shares
Review Date	10/11/2024	Sub Class	Proprietary Company
Company Type	ACN (Australian Company Number)	<b>Disclosing Entity</b>	No
<b>Current Directors</b>	2		
<b>Current Secretaries</b>	1		

Amount Paid
\$1,634,964.00





www.infotrack.com.au 1800 738 524

# ASIC Current & Historical Organisation Extract



#### ASIC Data Extracted 01/07/2024 at 15:37

This extract contains information derived from the AustralianSecurities and Investment Commission's (ASIC) database undersection 1274A of the Corporations Act 2001.Please advise ASIC of any error or omission which you may identify.

No changes to the company information have been detected since last extracted.

### - 122 981 533 AUSTRALIAN RECEIVABLES FINANCE PTY LTD -

ACN (Australian Company Number):	122 981 533	Document No.
ABN:	63 122 981 533	
Current Name:	AUSTRALIAN RECEIVABLES FINANCE PTY LTD	
Registered in:	Victoria	
<b>Registration Date:</b>	04/12/2006	
<b>Review Date:</b>	10/11/2024	
Company Bounded B	By:	
Current Organia	ection Details	

#### - Current Organisation Details -

Name:	AUSTRALIAN RECEIVABLES FINANCE PTY LTD	030690576
Name Start Date:	16/01/2018	
Status:	Registered	
Туре:	Australian Proprietary Company	
Class:	Limited By Shares	
Sub Class:	Proprietary Company	

#### - Former Organisation Details from 04/12/2006 to 15/01/2018 -

Name:	NCO FINANCE (AUSTRALIA) PTY LTD	1E2738256
Name Start Date:	04/12/2006	
Status:	Registered	
Туре:	Australian Proprietary Company	
Class:	Limited By Shares	
Sub Class:	Proprietary Company	

#### - Company Addresses -

- Registered Office		7ECH95167
Address:	LEVEL 6 15 WILLIAM STREET MELBOURNE VIC 3000	
Start Date:	07/09/2023	

#### - Previous Registered Office

7EBE34649

		04
Address:	LEVEL 3 380 DOCKLANDS DRIVE DOCKLANDS VIC 3008	
Start Date:	10/02/2021	
Cease Date:	06/09/2023	
- Previous Registered	Office	7EAG89750
Address:	MERROTTS CHARTERED ACCOUNANTS LEVEL 6 241 ADELAIDE STREET	
Address:	BRISBANE QLD 4000	
Start Date:	14/12/2018	
Cease Date:	09/02/2021	
- Previous Registered	<u>Office</u>	1E2738256
Address:	363 KING STREET MELBOURNE VIC 3000	
Start Date:	04/12/2006	
Cease Date:	13/12/2018	
- Principal Place of Bus	siness	7ECH95167
Address:	LEVEL 6 15 WILLIAM STREET MELBOURNE VIC 3000	
Start Date:	14/08/2023	
- Previous Principal Pla	ace of Business	7EBE34649
Address:	LEVEL 3 380 DOCKLANDS DRIVE DOCKLANDS VIC 3008	
Start Date:	01/02/2021	
Cease Date:	13/08/2023	
- Previous Principal Pla	ace of Business	7EAJ54232
Address:	LEVEL 2 469 LA TROBE STREET MELBOURNE VIC 3000	
Start Date:	01/03/2019	
Cease Date:	31/01/2021	
- Previous Principal Pla	ace of Business	7EAG89750
Address:	LEVEL 2 555 CORONATION DRIVE TOOWONG QLD 4066	
Start Date:	01/12/2018	
Cease Date:	28/02/2019	
- Previous Principal Pla	ace of Business	1E2738256
Address:	363 KING STREET MELBOURNE VIC 3000	
Start Date:	04/12/2006	
Cease Date:	30/11/2018	
-		

# - Company Officers -

#### Note:

A date or address shown as UNKNOWN has not been updated since ASIC took over the records in 1991. For details, order the appropriate historical state or territory documents, available in microfiche or paper format.

\* Check documents listed under ASIC Documents Received for recent changes.

#### **Director**

Name:	FRANK TERRANOVA
Address:	'(FRANK TERRANOVA)' 555 CORONATION DRIVE TOOWONG QLD 4066
Birth Details:	08/04/1969 GEELONG VIC
Appointment Date:	26/06/2024

9EAB03022

Cease Date:	//	85
Name: Address: Birth Details: Appointment Date:	RYAN SHAW 25 TOULON AVENUE WENTWORTH FALLS NSW 2782 25/05/1970 BRAINTREE UNITED KINGDOM 26/06/2024	9EAB03022
Cease Date: Previous Director	//	

Name: Address: Birth Details: Appointment Date: Cease Date:	MATHEW DAVID HOUGH 109 HERRON ROAD PULLENVALE QLD 4069 07/05/1981 WOLLONGONG NSW 31/12/2017 26/06/2024	7E9800157
Name: Address: Birth Details: Appointment Date: Cease Date:	JAMIE GRANT HOUGH 70 LISK STREET PULLENVALE QLD 4069 07/05/1981 WOLLONGONG NSW 31/12/2017 26/06/2024	7E9800157
Name: Address: Birth Details: Appointment Date: Cease Date:	MARCUS LANDON RAWARD 86 GLENLYON DRIVE ASHGROVE QLD 4060 14/08/1972 BRISBANE QLD 31/12/2017 05/07/2018	7E9800157
Name: Address: Birth Details: Appointment Date: Cease Date:	TREVOR BASSINGTHWAIGHTE 7 PETRE AVENUE ALTONA MEADOWS VIC 3028 30/08/1954 FINLEY NSW 03/07/2015 31/12/2017	7E7122138
Name: Address: Birth Details: Appointment Date: Cease Date:	ANTHONY RIVAS '6009' 35 QUEENSBRIDGE STREET SOUTHBANK VIC 3006 07/05/1967 LOS ANGELS, CA UNITED STATES 03/07/2015 24/06/2016	7E7122138
Name: Address: Birth Details: Appointment Date: Cease Date:	PAUL JOSEPH COONEY 35 STONNINGTON PLACE TOORAK VIC 3142 14/11/1952 MELBOURNE VIC 04/12/2006 03/07/2015	1E5615387

## Secretary

Name:	FRANK TERRANOVA	7EBN24533
Address:	'(FRANK TERRANOVA)' 555 CORONATION DRIVE TOOWONG QLD 4066	
Birth Details:	08/04/1969 GEELONG VIC	
Appointment Date:	28/10/2021	
Cease Date:	//	

## Previous Secretary

Name: Address: Birth Details: Appointment Date: Cease Date:	STEPHEN JOHN KELLY 57 GORMAN STREET KALINGA QLD 4030 21/06/1966 BRISBANE QLD 05/10/2022 21/11/2023	7EBX07318
Name: Address: Birth Details: Appointment Date: Cease Date:	DAVID HEWITT PEARCE 18 THOMPSON STREET BIGGERA WATERS QLD 4216 22/03/1977 WARWICKSHIRE UNITED KINGDOM 25/03/2020 28/10/2021	7EAV31401
Name: Address: Birth Details: Appointment Date: Cease Date:	MATHEW DAVID HOUGH 109 HERRON ROAD PULLENVALE QLD 4069 07/05/1981 WOLLONGONG NSW 31/05/2019 25/03/2020	7EAM14118
Name: Address: Birth Details: Appointment Date: Cease Date:	DARREN JOHN COBB 21 ENDWOOD COURT HIGHVALE QLD 4520 30/03/1968 TAROOM QLD 31/12/2017 30/05/2019	7E9800157
Name: Address: Birth Details: Appointment Date: Cease Date:	TREVOR BASSINGTHWAIGHTE 7 PETRE AVENUE ALTONA MEADOWS VIC 3028 30/08/1954 FINLEY NSW 30/10/2009 31/12/2017	7E2566494
Name: Address: Birth Details:	LIANGLIANG ZHUANG 12 TENNYSON COURT TEMPLESTOWE VIC 3106 22/10/1981 SHANGHAI CHINA	7E8768956

Appointment Date:	24/06/2016	
Cease Date:	31/12/2017	
Newser		455045007
Name:	PAUL JOSEPH COONEY	1E5615387
Address:	35 STONNINGTON PLACE TOORAK VIC 3142	
Birth Details:	14/11/1952 MELBOURNE VIC	
Appointment Date:	04/12/2006	
Cease Date:	30/10/2009	

#### - Share Structure -

#### **Current**

Class:	ORDINARY SHARES	7E4907739
Number of Shares Issued:	1634964	
Total Amount Paid / Taken to be Paid:	\$1,634,964.00	
Total Amount Due and Payable:	\$0.00	

#### Note:

For each class of shares issued by a company, ASIC records the details of the twenty members of the class (based on shareholdings). The details of any other members holding the same number of shares as the twentieth ranked member will also be recorded by ASIC on the database. Where available, historical records show that a member has ceased to be ranked amongst the twenty members. This may, but does not necessarily mean, that they have ceased to be a member of the company.

#### - Share/Interest Holding -

#### **Current**

- <u>Holding</u> - Class:	ORD	Number Held:	1634964	7E4907739	
Beneficially Owned:	Yes	Fully Paid:	Yes		
- Members -					
Name:	AUSTRALIAN RECEIVABLES PORTFOLIO PTY LTD				
ACN:	122 037 085				
Address:	363 KING STREET MELBOURNE VIC 3000				
Joint Holding:	No				
Abn:	73 122 037 085				

#### - External Administration Documents -

There are no external administration documents held for this organisation.

#### - Charges -

#### There are no charges held for this organisation.

#### Notes:

On 30 January 2012, the Personal Property Securities Register (PPS Register) commenced.

At that time ASIC transferred all details of current charges to the PPS Registrar.

ASIC can only provide details of satisfied charges prior to that date.

Details of current charges, or charge satisfied since 30 January 2012 can be found on the PPS Register, www.ppsr.gov.au. InfoTrack may cap documents for on-file searches to 250.

#### - Document List -

#### Notes:

\* Documents already listed under Registered Charges are not repeated here.

\* Data from Documents with no Date Processed are not included in this Extract.

\* Documents with '0' pages have not yet been imaged and are not available via DOCIMAGE. Imaging takes approximately 2 weeks from date of lodgement.

\* The document list for a current/historical extract will be limited unless you requested ALL documents for this extract.

\* In certain circumstances documents may be capped at 250.

<b>Form Type</b> 484 484E	Date Received 28/06/2024 Change to Company Company Officeholde	Date Processed 28/06/2024 Details Appointment or er	No. Pages 3 Cessation of A	Effective Date 28/06/2024	Document No. 9EAB03022
484 484E	30/11/2023 Change to Company Company Officeholde	30/11/2023 Details Appointment or er	2 Cessation of A	30/11/2023	7ECM05668
484 484 484B 484C	31/08/2023 Change to Company Change of Registered Change of Principal F		2 ess)	31/08/2023	7ECH95167
351 351	19/06/2023 Deed Relating to Clas	29/06/2023 ss Order	24	19/06/2023	031066952
484 484E	05/10/2022 Change to Company Company Officeholde	05/10/2022 Details Appointment or er	2 Cessation of A	05/10/2022	7EBX07318
484 484E	16/11/2021 Change to Company Company Officeholde	16/11/2021 Details Appointment or er	2 Cessation of A	16/11/2021	7EBN28227
484 484E	15/11/2021 Change to Company Company Officeholde	15/11/2021 Details Appointment or er	2 Cessation of A	15/11/2021	7EBN24533

484 484 484B 484C	03/02/2021 Change to Company Det Change of Registered Ad Change of Principal Plac	ldress	2	03/02/2021	7EBE34649
484 484E	02/04/2020	02/04/2020 ails Appointment or Cessa	2 tion of A	02/04/2020	7EAV31401
488 488E		13/08/2019 eview Date of a Company any (10+ Coys/schemes)-		12/08/2019	030690576
484 484E	11/06/2019 Change to Company Del Company Officeholder	11/06/2019 ails Appointment or Cessa	2 tion of A	11/06/2019	7EAM14118
370 370	03/06/2019 Notification By Officehold	04/06/2019 ler of Resignation or Retire	2 ement	03/06/2019	030591712
484 484C	19/03/2019 Change to Company Def Business (Address)	19/03/2019 ails Change of Principal Pl	2 ace Of	19/03/2019	7EAJ54232
484 484 484B 484C	07/12/2018 Change to Company Det Change of Registered Ad Change of Principal Plac	ldress	2	07/12/2018	7EAG89750
CL02 CL02	09/08/2018 Copy of Credit Licence	09/08/2018	3	09/08/2018	0C2001893
484 484E	23/07/2018 Change to Company Del Company Officeholder	23/07/2018 ails Appointment or Cessa	2 tion of A	23/07/2018	7EAC38811
2601 2601	16/01/2018 Notification of Intention to	19/01/2018 o Give Financial Assistance	2 e	30/01/2018	030228646
2602 2602A	16/01/2018 Notification of Financial A Company's Own Membe	19/01/2018 Assistance Details Approva rs	10 Il By	16/01/2018	030228636
CL02 CL02	16/01/2018 Copy of Credit Licence	16/01/2018	4	16/01/2018	0C2001574
205 205A	15/01/2018 Notification of Resolution	16/01/2018 Changing Company Nam	3 e	29/12/2017	030160861
484 484E	10/01/2018 Change to Company Det	10/01/2018 ails Appointment or Cessa	2 tion of A	10/01/2018	7E9800187

Company Officeholder

484	10/01/2018	10/01/2018	3	10/01/2018	7E9800157
484E	Change to Company Deta	ails Appointment or Cessa	tion of A		
	Company Officeholder				
CL02	04/07/2017	04/07/2017	4	04/07/2017	0C2001368
CL02 CL02	Copy of Credit Licence	04/07/2017	4	04/07/2017	002001300
0202					
484	14/02/2017	14/02/2017	2	14/02/2017	7E8768956
484A1	Change to Company Deta	ails Change Officeholder N	lame Or		
	Address				
484	27/06/2016	27/06/2016	2	27/06/2016	7E8094330
484E		DETAILS APPOINTMENT			1 2000 1000
-	COMPANY OFFICEHOLE			-	
CL02	19/04/2016	19/04/2016	4	19/04/2016	0C2000963
CL02	COPY OF CREDIT LICEN	NCE			
484	12/07/2015	12/07/2015	2	12/07/2015	7E7122139
484E		DETAILS APPOINTMENT			
	COMPANY OFFICEHOLD	DER			
484	12/07/2015	12/07/2015	2	12/07/2015	7E7122138
484E	COMPANY OFFICEHOLE	DETAILS APPOINTMENT	OR CESSATIO	N OF A	
CL02	07/04/2015	07/04/2015	4	07/04/2015	0C2000588
CL02	COPY OF CREDIT LICEN	NCE			
484	12/12/2012	12/12/2012	2	12/12/2012	7E4907739
484	CHANGE TO COMPANY CHANGES TO SHARE S				
484O 484G	NOTIFICATION OF SHAF				
484G 484N	CHANGES TO (MEMBER	-			
404IN	CHANGES TO (MEMBER	(3) SHARE HOLDINGS			
CL02	12/05/2011	12/05/2011	4	12/05/2011	0C8003101
CL02	COPY OF CREDIT LICEN	NCE			
			_		
CL02	16/02/2011	16/02/2011	3	16/02/2011	0C3001981
CL02	COPY OF CREDIT LICEN	NCE			
484	25/11/2009	25/11/2009	2	25/11/2009	7E2566494
484E		DETAILS APPOINTMENT	OR CESSATIO	N OF A	
	COMPANY OFFICEHOLD	DER			
484	09/07/2009	10/07/2009	2	22/06/2009	1E5615387
484A1	CHANGE TO COMPANY	DETAILS CHANGE OFFI	CEHOLDER NAM	NE OR	
	ADDRESS				
201	04/12/2006	04/12/2006	3	04/12/2006	1E2738256
	01,12,2000	5., IL/2000	2	0 11 12/2000	, 50200

# - Company Contact Addresses -

#### - Contact Address for ASIC use only

 Address:
 GPO BOX 565 BRISBANE QLD 4001

 Start Date:
 14/12/2021

\*\*\* End of Document \*\*\*

# (creditor) watch

Credit Report

Name	AUSTRALIAN RECEIVABLES FINANCE PTY LTD
ABN	63122981533
ACN	122981533
Document Type	Credit Report
Report Generated	15-07-2024 at 19:31
ASIC Extract	Not Included
ASIC Extract Status	Not Included

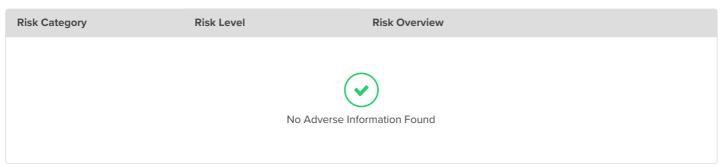
Credit Report	<ul> <li>Included</li> </ul>
RiskScore	<ul> <li>Included</li> </ul>
Payment Rating	× Not Included
CW Bankruptcy Check (PIRS)	× Not Included
ASIC Data (On File)	× Not Included
ASIC Current Extract	× Not Included
ASIC Current & Historical	× Not Included
PPSR ACN	× Not Included
PPSR ABN	× Not Included
PPSR Business Name	× Not Included
Append Docs Lodged	<ul> <li>Included</li> </ul>
Append Business Names	<ul> <li>Included</li> </ul>
Append Credit Enquiries	<ul> <li>Included</li> </ul>

# (creditor) watch

# Summary

B3 / 589 Neutral Risk	22 Credit Enquiries	Registered
No Registered Defaults	No Court Actions	No Mercantile Enquiries
No ASIC Published Notices	No Critical ASIC Documents	Important Cross Directorships Not Available

Adverse





## ABR Data

Main Name	AUSTRALIAN RECEIVABLES FINANCE PTY LTD
ABN	63 122 981 533
Registered Date	04-12-2006
Entity Status	Active
Entity Type	Australian Private Company
GST Status	Registered for GST (from 04-12-2006)
Main Physical Address	VIC 3003 (from 11-06-2019)
ABN Last Updated	11-06-2019

### ASIC Data

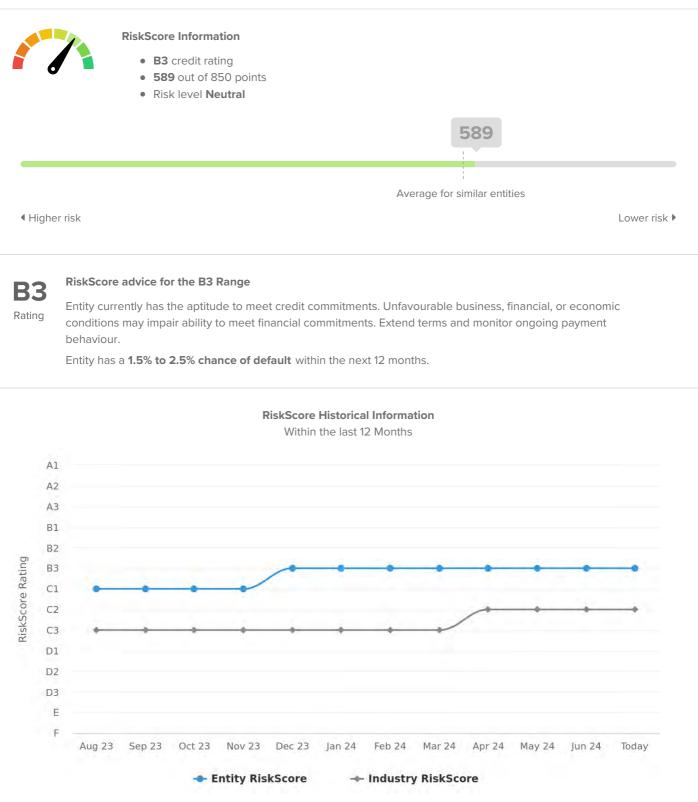
Name	AUSTRALIAN RECEIVABLES FINANCE PTY LTD
Registered Office Address	LEVEL 6 15 WILLIAM STREET MELBOURNE VIC 3000
ACN	122 981 533
Registered Date	04-12-2006
Next Review Date	10-11-2024
Status	Registered
Company Type	Australian Proprietary Company
Class	Limited By Shares
Subclass	Proprietary Company
Locality	MELBOURNE VIC 3000
Regulator	Australian Securities & Investments Commission

(creditor) watch

ANZSIC Classification	Administrative and Support Services Administrative Services Other Administrative Services Credit Reporting and Debt Collection Services
NACE Classification	Activities of collection agencies and credit bureaus Other business support service activities n.e.c.



# RiskScore



The CreditorWatch RiskScore is the most advanced algorithm in the market and is designed to ensure you make the right decision. The RiskScore has been developed using the latest machine learning techniques in combination with CreditorWatch's extensive data. The CreditorWatch RiskScore should be used in partnership with your internal credit procedures and policies.

#### What is "probability of default"?

This is the likelihood that an entity will NOT be able to meet their financial commitments in the next 12 months eg: pay an invoice.

Report Generated: 15-07-2024 ASIC Extract: Not Included ASIC Extract Status: ASIC Extract Recommended

(creditor) watch

RiskScore Rating	Risk Level	Recommendation
A1, A2, A3	Very Low	Very strong credit quality based on behavioural and business demographics. Likelihood of default or insolvency is considered very low. Extend terms within consideration.
B1, B2	Low	Strong credit quality based on behavioural and business demographics. Likelihood of default or insolvency is considered very low. Extend terms within consideration.
B3, C1	Neutral	Lower than average default risk for an Australian business. Business demographics and behaviours indicative of low likelihood of default or insolvency in the short to medium term. Extend terms and monitor ongoing payment behaviour.
C2	Acceptable	Average default risk for an Australian business. Standard underwriting criteria and due diligence recommended prior to extending credit. Extend terms, closely monitor ongoing payment behaviour.
C3	Potential Risk	Behaviours and business demographics may indicate increased risk for some businesses in this group. Assessment of the entity's financial position and cashflow is recommended prior to extending material unsecured credit.
D1, D2, D3	High	Risk of default or insolvency is significantly higher than the average for Australian businesses. COD trading highly recommended.
E	Impaired	Entity is highly vulnerable to default or insolvency in the short term.
F	Defaulted	One or more creditors has initiated legal proceedings or other significant actions in response to unpaid debt obligations, or the entity is entering or has entered insolvency.

Please note that the rating and recommendation should be used in partnership with your company's internal credit procedures and policies. The rating should not be used as the sole reason in making decision about the entity.

(creditor) watch

# 98 **Credit Enquiries** 22 12 Last 5 Years Last 12 Months **Credit Enquiries** Within the last 12 Months 4 3 Total Enquiries 2 1 0 Jul 23 Aug 23 Sep 23 Oct 23 Nov 23 Dec 23 Jan 24 Feb 24 Mar 24 Apr 24 May 24 Jun 24 Jul 24 - Enquiries

# Enquiries Ordered by Industry

Industry (ANZSIC Division)	No of Enquiries
Information Media and Telecommunications (J)	7
Financial and Insurance Services (K)	4
Construction (E)	1
Total Enquiries (within the last 12 months)	12

(creditor) watch

# Enquiries Ordered by Date

Industry (ANZSIC Division)	Date
Information Media and Telecommunications (J)	15-07-2024
Information Media and Telecommunications (J)	21-06-2024
Information Media and Telecommunications (J)	20-06-2024
Information Media and Telecommunications (J)	07-05-2024
Information Media and Telecommunications (J)	04-04-2024
Information Media and Telecommunications (J)	15-03-2024
Financial and Insurance Services (K)	12-03-2024
Financial and Insurance Services (K)	07-03-2024
Financial and Insurance Services (K)	08-02-2024
Information Media and Telecommunications (J)	29-01-2024
Construction (E)	26-09-2023
Financial and Insurance Services (K)	18-07-2023

• Credit enquiries provide an indication of the number of times an entity's credit file has been accessed. For credit enquiries performed in the last 12 months, the date of the enquiry and the industry of the business, sole trader or individual performing the credit enquiry is detailed in the graph and table.



# **Risk Data**

Court Details	Plaintiff	Action	Nature of the Claim	Amount
		<ul> <li>✓</li> </ul>	)	
		No Court A	ctions	

CreditorWatch aggregate data from courts around Australia to provide a summary of court actions against an entity. When available, details of the action include location, case number, state, plaintiff, nature of the claim, action type and dollar amount.

# **Payment Defaults**

Added	Invoice Due	Submitted By	Amount	Status
		No Payment Defaults Lodged		
		, ,		

A default indicates that the debtor has failed to make a payment for goods or services. Payment Defaults are unique to CreditorWatch and can have one of three statuses: outstanding, partial payment or settled.

### Tax Defaults

Date Added	Date Updated	Submitted By	Status	Amount
	N	o Tax Defaults Lodged		

 A tax default indicates that a business has overdue tax payments and has failed to respond to a notice of disclosure by The Australian Taxation Office (ATO). Tax defaults are only lodged on debts that are over 90 days overdue and are over a value of \$100,000.

Mercantile Enquiries			101
Enquir	y Date	Mercantile Agent	
	No Merc	antile Enquiries Lodged	
A Mercantile enquiry is an purpose of debt collection	0	cy (or debt collection agency) has conducted an enquiry on thi	is entity for the



# Status Changes

# ASIC Entity Status Changes

Change Date	ASIC Status
13-08-2019	Registered (Current status)

• The most common ASIC entity statuses are: registered, deregistered, external administration and strike-off action in progress. This section identifies if there have any been changes to the status of the entity's ACN, and the date the changes have occurred.



# **Business Names**

## **Registered Business Index**

Business Name	Status	Registered Number	Address
	There are no busin	ess name extracts registered to this com	pany

#### **Registered Business Names**

Name	Business Name Type	Source
AUSTRALIAN RECEIVABLES FINANCE PTY LTD	Main Name	ABR
NCO FINANCE (AUSTRALIA) PTY LTD	Former Name	ASIC
NCO Finance (Australia) Pty Ltd	Main Name	ABR

Business names are derived from two data sources, one of which is basic information provided by ABR. The other comes from the business names extract index which, when available, includes the owner of the business name and registered business address.



# Appendix

## Disclaimer

CreditorWatch is committed to ensuring that the information provided is accurate and comprehensive however due to data being received from sources not controlled by CreditorWatch we cannot guarantee that it is complete, verified or free of errors. To the extent permitted by law, CreditorWatch will not be held responsible for any errors or omissions therein concerning the information sourced and published in its publications, websites, API or emails.









# AUSTRALIAN RECEIVABLES MANAGEM

# ACN 122 038 706



#### ASIC EXTRACT SNAPSHOT

#### **CURRENT ORGANISATION DETAILS**

Date Extracted	01/07/2024	Start Date	13/08/2019
ACN	122 038 706	Name	AUSTRALIAN RECEIVABLES MANAGEMENT PTY LTD
ABN	72 122 038 706	Name Start Date	16/01/2018
Current Name	AUSTRALIAN RECEIVABLES MANAGEMENT PTY LTD	Status	Registered
Registered In	Victoria	Туре	Australian Proprietary Company
<b>Registration Date</b>	04/10/2006	Class	Limited By Shares
Review Date	10/11/2024	Sub Class	Proprietary Company
Company Type	ACN (Australian Company Number)	<b>Disclosing Entity</b>	No
Current Directors	2		
<b>Current Secretaries</b>	1		

Share Structure (Displaying Top 4 Only)			Go to Full ASIC Results
Class	Class Type	Shares Issued	Amount Paid
ORD	ORDINARY SHARES	179837	\$179,837.00
(credit	or)watch - Credit Score (592)	G	o to Full Credit Report

(creditor) watch - Credit Score (592)

0 Higher Risk			Average Australian Proprieta	ry Company 850 Lower Risk
Risk Data Summary				
Court Judgments 0	Payment Defaults 0	Insolvency Notices 0	Mercantile Enquiries 0	Credit Enquiries 17
EVEAL 🚀 - Co	ompany Visualisation			Go to full workspace
		Anatian Anatian Based by		
	2 1941		11	

www.infotrack.com.au 1800 738 524

# ASIC Current & Historical Organisation Extract



#### ASIC Data Extracted 01/07/2024 at 15:37

This extract contains information derived from the AustralianSecurities and Investment Commission's (ASIC) database undersection 1274A of the Corporations Act 2001.Please advise ASIC of any error or omission which you may identify.

No changes to the company information have been detected since last extracted.

### - 122 038 706 AUSTRALIAN RECEIVABLES MANAGEMENT PTY LTD -

ACN (Australian Company Number):	122 038 706	Document No.
ABN:	72 122 038 706	
Current Name:	AUSTRALIAN RECEIVABLES MANAGEMENT PTY LTD	
Registered in:	Victoria	
<b>Registration Date:</b>	04/10/2006	
<b>Review Date:</b>	10/11/2024	
Company Bounded By	:	
- Current Organisa	tion Details -	
Name:	AUSTRALIAN RECEIVABLES MANAGEMENT PTY LTD	030603180
Name Start Date:	16/01/2018	
Status:	Registered	
Туре:	Australian Proprietary Company	

#### - Former Organisation Details from 04/10/2006 to 15/01/2018 -

Limited By Shares

**Proprietary Company** 

Name:	NCO FINANCIAL MANAGEMENT PTY LTD	1E2570881
Name Start Date:	04/10/2006	
Status:	Registered	
Туре:	Australian Proprietary Company	
Class:	Limited By Shares	
Sub Class:	Proprietary Company	

#### - Company Addresses -

Class:

Sub Class:

- Registered Office		7ECH95699
Address:	LEVEL 6 15 WILLIAM STREET MELBOURNE VIC 3000	
Start Date:	07/09/2023	

#### - Previous Registered Office

7EBE34794

		108
Address:	LEVEL 3 380 DOCKLANDS DRIVE DOCKLANDS VIC 3008	
Start Date:	10/02/2021	
Cease Date:	06/09/2023	
Drovieus Desistered		1E2570881
- <u>Previous Registered</u> Address:	363 KING STREET MELBOURNE VIC 3000	1E2570661
Start Date:	04/10/2006	
Cease Date:	09/02/2021	
Cease Date:	09/02/2021	
- Principal Place of Bus	siness	7ECH95699
Address:	LEVEL 6 15 WILLIAM STREET MELBOURNE VIC 3000	
Start Date:	14/08/2023	
- Previous Principal Pla	ace of Business	7EBE34794
Address:	LEVEL 3 380 DOCKLANDS DRIVE DOCKLANDS VIC 3008	
Start Date:	01/02/2021	
Cease Date:	13/08/2023	
- Previous Principal Pla	ace of Business	7EAJ54248
Address:	LEVEL 2 469 LA TROBE STREET MELBOURNE VIC 3000	1 24004240
Start Date:	01/03/2019	
Cease Date:	31/01/2021	
ocuse bute.		
- <u>Previous Principal Place of Business</u>		1E2570881
Address:	363 KING STREET MELBOURNE VIC 3000	
Start Date:	04/10/2006	
Cease Date:	28/02/2019	

# - Company Officers -

#### Note:

A date or address shown as UNKNOWN has not been updated since ASIC took over the records in 1991. For details, order the appropriate historical state or territory documents, available in microfiche or paper format. \* Check documents listed under ASIC Documents Received for recent changes.

**Director** 

Name: Address: Birth Details: Appointment Date: Cease Date:	FRANK TERRANOVA '(FRANK TERRANOVA)' 555 CORONATION DRIVE TOOWONG QLD 4066 08/04/1969 GEELONG VIC 26/06/2024 //	9EAB03023
Name: Address: Birth Details: Appointment Date: Cease Date:	RYAN SHAW 25 TOULON AVENUE WENTWORTH FALLS NSW 2782 25/05/1970 BRAINTREE UNITED KINGDOM 26/06/2024 //	9EAB03023

## **Previous Director**

Name: Address: Birth Details: Appointment Date: Cease Date:	MATHEW DAVID HOUGH 109 HERRON ROAD PULLENVALE QLD 4069 07/05/1981 WOLLONGONG NSW 31/12/2017 26/06/2024	7E9800214
Name: Address: Birth Details: Appointment Date: Cease Date:	JAMIE GRANT HOUGH 70 LISK STREET PULLENVALE QLD 4069 07/05/1981 WOLLONGONG NSW 31/12/2017 26/06/2024	7E9800214
Name: Address: Birth Details: Appointment Date: Cease Date:	MARCUS LANDON RAWARD 86 GLENLYON DRIVE ASHGROVE QLD 4060 14/08/1972 BRISBANE QLD 31/12/2017 05/07/2018	7E9800214
Name: Address: Birth Details: Appointment Date: Cease Date:	TREVOR BASSINGTHWAIGHTE 7 PETRE AVENUE ALTONA MEADOWS VIC 3028 30/08/1954 FINLEY NSW 03/07/2015 31/12/2017	7E7122128
Name: Address: Birth Details: Appointment Date: Cease Date:	ANTHONY RIVAS '6009' 35 QUEENSBRIDGE STREET SOUTHBANK VIC 3006 07/05/1967 LOS ANGELS, CA UNITED STATES 03/07/2015 24/06/2016	7E7122128
Name: Address: Birth Details: Appointment Date: Cease Date:	PAUL JOSEPH COONEY 35 STONNINGTON PLACE TOORAK VIC 3142 14/11/1952 MELBOURNE VIC 04/10/2006 03/07/2015	1E5615392
Name: Address: Birth Details: Appointment Date: Cease Date:	ALBERT ZEZULINSKI 1101 ROBIN ROAD, GLADWYNE PENNSULVANIA 19035 UNITED STATES 16/04/1947 BALTIMOR, MARYLAND UNITED STATES 04/10/2006 02/12/2010	1E2734690
Name: Address: Birth Details:	JOHN SCHWAB 325 RHOADS AVENUE HADDONFIELD NJ 08033 UNITED STATES 08/11/1967 PHILADELPHIA, PENNSYLVANIA UNITED STATES	1E2835004

Appointment Date:	05/01/2007	
Cease Date:	02/12/2010	
Name:	RICHARD PALMER	7E2933004
Address:	3959 GREEN HILL CHURCH ROAD QUANTICO MD 21856 UNITED STATES	
Birth Details:	22/07/1951 CLEARWATER, FLORIDA UNITED STATES	
Appointment Date:	04/10/2006	
Cease Date:	02/12/2010	
Name:	PAUL EDWARD WEITZEL JNR	1E2734690
Address:	11 LEEDS ROAD MOORESTOWN, NEW JERSEY 08057 UNITED STATES	
Birth Details:	18/06/1958 PHILADELPHIA, PENNSYLVANIA UNITED STATES	
Appointment Date:	04/10/2006	
Cease Date:	05/01/2007	

## Secretary

Name:	FRANK TERRANOVA	7EBN24561
Address:	'(FRANK TERRANOVA)' 555 CORONATION DRIVE TOOWONG QLD 4066	
Birth Details:	08/04/1969 GEELONG VIC	
Appointment Date:	28/10/2021	
Cease Date:	//	

## **Previous Secretary**

Name: Address: Birth Details: Appointment Date: Cease Date:	STEPHEN JOHN KELLY 57 GORMAN STREET KALINGA QLD 4030 21/06/1966 BRISBANE QLD 05/10/2022 21/11/2023	7EBX07336
Name: Address: Birth Details: Appointment Date: Cease Date:	DAVID HEWITT PEARCE 18 THOMPSON STREET BIGGERA WATERS QLD 4216 22/03/1977 WARWICKSHIRE UNITED KINGDOM 25/03/2020 28/10/2021	7EAV31404
Name: Address: Birth Details: Appointment Date: Cease Date:	MATHEW DAVID HOUGH 109 HERRON ROAD PULLENVALE QLD 4069 07/05/1981 WOLLONGONG NSW 31/05/2019 25/03/2020	7EAM14126

Address: Birth Details: Appointment Date: Cease Date:	21 ENDWOOD COURT HIGHVALE QLD 4520 30/03/1968 TAROOM QLD 31/12/2017 30/05/2019	
Name: Address: Birth Details: Appointment Date: Cease Date:	TREVOR BASSINGTHWAIGHTE 7 PETRE AVENUE ALTONA MEADOWS VIC 3028 30/08/1954 FINLEY NSW 30/10/2009 31/12/2017	7E2566450
Name: Address: Birth Details: Appointment Date: Cease Date:	LIANGLIANG ZHUANG 12 TENNYSON COURT TEMPLESTOWE VIC 3106 22/10/1981 SHANGHAI CHINA 24/06/2016 31/12/2017	7E8768940
Name: Address: Birth Details: Appointment Date: Cease Date:	PAUL JOSEPH COONEY 35 STONNINGTON PLACE TOORAK VIC 3142 14/11/1952 MELBOURNE VIC 04/10/2006 30/10/2009	1E5615392

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#### - Share Structure -

#### **Current**

Class:	ORDINARY SHARES	7E4907707
Number of Shares Issued:	179837	
Total Amount Paid / Taken to be Paid:	\$179,837.00	
Total Amount Due and Payable:	\$0.00	

#### Note:

For each class of shares issued by a company, ASIC records the details of the twenty members of the class (based on shareholdings). The details of any other members holding the same number of shares as the twentieth ranked member will also be recorded by ASIC on the database. Where available, historical records show that a member has ceased to be ranked amongst the twenty members. This may, but does not necessarily mean, that they have ceased to be a member of the company.

## - Share/Interest Holding -

#### **Current**

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-----	--

- <u>Holding</u> -				
Class:	ORD	Number Held:	179837	7E4907707
Beneficially Owned:	Yes	Fully Paid:	Yes	
- Members -				
Name:	AUSTRALIAN RECEIVABLES PORTFOLIO PTY LTD			
ACN:	122 037 085			
Address:	363 KING STREET MELBOURNE VIC 3000			
Joint Holding:	No			
Abn:	73 122 037 085			

#### - External Administration Documents -

There are no external administration documents held for this organisation.

#### - Charges -

#### There are no charges held for this organisation.

#### Notes:

On 30 January 2012, the Personal Property Securities Register (PPS Register) commenced.

At that time ASIC transferred all details of current charges to the PPS Registrar.

ASIC can only provide details of satisfied charges prior to that date.

Details of current charges, or charge satisfied since 30 January 2012 can be found on the PPS Register, www.ppsr.gov.au. InfoTrack may cap documents for on-file searches to 250.

#### - Document List -

#### Notes:

\* Documents already listed under Registered Charges are not repeated here.

\* Data from Documents with no Date Processed are not included in this Extract.

\* Documents with '0' pages have not yet been imaged and are not available via DOCIMAGE. Imaging takes approximately 2 weeks from date of lodgement.

\* The document list for a current/historical extract will be limited unless you requested ALL documents for this extract.

\* In certain circumstances documents may be capped at 250.

Form Type	Date Received	Date Processed	No. Pages	Effective Date	Document No.
484	28/06/2024	28/06/2024	3	28/06/2024	9EAB03023
484E	Change to Company	Details Appointment or	Cessation of A		
	Company Officeholde	er			
484	30/11/2023	30/11/2023	2	30/11/2023	7ECM05669
484E	Change to Company	Details Appointment or	Cessation of A		
	Company Officeholde	er			
484	31/08/2023	31/08/2023	2	31/08/2023	7ECH95699
484	Change to Company Details				
484B	Change of Registered	d Address			

					113
484C	Change of Principal Place	ce of Business (Addr	ess)		
351 351	19/06/2023 Deed Relating to Class	29/06/2023 Order	24	19/06/2023	031066952
484 484E	05/10/2022 Change to Company De Company Officeholder	05/10/2022 tails Appointment or	2 Cessation of A	05/10/2022	7EBX07336
484 484E	16/11/2021 Change to Company De Company Officeholder	16/11/2021 tails Appointment or	2 Cessation of A	16/11/2021	7EBN28277
484 484E	15/11/2021 Change to Company De Company Officeholder	15/11/2021 etails Appointment or	2 Cessation of A	15/11/2021	7EBN24561
484 484 484B 484C	03/02/2021 Change to Company De Change of Registered A Change of Principal Plac	ddress	2 ess)	03/02/2021	7EBE34794
484 484E	02/04/2020 Change to Company De Company Officeholder	02/04/2020 tails Appointment or	2 Cessation of A	02/04/2020	7EAV31404
488 488M	12/08/2019 Application to Change R Synchronise Review Da			12/08/2019	030603180
484 484E	11/06/2019 Change to Company De Company Officeholder	11/06/2019 tails Appointment or	2 Cessation of A	11/06/2019	7EAM14126
370 370	03/06/2019 Notification By Officehol	04/06/2019 der of Resignation o	2 r Retirement	03/06/2019	030591711
484 484C	19/03/2019 Change to Company De Business (Address)	19/03/2019 stails Change of Princ	2 cipal Place Of	19/03/2019	7EAJ54248
CL02 CL02	09/08/2018 Copy of Credit Licence	09/08/2018	3	09/08/2018	0C2001892
484 484E	23/07/2018 Change to Company De Company Officeholder	23/07/2018 stails Appointment or	2 Cessation of A	23/07/2018	7EAC38816
2601 2601	16/01/2018 Notification of Intention 1	19/01/2018 to Give Financial Ass	2 sistance	30/01/2018	030228648
2602	16/01/2018	19/01/2018	10	16/01/2018	030228637

					114
2602A	Notification of Financial A Company's Own Member		val By		
CL02 CL02	16/01/2018 Copy of Credit Licence	16/01/2018	4	16/01/2018	0C2001575
205 205A	15/01/2018 Notification of Resolution	16/01/2018 Changing Company Na	3 me	29/12/2017	030160862
484 484E	10/01/2018 Change to Company Det Company Officeholder	10/01/2018 ails Appointment or Ces	2 sation of A	10/01/2018	7E9800238
484 484E 484E	10/01/2018 Change to Company Det CHANGE TO COMPANY COMPANY OFFICEHOL	DETAILS APPOINTME		10/01/2018 ATION OF A	7E9800214
CL02 CL02	04/07/2017 COPY OF CREDIT LICE	04/07/2017 NCE	4	04/07/2017	0C2001369
484 484A1	14/02/2017 CHANGE TO COMPANY ADDRESS	14/02/2017 DETAILS CHANGE OF	2 FICEHOLDER	14/02/2017 NAME OR	7E8768940
484 484A1	28/06/2016 CHANGE TO COMPANY ADDRESS	28/06/2016 DETAILS CHANGE OF	2 FICEHOLDER	28/06/2016 NAME OR	7E8096274
484 484E	28/06/2016 CHANGE TO COMPANY COMPANY OFFICEHOL	-	2 NT OR CESSA	28/06/2016 ATION OF A	7E8095317
CL02 CL02	19/04/2016 COPY OF CREDIT LICE	19/04/2016 NCE	4	19/04/2016	0C2000962
484 484E	12/07/2015 CHANGE TO COMPANY COMPANY OFFICEHOL		2 NT OR CESSA	12/07/2015 ATION OF A	7E7122129
484 484E	12/07/2015 CHANGE TO COMPANY COMPANY OFFICEHOL		2 NT OR CESSA	12/07/2015 ATION OF A	7E7122128
CL02 CL02	10/03/2015 COPY OF CREDIT LICE	10/03/2015 NCE	4	10/03/2015	0C0000151
484 484 484O 484G 484N	12/12/2012 CHANGE TO COMPANY CHANGES TO SHARE S NOTIFICATION OF SHA CHANGES TO (MEMBEI	STRUCTURE RE ISSUE	2	12/12/2012	7E4907707

CL02 CL02	12/05/2011 COPY OF CREDIT LICE	12/05/2011 NCE	4	12/05/2011	0C8003099
CL02 CL02	16/02/2011 COPY OF CREDIT LICE	16/02/2011 NCE	3	16/02/2011	0C3001982
484 484E	14/12/2010 CHANGE TO COMPANY COMPANY OFFICEHOL	14/12/2010 ´ DETAILS APPOINTMEN` DER	2 T OR CESSATIO	14/12/2010 N OF A	7E3361096
484 484A1	02/06/2010 CHANGE TO COMPANY ADDRESS	02/06/2010 Í DETAILS CHANGE OFFI	2 CEHOLDER NAM	02/06/2010 /IE OR	7E2933004
484 484E	25/11/2009 CHANGE TO COMPANY COMPANY OFFICEHOL	25/11/2009 ' DETAILS APPOINTMEN' DER	2 T OR CESSATIO	25/11/2009 N OF A	7E2566450
484 484A1	09/07/2009 CHANGE TO COMPANY ADDRESS	10/07/2009 Í DETAILS CHANGE OFFI	2 CEHOLDER NAM	22/06/2009 /IE OR	1E5615392
484 484E	16/01/2007 CHANGE TO COMPANY COMPANY OFFICEHOL	16/01/2007 ´ DETAILS APPOINTMEN` DER	2 T OR CESSATIO	05/01/2007 N OF A	1E2835004
484 484E	01/12/2006 CHANGE TO COMPANY COMPANY OFFICEHOL	01/12/2006 ´ DETAILS APPOINTMEN` DER	3 T OR CESSATIO	04/10/2006 N OF A	1E2734690

201	04/10/2006	04/10/2006	3	04/10/2006	1E2570881
201C	APPLICATION FOR RE	GISTRATION AS A F	PROPRIETARY CO	MPANY	

# - Company Contact Addresses -

- Contact Address for ASIC use only GPO BOX 565 BRISBANE QLD 4001 Address: Start Date: 14/12/2021

\*\*\* End of Document \*\*\*

# (creditor) watch

Credit Report

Name	AUSTRALIAN RECEIVABLES MANAGEMENT PTY LTD
ABN	72122038706
ACN	122038706
Document Type	Credit Report
Report Generated	15-07-2024 at 19:31
ASIC Extract	Not Included
ASIC Extract Status	Not Included

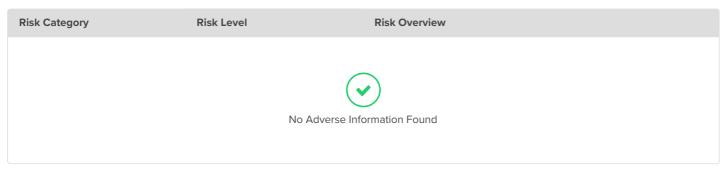
Credit Report	✓ Included
RiskScore	✓ Included
Payment Rating	× Not Included
CW Bankruptcy Check (PIRS)	× Not Included
ASIC Data (On File)	× Not Included
ASIC Current Extract	× Not Included
ASIC Current & Historical	× Not Included
PPSR ACN	× Not Included
PPSR ABN	× Not Included
PPSR Business Name	× Not Included
Append Docs Lodged	✓ Included
Append Business Names	✓ Included
Append Credit Enquiries	✓ Included

(creditor) watch

# Summary

B3 / 592 Neutral Risk	<b>17</b> Credit Enquiries	Registered
No Registered Defaults	No Court Actions	No Mercantile Enquiries
No ASIC Published Notices	No Critical ASIC Documents	Important Cross Directorships Not Available

#### Adverse





#### ABR Data

Main Name	AUSTRALIAN RECEIVABLES MANAGEMENT PTY LTD
ABN	72 122 038 706
Registered Date	04-10-2006
Entity Status	Active
Entity Type	Australian Private Company
GST Status	Registered for GST (from 04-10-2006)
Main Physical Address	VIC 3003 (from 05-11-2018)
ABN Last Updated	19-07-2019

### ASIC Data

Name	AUSTRALIAN RECEIVABLES MANAGEMENT PTY LTD
Registered Office Address	LEVEL 6 15 WILLIAM STREET MELBOURNE VIC 3000
ACN	122 038 706
Registered Date	04-10-2006
Next Review Date	10-11-2024
Status	Registered
Company Type	Australian Proprietary Company
Class	Limited By Shares
Subclass	Proprietary Company
Locality	MELBOURNE VIC 3000
Regulator	Australian Securities & Investments Commission

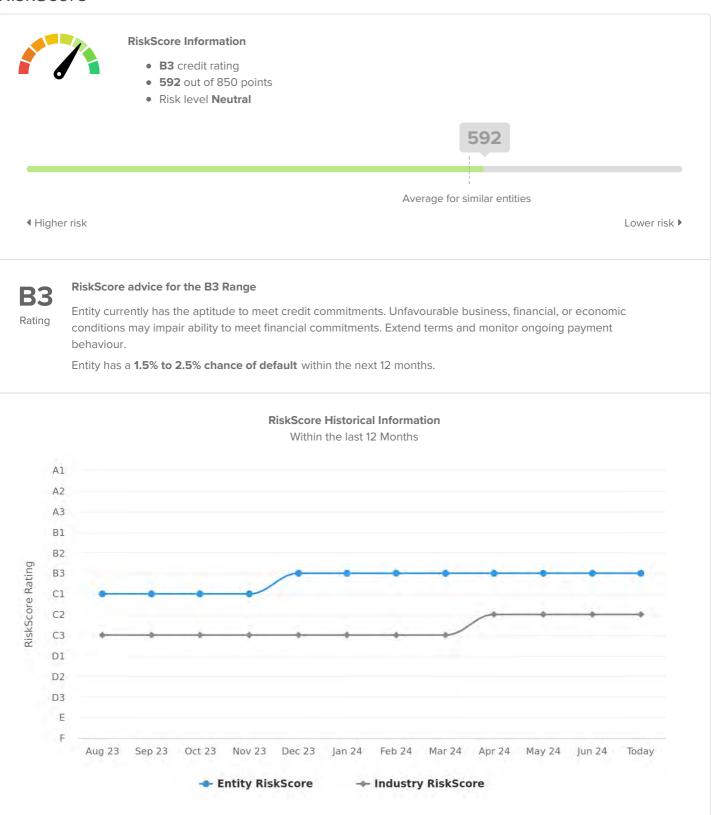
(creditor) watch

**ANZSIC Classification** 

	Credit Reporting and Debt Collection Services
NACE Classification	Activities of collection agencies and credit bureaus Other business support service activities n.e.c.



# RiskScore



 The CreditorWatch RiskScore is the most advanced algorithm in the market and is designed to ensure you make the right decision. The RiskScore has been developed using the latest machine learning techniques in combination with CreditorWatch's extensive data. The CreditorWatch RiskScore should be used in partnership with your internal credit procedures and policies.

#### What is "probability of default"?

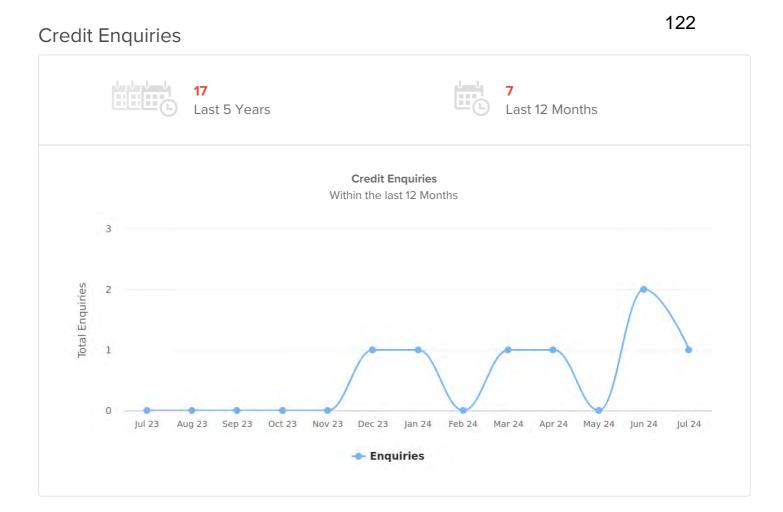
This is the likelihood that an entity will NOT be able to meet their financial commitments in the next 12 months eg: pay an invoice.

Report Generated: 15-07-2024 ASIC Extract: Not Included ASIC Extract Status: ASIC Extract Recommended

RiskScore Rating	Risk Level	Recommendation
A1, A2, A3	Very Low	Very strong credit quality based on behavioural and business demographics. Likelihood of default or insolvency is considered very low. Extend terms within consideration.
B1, B2	Low	Strong credit quality based on behavioural and business demographics. Likelihood of default or insolvency is considered very low. Extend terms within consideration.
B3, C1	Neutral	Lower than average default risk for an Australian business. Business demographics and behaviours indicative of low likelihood of default or insolvency in the short to medium term. Extend terms and monitor ongoing payment behaviour.
C2	Acceptable	Average default risk for an Australian business. Standard underwriting criteria and due diligence recommended prior to extending credit. Extend terms, closely monitor ongoing payment behaviour.
C3	Potential Risk	Behaviours and business demographics may indicate increased risk for some businesses in this group. Assessment of the entity's financial position and cashflow is recommended prior to extending material unsecured credit.
D1, D2, D3	High	Risk of default or insolvency is significantly higher than the average for Australian businesses. COD trading highly recommended.
E	Impaired	Entity is highly vulnerable to default or insolvency in the short term.
F	Defaulted	One or more creditors has initiated legal proceedings or other significant actions in response to unpaid debt obligations, or the entity is entering or has entered insolvency.

Please note that the rating and recommendation should be used in partnership with your company's internal credit procedures and policies. The rating should not be used as the sole reason in making decision about the entity.

(creditor) watch



# Enquiries Ordered by Industry

Industry (ANZSIC Division)	No of Enquiries
Information Media and Telecommunications (J)	6
Retail Trade (G)	1
Total Enquiries (within the last 12 months)	7

# Enquiries Ordered by Date

Industry (ANZSIC Division)	Date
Information Media and Telecommunications (J)	15-07-2024
Information Media and Telecommunications (J)	21-06-2024
Information Media and Telecommunications (J)	20-06-2024
Information Media and Telecommunications (J)	04-04-2024
Information Media and Telecommunications (J)	15-03-2024
Information Media and Telecommunications (J)	29-01-2024
Retail Trade (G)	12-12-2023

# (creditor) watch

Credit enquiries provide an indication of the number of times an entity's credit file has been accessed. For credit enquiries performed in the last 12 months, the date of the enquiry and the industry of the business, sole trader or individual performing the credit enquiry is detailed in the graph and table.



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# **Risk Data**

Court Details	Plaintiff	Action	Nature of the Claim	Amount
			)	
		No Court A	actions	

CreditorWatch aggregate data from courts around Australia to provide a summary of court actions against an entity. When available, details of the action include location, case number, state, plaintiff, nature of the claim, action type and dollar amount.

# **Payment Defaults**

Added	Invoice Due	Submitted By	Amount	Status
		No Payment Defaults Lodge	d	

A default indicates that the debtor has failed to make a payment for goods or services. Payment Defaults are unique to CreditorWatch and can have one of three statuses: outstanding, partial payment or settled.

## Tax Defaults

Date Added	Date Updated	Submitted By	Status	Amount
		$\checkmark$		
	N	o Tax Defaults Lodged		

 A tax default indicates that a business has overdue tax payments and has failed to respond to a notice of disclosure by The Australian Taxation Office (ATO). Tax defaults are only lodged on debts that are over 90 days overdue and are over a value of \$100,000.

Mercantile Enquiries		125		
Enquiry Date	Mercantile Agent			
	No Mercantile Enquiries Lodged			
A Mercantile enquiry is an indication that a mercantile agency (or debt collection agency) has conducted an enquiry on this entity for the purpose of debt collection.				



# Status Changes

# ASIC Entity Status Changes

Change Date	ASIC Status
13-08-2019	Registered (Current status)

• The most common ASIC entity statuses are: registered, deregistered, external administration and strike-off action in progress. This section identifies if there have any been changes to the status of the entity's ACN, and the date the changes have occurred.



# **Business Names**

## **Registered Business Index**

Business Name	Status	Registered Number	Address
	There are no busin	ess name extracts registered to this comp	any

#### **Registered Business Names**

Name	Business Name Type	Source
AUSTRALIAN RECEIVABLES MANAGEMENT PTY LTD	Main Name	ABR
NCO FINANCIAL MANAGEMENT PTY LTD	Former Name	ASIC
NCO Financial Management Pty Ltd	Main Name	ABR

Business names are derived from two data sources, one of which is basic information provided by ABR. The other comes from the business names extract index which, when available, includes the owner of the business name and registered business address.



# Appendix

## Disclaimer

CreditorWatch is committed to ensuring that the information provided is accurate and comprehensive however due to data being received from sources not controlled by CreditorWatch we cannot guarantee that it is complete, verified or free of errors. To the extent permitted by law, CreditorWatch will not be held responsible for any errors or omissions therein concerning the information sourced and published in its publications, websites, API or emails.









# AUSTRALIAN RECEIVABLES PORTFOL

# ACN 122 037 085



Go to Full Credit Report

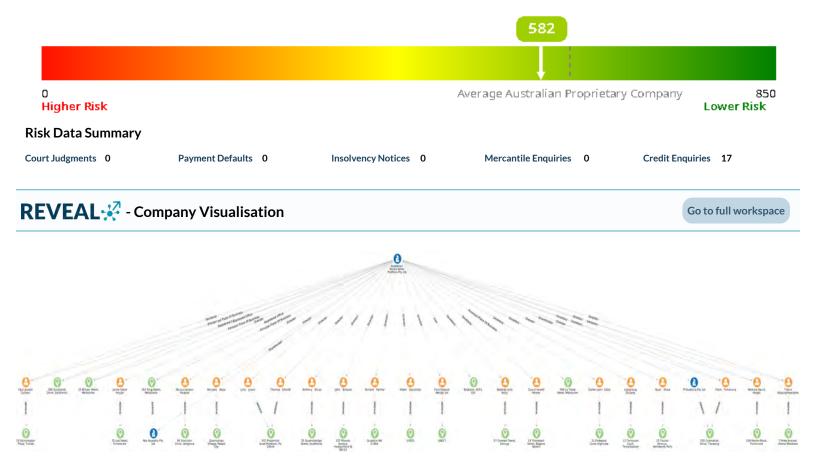
#### ASIC EXTRACT SNAPSHOT

#### **CURRENT ORGANISATION DETAILS**

Date Extracted	01/07/2024	Start Date	13/08/2019
ACN	122 037 085	Name	AUSTRALIAN RECEIVABLES PORTFOLIO PTY LTD
ABN	73 122 037 085	Name Start Date	16/01/2018
Current Name	AUSTRALIAN RECEIVABLES PORTFOLIO PTY LTD	Status	Registered
Registered In	Victoria	Туре	Australian Proprietary Company
<b>Registration Date</b>	04/10/2006	Class	Limited By Shares
Review Date	10/11/2024	Sub Class	Proprietary Company
Company Type	ACN (Australian Company Number)	<b>Disclosing Entity</b>	No
<b>Current Directors</b>	2		
<b>Current Secretaries</b>	1		

Amount Paid
,814,801.00

(creditor) watch - Credit Score (582)



www.infotrack.com.au 1800 738 524

# ASIC **Current & Historical Organisation Extract**



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#### ASIC Data Extracted 01/07/2024 at 15:38

This extract contains information derived from the AustralianSecurities and Investment Commission's (ASIC) database undersection 1274A of the Corporations Act 2001. Please advise ASIC of any error or omission which you may identify.

No changes to the company information have been detected since last extracted.

## - 122 037 085 AUSTRALIAN RECEIVABLES PORTFOLIO PTY LTD -

ACN (Australian Company Number): ABN: Current Name: Registered in: Registration Date: Review Date: Company Bounded B	122 037 085 73 122 037 085 AUSTRALIAN RECEIVABLES PORTFOLIO PTY LTD Victoria 04/10/2006 10/11/2024 <b>y</b> :	Document No.
- Current Organis	ation Details -	
Name: Name Start Date: Status: Type: Class: Sub Class:	AUSTRALIAN RECEIVABLES PORTFOLIO PTY LTD 16/01/2018 Registered Australian Proprietary Company Limited By Shares Proprietary Company	030603181
- Former Organisa	ation Details from 04/10/2006 to 15/01/2018 -	
Name: Name Start Date:	NCO PORTFOLIO MANAGEMENT PTY LTD 04/10/2006	1E2570516

Registered Type: Australian Proprietary Company Class: Limited By Shares Sub Class: **Proprietary Company** 

#### - Company Addresses -

Status:

- Registered Office		7ECH94085
Address:	LEVEL 6 15 WILIAM STREET MELBOURNE VIC 3000	
Start Date:	07/09/2023	

#### - Previous Registered Office

7EBE34900

		132
Address:	LEVEL 3 380 DOCKLANDS DRIVE DOCKLANDS VIC 3008	
Start Date:	10/02/2021	
Cease Date:	06/09/2023	
		450530540
- Previous Registered		1E2570516
Address:	363 KING STREET MELBOURNE VIC 3000	
Start Date:	04/10/2006	
Cease Date:	09/02/2021	
- Principal Place of Bu	sings	7ECH94085
Address:	LEVEL 6 15 WILIAM STREET MELBOURNE VIC 3000	7201134000
Start Date:	14/08/2023	
Start Date.	14/06/2023	
- Previous Principal Pla	ace of Business	7EBE34900
Address:	LEVEL 3 380 DOCKLANDS DRIVE DOCKLANDS VIC 3008	
Start Date:	01/02/2021	
Cease Date:	13/08/2023	
- Previous Principal Pla	ace of Business	7EAJ54259
Address:	LEVEL 2 469 LA TROBE STREET MELBOURNE VIC 3000	
Start Date:	01/03/2019	
Cease Date:	31/01/2021	
- Previous Principal Pla	ace of Business	1E2570516
Address:	363 KING STREET MELBOURNE VIC 3000	
Start Date:	04/10/2006	
Cease Date:	28/02/2019	

# - Company Officers -

#### Note:

A date or address shown as UNKNOWN has not been updated since ASIC took over the records in 1991. For details, order the appropriate historical state or territory documents, available in microfiche or paper format. \* Check documents listed under ASIC Documents Received for recent changes.

**Director** 

Name: Address: Birth Details: Appointment Date: Cease Date:	FRANK TERRANOVA '(FRANK TERRANOVA)' 555 CORONATION DRIVE TOOWONG QLD 4066 08/04/1969 GEELONG VIC 26/06/2024 //	9EAB03018
Name: Address: Birth Details: Appointment Date: Cease Date:	RYAN SHAW 25 TOULON AVENUE WENTWORTH FALLS NSW 2782 25/05/1970 BRAINTREE UNITED KINGDOM 26/06/2024 //	9EAB03018

## **Previous Director**

Name: Address: Birth Details: Appointment Date: Cease Date:	MATHEW DAVID HOUGH 109 HERRON ROAD PULLENVALE QLD 4069 07/05/1981 WOLLONGONG NSW 31/12/2017 26/06/2024	7E9800313
Name: Address: Birth Details: Appointment Date: Cease Date:	JAMIE GRANT HOUGH 70 LISK STREET PULLENVALE QLD 4069 07/05/1981 WOLLONGONG NSW 31/12/2017 26/06/2024	7E9800313
Name: Address: Birth Details: Appointment Date: Cease Date:	MARCUS LANDON RAWARD 86 GLENLYON DRIVE ASHGROVE QLD 4060 14/08/1972 BRISBANE QLD 31/12/2017 05/07/2018	7E9800313
Name: Address: Birth Details: Appointment Date: Cease Date:	TREVOR BASSINGTHWAIGHTE 7 PETRE AVENUE ALTONA MEADOWS VIC 3028 30/08/1954 FINLEY NSW 03/07/2015 31/12/2017	7E7122133
Name: Address: Birth Details: Appointment Date: Cease Date:	RAINERIO BORJA 1329 GLORIOSA STREET DASMARINAS VILLAGE MAKATI CITY PHILIPPINES 11/03/1962 MANILA PHILIPPINES 03/07/2015 31/12/2017	7E7122133
Name: Address: Birth Details: Appointment Date: Cease Date:	ANTHONY RIVAS '6009' 35 QUEENSBRIDGE STREET SOUTHBANK VIC 3006 07/05/1967 LOS ANGELS, CA UNITED STATES 03/07/2015 24/06/2016	7E7122133
Name: Address: Birth Details: Appointment Date: Cease Date:	PAUL JOSEPH COONEY 35 STONNINGTON PLACE TOORAK VIC 3142 14/11/1952 MELBOURNE VIC 04/10/2006 03/07/2015	1E5615398
Name: Address: Birth Details:	JOHN JONES 507 PRUDENTIAL ROAD HORSHAM, PA 19044 UNITED STATES 22/06/1955 PHILADELPHIA, PENNSYLVANIA UNITED STATES	7E4906713

Appointment Date: Cease Date:	01/12/2012 03/07/2015	
Name: Address: Birth Details: Appointment Date: Cease Date:	THOMAS ERHARDT 507 PRUDENTIAL ROAD HORSHAM, PA 19044 UNITED STATES 16/11/1962 GRAND RAPIDS, MICHIGAN UNITED STATES 01/12/2012 03/07/2015	7E4906713
Name: Address: Birth Details: Appointment Date: Cease Date:	JOHN SCHWAB 325 RHOADS AVENUE HADDONFIELD NJ 08033 UNITED STATES 08/11/1967 PHILADELPHIA, PENNSYLVANIA UNITED STATES 05/01/2007 01/12/2012	1E2835005
Name: Address: Birth Details: Appointment Date: Cease Date:	RICHARD PALMER 3959 GREEN HILL CHURCH ROAD QUANTICO MD 21856 UNITED STATES 22/07/1951 CLEARWATER, FLORIDA UNITED STATES 04/10/2006 10/09/2012	7E2932969
Name: Address: Birth Details: Appointment Date: Cease Date:	ALBERT ZEZULINSKI 1101 ROBIN ROAD, GLADWYNE PENNSULVANIA 19035 UNITED STATES 16/04/1947 BALTIMOR, MARYLAND UNITED STATES 04/10/2006 30/01/2012	1E2734691
Name: Address: Birth Details: Appointment Date: Cease Date:	PAUL EDWARD WEITZEL JNR 11 LEEDS ROAD MOORESTOWN, NEW JERSEY 08057 UNITED STATES 18/06/1958 PHILADELPHIA, PENNSYLVANIA UNITED STATES 04/10/2006 05/01/2007	1E2734691

## **Secretary**

Name:	FRANK TERRANOVA	7EBN24550
Address:	'(FRANK TERRANOVA)' 555 CORONATION DRIVE TOOWONG QLD 4066	
Birth Details:	08/04/1969 GEELONG VIC	
Appointment Date:	28/10/2021	
Cease Date:	//	

## **Previous Secretary**

Name:

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Address: Birth Details: Appointment Date: Cease Date:	57 GORMAN STREET KALINGA QLD 4030 21/06/1966 BRISBANE QLD 05/10/2022 21/11/2023	
Name: Address: Birth Details: Appointment Date: Cease Date:	DAVID HEWITT PEARCE 18 THOMPSON STREET BIGGERA WATERS QLD 4216 22/03/1977 WARWICKSHIRE UNITED KINGDOM 25/03/2020 28/10/2021	7EAV31408
Name: Address: Birth Details: Appointment Date: Cease Date:	MATHEW DAVID HOUGH 109 HERRON ROAD PULLENVALE QLD 4069 07/05/1981 WOLLONGONG NSW 31/05/2019 25/03/2020	7EAM14127
Name: Address: Birth Details: Appointment Date: Cease Date:	DARREN JOHN COBB 21 ENDWOOD COURT HIGHVALE QLD 4520 30/03/1968 TAROOM QLD 31/12/2017 31/05/2019	7E9800313
Name: Address: Birth Details: Appointment Date: Cease Date:	TREVOR BASSINGTHWAIGHTE 7 PETRE AVENUE ALTONA MEADOWS VIC 3028 30/08/1954 FINLEY NSW 30/10/2009 31/12/2017	7E2566356
Name: Address: Birth Details: Appointment Date: Cease Date:	LIANGLIANG ZHUANG 12 TENNYSON COURT TEMPLESTOWE VIC 3106 22/10/1981 SHANGHAI CHINA 24/06/2016 31/12/2017	7E8768929
Name: Address: Birth Details: Appointment Date: Cease Date:	PAUL JOSEPH COONEY 35 STONNINGTON PLACE TOORAK VIC 3142 14/11/1952 MELBOURNE VIC 04/10/2006 30/10/2009	1E5615398

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## - Share Structure -

# **Current**

RDINARY SHARES	7E4906713
14801	
,814,801.00	
.00	
1 ,	4801 814,801.00

#### Note:

For each class of shares issued by a company, ASIC records the details of the twenty members of the class (based on shareholdings). The details of any other members holding the same number of shares as the twentieth ranked member will also be recorded by ASIC on the database. Where available, historical records show that a member has ceased to be ranked amongst the twenty members. This may, but does not necessarily mean, that they have ceased to be a member of the company.

#### - Share/Interest Holding -

#### **Current**

- <u>Holding</u> -				
Class:	ORD	Number Held:	1814801	7E9800275
Beneficially Owned:	Yes	Fully Paid:	Yes	
- Members -				
Name:	PF AUSTRALIA PTY LTD			
ACN:	606 610 388			
Address:	LEVEL 2 555 CORONATION E	RIVE TOOWONG QLD	1066	
Joint Holding:	No			
Abn:	86 606 610 388			

#### **Ceased/Former**

- <u>Holding</u> - Class:	ORD	Number Held:	1814801	7E4906713
Beneficially Owned:	Yes	Fully Paid:	Yes	
- <u>Members</u> -				
Name:	NCO AUSTRALIA F	PTY LTD		
ACN:	120 447 298			
Address:	363 KING STREET	MELBOURNE VIC 3000		
Joint Holding:	No			
Abn:	25 120 447 298			

#### - External Administration Documents -

There are no external administration documents held for this organisation.

#### - Charges -

#### There are no charges held for this organisation.

#### Notes:

On 30 January 2012, the Personal Property Securities Register (PPS Register) commenced.

At that time ASIC transferred all details of current charges to the PPS Registrar.

ASIC can only provide details of satisfied charges prior to that date.

Details of current charges, or charge satisfied since 30 January 2012 can be found on the PPS Register, www.ppsr.gov.au. InfoTrack may cap documents for on-file searches to 250.

### - Document List -

#### Notes:

\* Documents already listed under Registered Charges are not repeated here.

\* Data from Documents with no Date Processed are not included in this Extract.

\* Documents with '0' pages have not yet been imaged and are not available via DOCIMAGE. Imaging takes approximately 2 weeks from date of lodgement.

\* The document list for a current/historical extract will be limited unless you requested ALL documents for this extract.

\* In certain circumstances documents may be capped at 250.

<b>Form Type</b> 484 484E	Date Received 28/06/2024 Change to Company Company Officeholde	Date Processed 28/06/2024 Details Appointment or	No. Pages 3 Cessation of A	Effective Date 28/06/2024	Document No. 9EAB03018
484 484E	30/11/2023 Change to Company Company Officeholde	30/11/2023 Details Appointment or r	2 Cessation of A	30/11/2023	7ECM05673
484 484 484B 484C	31/08/2023 Change to Company Change of Registered Change of Principal F		2 ess)	31/08/2023	7ECH94085
351 351	19/06/2023 Deed Relating to Clas	29/06/2023 ss Order	24	19/06/2023	031066952
484 484E	05/10/2022 Change to Company Company Officeholde	05/10/2022 Details Appointment or r	2 Cessation of A	05/10/2022	7EBX07261
484 484E	16/11/2021 Change to Company Company Officeholde	16/11/2021 Details Appointment or er	2 Cessation of A	16/11/2021	7EBN28288
484 484E	15/11/2021 Change to Company Company Officeholde	15/11/2021 Details Appointment or r	2 Cessation of A	15/11/2021	7EBN24550
484	03/02/2021	03/02/2021	2	03/02/2021	7EBE34900

					100
484	Change to Company De	tails			
484B	Change of Registered Address				
484C	Change of Principal Plac	ce of Business (Address)			
484	02/04/2020	02/04/2020	2	02/04/2020	7EAV31408
484E	Change to Company De	tails Appointment or Cessa	tion of A		
	Company Officeholder				
488	12/08/2019	13/08/2019	3	12/08/2019	030603181
488M		eview Date of a Company			
	Synchronise Review Da	te With Holding Company -	No Fee		
484	11/06/2019	11/06/2019	2	11/06/2019	7EAM14127
484E		tails Appointment or Cessa	ition of A		
	Company Officeholder				
494	10/02/2010	10/02/2010	2	10/02/2010	75 4 15 4 25 0
484 484C	19/03/2019	19/03/2019 taile Change of Principal P	2	19/03/2019	7EAJ54259
4040		tails Change of Principal P			
	Business (Address)				
484	23/07/2018	23/07/2018	2	23/07/2018	7EAC38819
484E		tails Appointment or Cessa		25/07/2010	7 EAC30019
TOTE	Company Officeholder				
	Company Onicenciaei				
2601	16/01/2018	19/01/2018	2	30/01/2018	030228645
2601		to Give Financial Assistanc		00/01/2010	
			-		
2602	16/01/2018	19/01/2018	10	16/01/2018	030228638
2602A	Notification of Financial	Assistance Details Approva	al By		
2602A		ANCIAL ASSISTANCE DE	-	BY	
	COMPANY'S OWN MEN	MBERS			
205	15/01/2018	16/01/2018	3	29/12/2017	030160863
205A	NOTIFICATION OF RES	SOLUTION CHANGING CO	OMPANY NAME		
484	10/01/2018	10/01/2018	2	10/01/2018	7E9800337
484E	CHANGE TO COMPAN	Y DETAILS APPOINTMEN	T OR CESSATION	N OF A	
	COMPANY OFFICEHOL	_DER			
484	10/01/2018		3	10/01/2018	7E9800313
484E	CHANGE TO COMPAN	Y DETAILS APPOINTMEN	T OR CESSATION	N OF A	
	COMPANY OFFICEHO	_DER			
484	10/01/2018		3	10/01/2018	7E9800275
484	CHANGE TO COMPAN			_	
484E		SSATION OF A COMPANY		к	
484N	CHANGES TO (MEMBE	ERS) SHARE HOLDINGS			
494	11/00/0047	11/00/0047	2	14/00/0047	750760000
484	14/02/2017	14/02/2017 Y DETAILS CHANGE OFF			7E8768929
484A1		T DETAILS CHANGE UFF			
	ADDRESS				

					139
484 484A1	28/06/2016 CHANGE TO COMPAN ADDRESS	28/06/2016 Y DETAILS CHANGE C	2 DFFICEHOLDEF	28/06/2016 R NAME OR	7E8096172
484 484E	28/06/2016 CHANGE TO COMPAN COMPANY OFFICEHOL		2 IENT OR CESS	28/06/2016 ATION OF A	7E8095279
484 484E	12/07/2015 CHANGE TO COMPAN COMPANY OFFICEHOL		2 IENT OR CESS	12/07/2015 ATION OF A	7E7122134
484 484E	12/07/2015 CHANGE TO COMPAN COMPANY OFFICEHOL		3 IENT OR CESS	12/07/2015 ATION OF A	7E7122133
484 484 484E 484O 484G 484N	12/12/2012 CHANGE TO COMPAN APPOINTMENT OR CE CHANGES TO SHARE NOTIFICATION OF SHA CHANGES TO (MEMBE	SSATION OF A COMP. STRUCTURE ARE ISSUE		12/12/2012 DLDER	7E4906713
484 484E	10/09/2012 CHANGE TO COMPAN COMPANY OFFICEHOL		2 IENT OR CESS	10/09/2012 ATION OF A	7E4707691
484 484E	03/02/2012 CHANGE TO COMPAN COMPANY OFFICEHOL		2 IENT OR CESS	03/02/2012 ATION OF A	7E4254132
484 484A1	02/06/2010 CHANGE TO COMPAN ADDRESS	02/06/2010 Y DETAILS CHANGE C	2 DFFICEHOLDEF	02/06/2010 R NAME OR	7E2932969
484 484E	25/11/2009 CHANGE TO COMPAN COMPANY OFFICEHOL	-	2 IENT OR CESS	25/11/2009 ATION OF A	7E2566356
484 484A1	09/07/2009 CHANGE TO COMPAN ADDRESS	10/07/2009 Y DETAILS CHANGE C	2 DFFICEHOLDEF	22/06/2009 R NAME OR	1E5615398
484 484E	16/01/2007 CHANGE TO COMPAN COMPANY OFFICEHOL		2 IENT OR CESS	05/01/2007 ATION OF A	1E2835005
484 484E	01/12/2006 CHANGE TO COMPAN COMPANY OFFICEHOL	-	3 IENT OR CESS	04/10/2006 ATION OF A	1E2734691
201	04/10/2006	04/10/2006	3	04/10/2006	1E2570516

# - Company Contact Addresses -

#### - Contact Address for ASIC use only

 Address:
 GPO BOX 565 BRISBANE QLD 4001

 Start Date:
 14/12/2021

\*\*\* End of Document \*\*\*

# (creditor) watch

Credit Report

PTY LTD

Name	AUSTRALIAN RECEIVABLES PORTFOLIO
ABN	73122037085
ACN	122037085
Document Type	Credit Report
Report Generated	15-07-2024 at 19:31
ASIC Extract	Not Included
ASIC Extract Status	Not Included

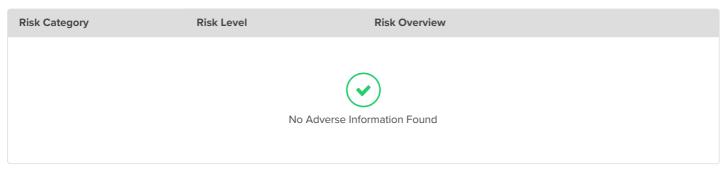
Credit Report	<ul> <li>Included</li> </ul>
RiskScore	✓ Included
Payment Rating	× Not Included
CW Bankruptcy Check (PIRS)	× Not Included
ASIC Data (On File)	× Not Included
ASIC Current Extract	× Not Included
ASIC Current & Historical	× Not Included
PPSR ACN	× Not Included
PPSR ABN	× Not Included
PPSR Business Name	× Not Included
Append Docs Lodged	✓ Included
Append Business Names	<ul> <li>Included</li> </ul>
Append Credit Enquiries	<ul> <li>Included</li> </ul>

(creditor) watch

# Summary

C1 / 582 Neutral Risk	<b>17</b> Credit Enquiries	Registered
No Registered Defaults	No Court Actions	No Mercantile Enquiries
No ASIC Published Notices	No Critical ASIC Documents	Important Cross Directorships Not Available

#### Adverse





## ABR Data

Main Name	AUSTRALIAN RECEIVABLES PORTFOLIO PTY LTD
ABN	73 122 037 085
Registered Date	04-10-2006
Entity Status	Active
Entity Type	Australian Private Company
GST Status	Registered for GST (from 04-10-2006)
Main Physical Address	VIC 3003 (from 05-11-2018)
ABN Last Updated	19-07-2019

## ASIC Data

Name	AUSTRALIAN RECEIVABLES PORTFOLIO PTY LTD
Registered Office Address	LEVEL 6 15 WILIAM STREET MELBOURNE VIC 3000
ACN	122 037 085
Registered Date	04-10-2006
Next Review Date	10-11-2024
Status	Registered
Company Type	Australian Proprietary Company
Class	Limited By Shares
Subclass	Proprietary Company
Locality	MELBOURNE VIC 3000
Regulator	Australian Securities & Investments Commission

(creditor) watch

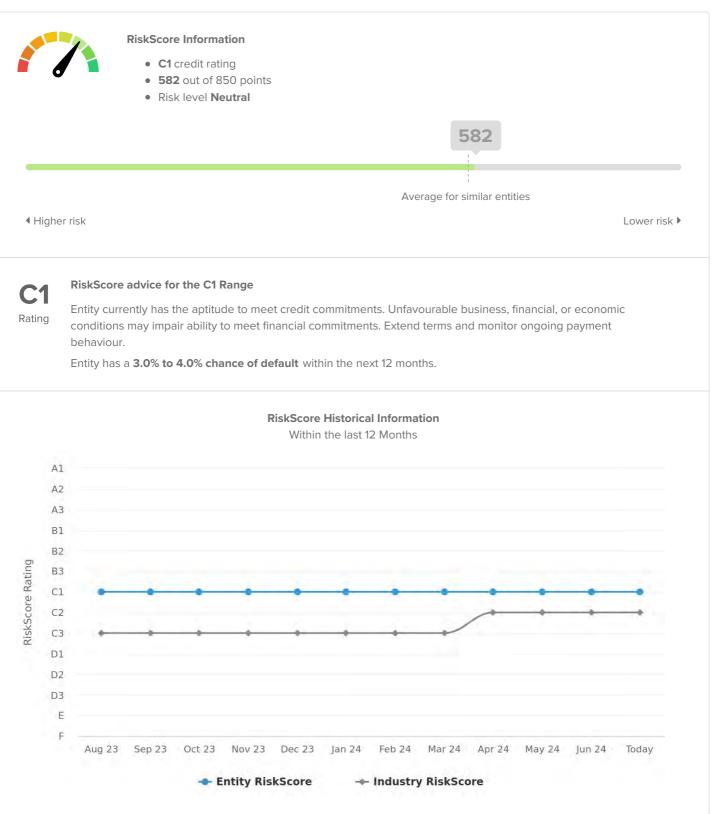
**NACE Classification** 

Other business support service activities n.e.c.



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# RiskScore



The CreditorWatch RiskScore is the most advanced algorithm in the market and is designed to ensure you make the right decision. The RiskScore has been developed using the latest machine learning techniques in combination with CreditorWatch's extensive data. The CreditorWatch RiskScore should be used in partnership with your internal credit procedures and policies.

#### What is "probability of default"?

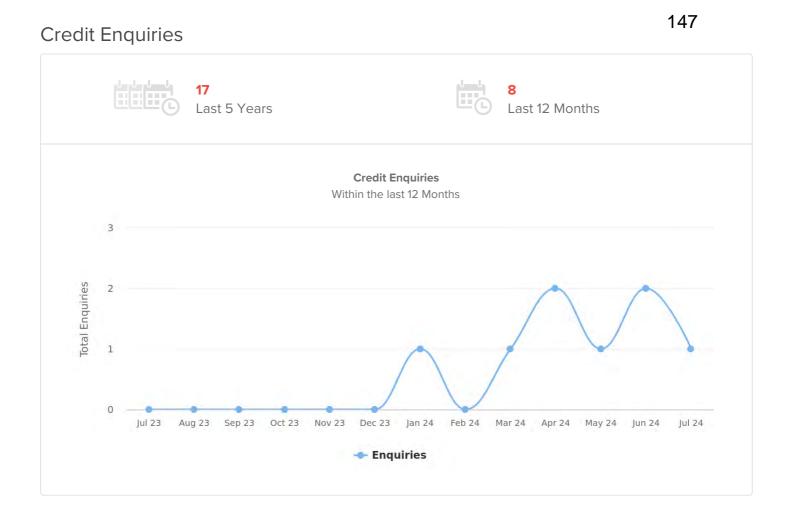
This is the likelihood that an entity will NOT be able to meet their financial commitments in the next 12 months eg: pay an invoice.

Report Generated: 15-07-2024 ASIC Extract: Not Included ASIC Extract Status: ASIC Extract Recommended

RiskScore Rating	Risk Level	Recommendation
A1, A2, A3	Very Low	Very strong credit quality based on behavioural and business demographics. Likelihood of default or insolvency is considered very low. Extend terms within consideration.
B1, B2	Low	Strong credit quality based on behavioural and business demographics. Likelihood of default or insolvency is considered very low. Extend terms within consideration.
B3, C1	Neutral	Lower than average default risk for an Australian business. Business demographics and behaviours indicative of low likelihood of default or insolvency in the short to medium term. Extend terms and monitor ongoing payment behaviour.
C2	Acceptable	Average default risk for an Australian business. Standard underwriting criteria and due diligence recommended prior to extending credit. Extend terms, closely monitor ongoing payment behaviour.
C3	Potential Risk	Behaviours and business demographics may indicate increased risk for some businesses in this group. Assessment of the entity's financial position and cashflow is recommended prior to extending material unsecured credit.
D1, D2, D3	High	Risk of default or insolvency is significantly higher than the average for Australian businesses. COD trading highly recommended.
E	Impaired	Entity is highly vulnerable to default or insolvency in the short term.
F	Defaulted	One or more creditors has initiated legal proceedings or other significant actions in response to unpaid debt obligations, or the entity is entering or has entered insolvency.

Please note that the rating and recommendation should be used in partnership with your company's internal credit procedures and policies. The rating should not be used as the sole reason in making decision about the entity.

(creditor) watch



# Enquiries Ordered by Industry

Industry (ANZSIC Division)	No of Enquiries
Information Media and Telecommunications (J)	8
Total Enquiries (within the last 12 months)	8

# Enquiries Ordered by Date

Industry (ANZSIC Division)	Date
Information Media and Telecommunications (J)	15-07-2024
Information Media and Telecommunications (J)	21-06-2024
Information Media and Telecommunications (J)	20-06-2024
Information Media and Telecommunications (J)	07-05-2024
Information Media and Telecommunications (J)	19-04-2024
Information Media and Telecommunications (J)	04-04-2024
Information Media and Telecommunications (J)	15-03-2024
Information Media and Telecommunications (J)	29-01-2024

# (creditor) watch

Credit enquiries provide an indication of the number of times an entity's credit file has been accessed. For credit enquiries performed in the last 12 months, the date of the enquiry and the industry of the business, sole trader or individual performing the credit enquiry is detailed in the graph and table.



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# **Risk Data**

Court Details	Plaintiff	Action	Nature of the Claim	Amount
		$\checkmark$	)	
		No Court A	ctions	

CreditorWatch aggregate data from courts around Australia to provide a summary of court actions against an entity. When available, details of the action include location, case number, state, plaintiff, nature of the claim, action type and dollar amount.

# **Payment Defaults**

Added	Invoice Due	Submitted By	Amount	Status
		No Payment Defaults Lodge	d	

A default indicates that the debtor has failed to make a payment for goods or services. Payment Defaults are unique to CreditorWatch and can have one of three statuses: outstanding, partial payment or settled.

## Tax Defaults

Date Added	Date Updated	Submitted By	Status	Amount
		$\checkmark$		
	N	o Tax Defaults Lodged		

 A tax default indicates that a business has overdue tax payments and has failed to respond to a notice of disclosure by The Australian Taxation Office (ATO). Tax defaults are only lodged on debts that are over 90 days overdue and are over a value of \$100,000.

Mercantile Er	nquiries		150
	Enquiry Date	Mercantile Agent	
		No Mercantile Enquiries Lodged	
	e enquiry is an indication that a debt collection.	mercantile agency (or debt collection agency) has conducted an	enquiry on this entity for the



# Status Changes

# ASIC Entity Status Changes

Change Date	ASIC Status
13-08-2019	Registered (Current status)

• The most common ASIC entity statuses are: registered, deregistered, external administration and strike-off action in progress. This section identifies if there have any been changes to the status of the entity's ACN, and the date the changes have occurred.



# **Business Names**

## **Registered Business Index**

Business Name	Status	Registered Number	Address	
There are no business name extracts registered to this company				

#### **Registered Business Names**

Name	Business Name Type	Source
AUSTRALIAN RECEIVABLES PORTFOLIO PTY LTD	Main Name	ABR
NCO PORTFOLIO MANAGEMENT PTY LTD	Former Name	ASIC
NCO Portfolio Management Pty Ltd	Main Name	ABR

Business names are derived from two data sources, one of which is basic information provided by ABR. The other comes from the business names extract index which, when available, includes the owner of the business name and registered business address.



# Appendix

## Disclaimer

CreditorWatch is committed to ensuring that the information provided is accurate and comprehensive however due to data being received from sources not controlled by CreditorWatch we cannot guarantee that it is complete, verified or free of errors. To the extent permitted by law, CreditorWatch will not be held responsible for any errors or omissions therein concerning the information sourced and published in its publications, websites, API or emails.









# **BILLCHASER PTY LTD**



Go to Full Credit Report

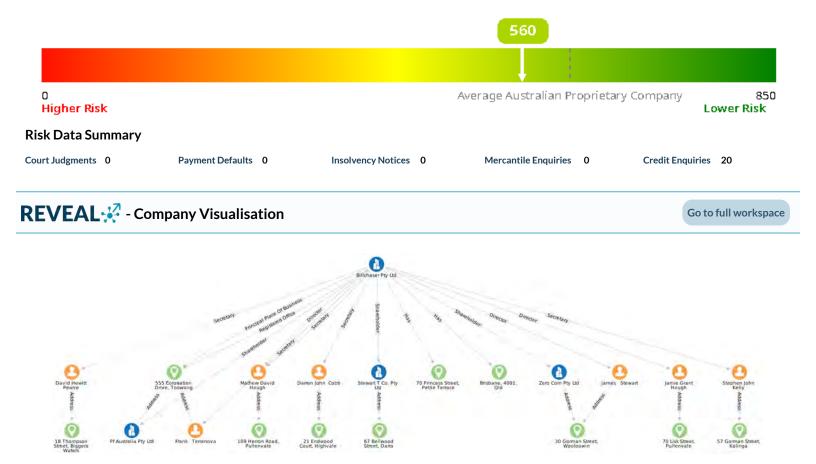
### ASIC EXTRACT SNAPSHOT

### CURRENT ORGANISATION DETAILS

Date Extracted	03/07/2024	Start Date	13/08/2019
ACN	621 506 492	Name	BILLCHASER PTY LTD
ABN	46 621 506 492	Name Start Date	05/09/2017
Current Name	BILLCHASER PTY LTD	Status	Registered
Registered In	Queensland	Туре	Australian Proprietary Company
<b>Registration Date</b>	05/09/2017	Class	Limited By Shares
Review Date	10/11/2024	Sub Class	Proprietary Company
Company Type	ACN (Australian Company Number)	<b>Disclosing Entity</b>	No
<b>Current Directors</b>	2		
<b>Current Secretaries</b>	1		

Share Structure (Displaying Top 4 Only)			Go to Full ASIC Results	
Class	Class Type	Shares Issued	Amount Paid	
ORD	ORD	1000	\$1,000.00	

(creditor) watch - Credit Score (560)



www.infotrack.com.au 1800 738 524

## ASIC Current & Historical Organisation Extract



#### ASIC Data Extracted 03/07/2024 at 09:55

This extract contains information derived from the AustralianSecurities and Investment Commission's (ASIC) database undersection 1274A of the Corporations Act 2001.Please advise ASIC of any error or omission which you may identify.

No changes to the company information have been detected since last extracted.

### - 621 506 492 BILLCHASER PTY LTD -

ACN (Australian Company Number): ABN: Current Name: Registered in: Registration Date: Review Date: Company Bounded By	621 506 492 46 621 506 492 BILLCHASER PTY LTD Queensland 05/09/2017 10/11/2024	Document No.		
- Current Organisation Details -				
Name: Name Start Date: Status: Type: Class: Sub Class: - Company Addres	BILLCHASER PTY LTD 05/09/2017 Registered Australian Proprietary Company Limited By Shares Proprietary Company	030603190		

- Registered Office		3E7076936
Address:	LEVEL 2 555 CORONATION DRIVE TOOWONG QLD 4066	
Start Date:	05/09/2017	
- Principal Place o	f Business	3E7076936
	I Dusiness	3E7070930
Address:	LEVEL 2 555 CORONATION DRIVE TOOWONG QLD 4066	
Addi 000.	LEVEL 2 555 CORDINATION DRIVE TOOMOING QLD 4000	

### - Company Officers -

Note:

A date or address shown as UNKNOWN has not been updated since ASIC took over the records in 1991. For details, order the appropriate historical state or territory documents, available in microfiche or paper format.

\* Check documents listed under ASIC Documents Received for recent changes.

### **Director**

Name: Address:	JAMIE GRANT HOUGH 70 LISK STREET PULLENVALE QLD 4069	3E7076936
Birth Details: Appointment Date:	07/05/1981 WOLLONGONG NSW 05/09/2017	
Cease Date:	II	
Name:	MATHEW DAVID HOUGH	7E9984336

Name.		1 - 330 - 330
Address:	109 HERRON ROAD PULLENVALE QLD 4069	
Birth Details	: 07/05/1981 WOLLONGONG NSW	
Appointme	t Date: 05/09/2017	
Cease Date	11	

### **Previous Director**

Name:	JAMES STEWART	3E7076936
Address:	30 GORMAN STREET WOOLOOWIN QLD 4030	
Birth Details:	22/03/1983 ASHFORD SA	
Appointment Date:	05/09/2017	
Cease Date:	31/08/2023	

### **Secretary**

Name:	FRANK TERRANOVA	7EBN24578
Address:	'(FRANK TERRANOVA)' 555 CORONATION DRIVE TOOWONG QLD 4066	
Birth Details:	08/04/1969 GEELONG VIC	
Appointment Date:	28/10/2021	
Cease Date:	11	

### **Previous Secretary**

Name: Address: Birth Details: Appointment Date: Cease Date:	STEPHEN JOHN KELLY 57 GORMAN STREET KALINGA QLD 4030 21/06/1966 BRISBANE QLD 05/10/2022 21/11/2023	7EBX07342
Name: Address: Birth Details: Appointment Date: Cease Date:	DAVID HEWITT PEARCE 18 THOMPSON STREET BIGGERA WATERS QLD 4216 22/03/1977 WARWICKSHIRE UNITED KINGDOM 25/03/2020 28/10/2021	7EAV31412

7EAM14133

7E9984336

Name:	MATHEW DAVID HOUGH
Address:	109 HERRON ROAD PULLENVALE QLD 4069
Birth Details:	07/05/1981 WOLLONGONG NSW
Appointment Date:	31/05/2019
Cease Date:	25/03/2020

Name:	DARREN JOHN COBB
Address:	21 ENDWOOD COURT HIGHVALE QLD 4520
Birth Details:	30/03/1968 TAROOM QLD
Appointment Date:	01/03/2018
Cease Date:	31/05/2019

### - Share Structure -

### **Current**

Class:	ORD	7EAD97650
Number of Shares Issued:	1000	
Total Amount Paid / Taken to be Paid:	\$1,000.00	
Total Amount Due and Payable:	\$0.00	

### Note:

For each class of shares issued by a company, ASIC records the details of the twenty members of the class (based on shareholdings). The details of any other members holding the same number of shares as the twentieth ranked member will also be recorded by ASIC on the database. Where available, historical records show that a member has ceased to be ranked amongst the twenty members. This may, but does not necessarily mean, that they have ceased to be a member of the company.

### - Share/Interest Holding -

### **Current**

- Holding -				
Class:	ORD	Number Held:	667	7EAD97650
Beneficially Owned:	Yes	Fully Paid:	Yes	
- <u>Members</u> -				
Name:	PF AUSTRALIA PT	Y LTD		
ACN:	606 610 388			
Address:	LEVEL 2 555 CORO	DNATION DRIVE TOOWONG QL	D 4066	
Joint Holding:	No			
Abn:	86 606 610 388			

- Holding -				
Class:	ORD	Number Held:	333	9EAA23489
Beneficially Owned:	No	Fully Paid:	Yes	
- <u>Members</u> -				
Name:	STEWART T CO. PTY LTD			
ACN:	630 649 900			
Address:	67 BELLWOOD STREET DAI	RRA QLD 4076		

### **Ceased/Former**

Joint Holding:

Abn:

- <u>Holding</u> - Class:	ORD	Number Held:	333	7EAD97650
	• · · -			I LADSI 000
Beneficially Owned:	No	Fully Paid:	Yes	
- <u>Members</u> -				
Name:	ZERO COM PTY LTD			
ACN:	610 758 659			
Address:	30 GORMAN STREET WOOL	OOWIN QLD 4030		
Joint Holding:	No			
Abn:	42 610 758 659			

### - External Administration Documents -

No

72 630 649 900

There are no external administration documents held for this organisation.

### - Charges -

### There are no charges held for this organisation.

#### Notes:

On 30 January 2012, the Personal Property Securities Register (PPS Register) commenced.

At that time ASIC transferred all details of current charges to the PPS Registrar.

ASIC can only provide details of satisfied charges prior to that date.

Details of current charges, or charge satisfied since 30 January 2012 can be found on the PPS Register, www.ppsr.gov.au. InfoTrack may cap documents for on-file searches to 250.

### - Document List -

#### Notes:

\* Documents already listed under Registered Charges are not repeated here.

\* Data from Documents with no Date Processed are not included in this Extract.

\* Documents with '0' pages have not yet been imaged and are not available via DOCIMAGE. Imaging takes approximately 2 weeks from date of lodgement.

\* The document list for a current/historical extract will be limited unless you requested ALL documents for this extract.

\* In certain circumstances documents may be capped at 250.

Form Type 484	Date Received 30/11/2023	Date Processed 30/11/2023	No. Pages 2	Effective Date 30/11/2023	Document No. 7ECM07346
484E	Change to Company Company Officeholde	Details Appointment or er	Cessation of A		
484	31/08/2023	31/08/2023	2	31/08/2023	7ECH92693
484	Change to Company				
484E	••	ation of a Company Offi			
484E1	Cessation of Compar	y Director Later Than 2	8 Days		
484	05/10/2022	05/10/2022	2	05/10/2022	7EBX07342
484E	Change to Company Company Officeholde	Details Appointment or er	Cessation of A		
484	16/11/2021	16/11/2021	2	16/11/2021	7EBN28596
484E	Change to Company Company Officeholde	Details Appointment or er	Cessation of A		
484	15/11/2021	15/11/2021	2	15/11/2021	7EBN24578
484E	Change to Company Company Officeholde	Details Appointment or er	Cessation of A		
484	02/04/2020	02/04/2020	2	02/04/2020	7EAV31412
484E	Change to Company Company Officeholde	Details Appointment or er	Cessation of A		
484	16/10/2019	16/10/2019	2	16/10/2019	9EAA23489
484N	Change to Company Holdings	Details Changes to (Me	mbers) Share		
488	12/08/2019	13/08/2019	3	12/08/2019	030603190
488M		e Review Date of a Com Date With Holding Com			
484	11/06/2019	11/06/2019	2	11/06/2019	7EAM14133
484E	Change to Company Company Officeholde	Details Appointment or er	Cessation of A		
484	11/09/2018	11/09/2018	3	11/09/2018	7EAD97650
484	Change to Company				
4840	Changes to Share St				
484G	Notification of Share				
484N	Changes to (Member	s) Share Holdings			
484	12/03/2018	12/03/2018	2	12/03/2018	7E9984336
484E	Change to Company Company Officeholde	Details Appointment or er	Cessation of A		
201	05/09/2017	05/09/2017	3	05/09/2017	3E7076936
201C	Application For Regis	tration as a Proprietary	Company		

### - Company Contact Addresses -

### - Contact Address for ASIC use only

 Address:
 GPO BOX 565 BRISBANE QLD 4001

 Start Date:
 30/11/2023

### - Previous Contact Address for ASIC use only

 Address:
 GPO BOX 565 BRISBANE QLD 4001

 Start Date:
 14/12/2021

 Cease Date:
 31/08/2023

### - Previous Contact Address for ASIC use only

 Address:
 70 PRINCESS STREET PETRIE TERRACE QLD 4000

 Start Date:
 31/08/2023

 Cease Date:
 31/08/2023

### - Previous Contact Address for ASIC use only

Address:	GPO BOX 565 BRISBANE QLD 4001
Start Date:	13/06/2018
Cease Date:	14/12/2021

\*\*\* End of Document \*\*\*

# (creditor) watch

Credit Report

Name	BILLCHASER PTY LTD
ABN	46621506492
ACN	621506492
Document Type	Credit Report
Report Generated	15-07-2024 at 20:00
ASIC Extract	Not Included
ASIC Extract Status	Not Included

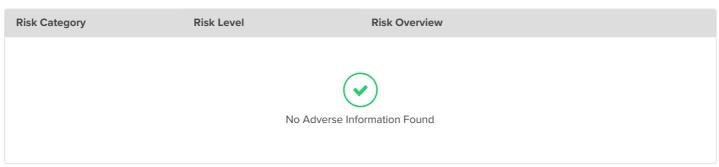
Credit Report	✓ Included
RiskScore	✓ Included
Payment Rating	× Not Included
CW Bankruptcy Check (PIRS)	× Not Included
ASIC Data (On File)	× Not Included
ASIC Current Extract	× Not Included
ASIC Current & Historical	× Not Included
PPSR ACN	× Not Included
PPSR ABN	× Not Included
PPSR Business Name	× Not Included
Append Docs Lodged	<ul> <li>Included</li> </ul>
Append Business Names	✓ Included
Append Credit Enquiries	✓ Included

(creditor) watch

# Summary

C2 / 560 Acceptable Risk	20 Credit Enquiries	Registered
No Registered Defaults	No Court Actions	No Mercantile Enquiries
No ASIC Published Notices	No Critical ASIC Documents	Important Cross Directorships Not Available

Adverse





### ABR Data

Main Name	BILLCHASER PTY LTD
ABN	46 621 506 492
Registered Date	05-09-2017
Entity Status	Active
Entity Type	Australian Private Company
GST Status	Registered for GST (from 05-09-2017)
Main Physical Address	QLD 4066 (from 11-06-2019)
ABN Last Updated	22-10-2020

### ASIC Data

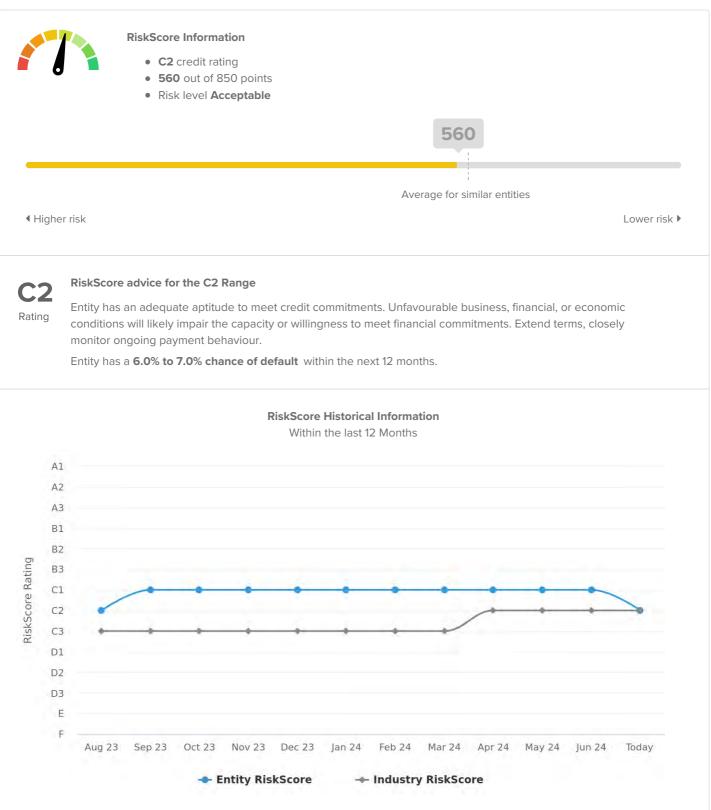
Name	BILLCHASER PTY LTD
Registered Office Address	L 2 555 CORONATION DR TOOWONG 4066
ACN	621 506 492
Registered Date	05-09-2017
Next Review Date	10-11-2024
Status	Registered
Company Type	Australian Proprietary Company
Class	Limited By Shares
Subclass	Proprietary Company
Locality	TOOWONG QLD 4066
Regulator	Australian Securities & Investments Commission

(creditor) watch

3 of 13



### RiskScore



The CreditorWatch RiskScore is the most advanced algorithm in the market and is designed to ensure you make the right decision. The RiskScore has been developed using the latest machine learning techniques in combination with CreditorWatch's extensive data. The CreditorWatch RiskScore should be used in partnership with your internal credit procedures and policies.

### What is "probability of default"?

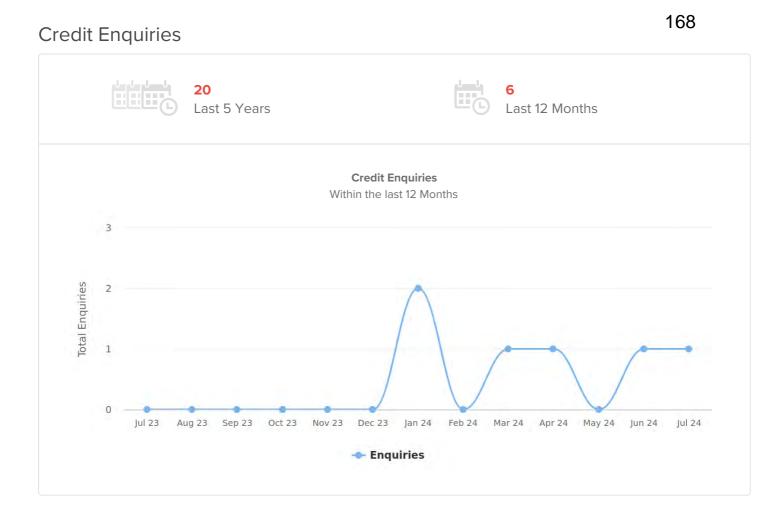
This is the likelihood that an entity will NOT be able to meet their financial commitments in the next 12 months eg: pay an invoice.

Report Generated: 15-07-2024 ASIC Extract: Not Included ASIC Extract Status: ASIC Extract Recommended

RiskScore Rating	Risk Level	Recommendation
A1, A2, A3	Very Low	Very strong credit quality based on behavioural and business demographics. Likelihood of default or insolvency is considered very low. Extend terms within consideration.
B1, B2	Low	Strong credit quality based on behavioural and business demographics. Likelihood of default or insolvency is considered very low. Extend terms within consideration.
B3, C1	Neutral	Lower than average default risk for an Australian business. Business demographics and behaviours indicative of low likelihood of default or insolvency in the short to medium term. Extend terms and monitor ongoing payment behaviour.
C2	Acceptable	Average default risk for an Australian business. Standard underwriting criteria and due diligence recommended prior to extending credit. Extend terms, closely monitor ongoing payment behaviour.
C3	Potential Risk	Behaviours and business demographics may indicate increased risk for some businesses in this group. Assessment of the entity's financial position and cashflow is recommended prior to extending material unsecured credit.
D1, D2, D3	High	Risk of default or insolvency is significantly higher than the average for Australian businesses. COD trading highly recommended.
E	Impaired	Entity is highly vulnerable to default or insolvency in the short term.
F	Defaulted	One or more creditors has initiated legal proceedings or other significant actions in response to unpaid debt obligations, or the entity is entering or has entered insolvency.

Please note that the rating and recommendation should be used in partnership with your company's internal credit procedures and policies. The rating should not be used as the sole reason in making decision about the entity.

(creditor) watch



### Enquiries Ordered by Industry

Industry (ANZSIC Division)	No of Enquiries
Information Media and Telecommunications (J)	4
Other Services (S)	1
Wholesale Trade (F)	1
Total Enquiries (within the last 12 months)	6

### Enquiries Ordered by Date

Industry (ANZSIC Division)	Date
Information Media and Telecommunications (J)	15-07-2024
Information Media and Telecommunications (J)	05-06-2024
Wholesale Trade (F)	17-04-2024
Information Media and Telecommunications (J)	21-03-2024
Information Media and Telecommunications (J)	29-01-2024
Other Services (S)	17-01-2024

# (creditor) watch

Credit enquiries provide an indication of the number of times an entity's credit file has been accessed. For credit enquiries performed in the last 12 months, the date of the enquiry and the industry of the business, sole trader or individual performing the credit enquiry is detailed in the graph and table.



# Risk Data

Court Actions			
Court Details	Plaintiff	Action Nature of the Claim	Amount
		No Court Actions	

CreditorWatch aggregate data from courts around Australia to provide a summary of court actions against an entity. When available, details of the action include location, case number, state, plaintiff, nature of the claim, action type and dollar amount.

### **Payment Defaults**

Added	Invoice Due	Submitted By	Amount	Status
		No Payment Defaults Lodge	d	
			-	
		No Payment Defaults Lodge	u	

1 A default indicates that the debtor has failed to make a payment for goods or services. Payment Defaults are unique to CreditorWatch and can have one of three statuses: outstanding, partial payment or settled.

### Tax Defaults

Date Added	Date Updated	Submitted By	Status	Amount
	N	o Tax Defaults Lodged		
		Tax Delaults Louged		

 A tax default indicates that a business has overdue tax payments and has failed to respond to a notice of disclosure by The Australian Taxation Office (ATO). Tax defaults are only lodged on debts that are over 90 days overdue and are over a value of \$100,000.

Mercantile Er	nquiries		171
	Enquiry Date	Mercantile Agent	
		No Mercantile Enquiries Lodged	
	e enquiry is an indication that a m debt collection.	nercantile agency (or debt collection agency) has conducted an e	enquiry on this entity for the



# Status Changes

### ASIC Entity Status Changes

atus
red (Current status)
re

• The most common ASIC entity statuses are: registered, deregistered, external administration and strike-off action in progress. This section identifies if there have any been changes to the status of the entity's ACN, and the date the changes have occurred.



# **Business Names**

### **Registered Business Index**

Business Name	Status	Registered Number	Address
Bill Chaser	Registered	NNI: 631964157 ACN: 621506492 ASIC: 46621506492	Toowong 4066 QLD
Bill Assure	Registered	NNI: 645315073 ACN: 621506492 ASIC: 46621506492	Toowong 4066 QLD

### **Registered Business Names**

Name	Business Name Type	Source
Bill Assure	Business Name	ABR
Bill Chaser	Business Name	ABR
BILLCHASER PTY LTD	Main Name	ABR

Business names are derived from two data sources, one of which is basic information provided by ABR. The other comes from the business names extract index which, when available, includes the owner of the business name and registered business address.



# Appendix

### Disclaimer

CreditorWatch is committed to ensuring that the information provided is accurate and comprehensive however due to data being received from sources not controlled by CreditorWatch we cannot guarantee that it is complete, verified or free of errors. To the extent permitted by law, CreditorWatch will not be held responsible for any errors or omissions therein concerning the information sourced and published in its publications, websites, API or emails.







InfoTrack shall not be liable to the User in negligence or otherwise in respect of anything done, omitted, modified or done by the User in reliance in whole or in part on the Service including any assistance or demonstration provided to the User by InfoTrack and InfoTrack's liability to the User shall in any event be limited to the amount of the fees charged for the particular service to which such liability relates.



# FINFLOW SOLUTIONS PTY LTD

ACN 142 466 322

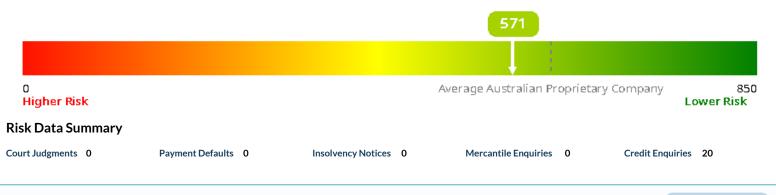


### ASIC EXTRACT SNAPSHOT

### **CURRENT ORGANISATION DETAILS**

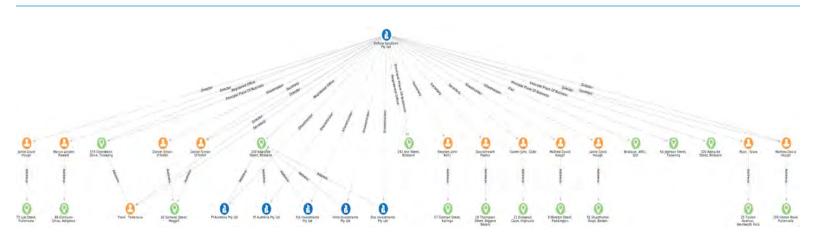
Date Extracted	01/07/2024	Start Date	01/02/2024
ACN	142 466 322	Name	FINFLOW SOLUTIONS PTY LTD
ABN	32 142 466 322	Name Start Date	01/02/2024
Current Name	FINFLOW SOLUTIONS PTY LTD	Status	Registered
Registered In	Queensland	Туре	Australian Proprietary Company
<b>Registration Date</b>	09/03/2010	Class	Limited By Shares
Review Date	10/11/2024	Sub Class	Proprietary Company
Company Type	ACN (Australian Company Number)	<b>Disclosing Entity</b>	No
<b>Current Directors</b>	2		
Current Secretaries	1		

Class Class Type Shares Issued	
	Amount Paid
AORD ORDINARY SHARES 2	\$2.00



# **REVEAL** - Company Visualisation

Go to full workspace



### InfoTrack

www.infotrack.com.au 1800 738 524

## ASIC Current & Historical Organisation Extract



#### ASIC Data Extracted 01/07/2024 at 15:37

This extract contains information derived from the AustralianSecurities and Investment Commission's (ASIC) database undersection 1274A of the Corporations Act 2001.Please advise ASIC of any error or omission which you may identify.

No changes to the company information have been detected since last extracted.

### - 142 466 322 FINFLOW SOLUTIONS PTY LTD -

ACN (Australian Company Number):	142 466 322
ABN:	32 142 466 322
Current Name:	FINFLOW SOLUTIONS PTY LTD
Registered in:	Queensland
Registration Date:	09/03/2010
Review Date:	10/11/2024
Company Bounded By:	

### - Current Organisation Details -

Name:	FINFLOW SOLUTIONS PTY LTD
Name Start Date:	01/02/2024
Status:	Registered
Туре:	Australian Proprietary Company
Class:	Limited By Shares
Sub Class:	Proprietary Company

### - Former Organisation Details from 18/07/2016 to 31/01/2024 -

Name:	CREDIBOT PTY LTD	7E8160500
Name Start Date:	18/07/2016	
Status:	Registered	
Туре:	Australian Proprietary Company	
Class:	Limited By Shares	
Sub Class:	Proprietary Company	

### - Former Organisation Details from 29/10/2012 to 17/07/2016 -

Name:	STATE RECOVERIES PTY LTD
Name Start Date:	29/10/2012
Status:	Registered
Туре:	Australian Proprietary Company
Class:	Limited By Shares

Document No.

### - Former Organisation Details from 23/07/2010 to 28/10/2012 -

Name:	LEGAL RECOVERIES CORP PTY LTD	026550989
Name Start Date:	09/03/2010	
Status:	Registered	
Туре:	Australian Proprietary Company	
Class:	Limited By Shares	
Sub Class:	Proprietary Company	

### - Former Organisation Details from 01/06/2010 to 22/07/2010 -

Name:	LEGAL RECOVERIES CORP PTY LTD	7E2929911
Name Start Date:	09/03/2010	
Status:	Strike-Off Action In Progress	
Туре:	Australian Proprietary Company	
Class:	Limited By Shares	
Sub Class:	Proprietary Company	

### - Former Organisation Details from 09/03/2010 to 31/05/2010 -

Name:	LEGAL RECOVERIES CORP PTY LTD	1E6301910
Name Start Date:	09/03/2010	
Status:	Registered	
Туре:	Australian Proprietary Company	
Class:	Limited By Shares	
Sub Class:	Proprietary Company	

### - Company Addresses -

- <u>Registered Office</u> Address: Start Date:	LEVEL 2 555 CORONATION DRIVE TOOWONG QLD 4066 05/04/2018	8E0043348
- Previous Registered	<u>Office</u>	5E2735021
Address:	MERROTTS LEVEL 6 241 ADELAIDE STREET BRISBANE QLD 4000	
Start Date:	28/06/2011	
Cease Date:	04/04/2018	
- Previous Registered	<u>Office</u>	1E6301910
Address:	'SUITE 113' UNIT 1B 192 ANN STREET BRISBANE QLD 4000	
Start Date:	09/03/2010	
Cease Date:	27/06/2011	
- Principal Place of Business		8E0043348
Address:	LEVEL 2 555 CORONATION DRIVE TOOWONG QLD 4066	
Start Date:	23/03/2018	

- Previous Principal Place of Business		5E4030790
Address:	G 555 CORONATION DRIVE TOOWONG QLD 4066	
Start Date:	27/04/2016	
Cease Date:	22/03/2018	
- Previous Principal	Place of Business	5E3516558
Address:	LEVEL 4 54 JEPHSON STREET TOOWONG QLD 4066	
Start Date:	26/03/2014	
Cease Date:	26/04/2016	
- Previous Principal	Place of Business	5E3417542
Address:	'SUITE 113' UNIT 1B 192 ANN STREET BRISBANE QLD 4000	
Start Date:	23/10/2013	
Cease Date:	25/03/2014	
- Previous Principal	Place of Business	5E3079076
Address:	SUITE 5 LEVEL 5 320 ADELAIDE STREET BRISBANE QLD 4000	
Start Date:	02/08/2012	
Cease Date:	22/10/2013	
- Previous Principal Place of Business		1E6301910
Address:	'SUITE 113' UNIT 1B 192 ANN STREET BRISBANE OI D 4000	
Start Date:	09/03/2010	
Cease Date:	01/08/2012	
CCLOV BUILD	· · · · · · · · · · · · · · · · · · ·	

### - Company Officers -

Note:

A date or address shown as UNKNOWN has not been updated since ASIC took over the records in 1991. For details, order the appropriate historical state or territory documents, available in microfiche or paper format.

\* Check documents listed under ASIC Documents Received for recent changes.

### **Director**

Name: Address: Birth Details: Appointment Date: Cease Date:	FRANK TERRANOVA '(FRANK TERRANOVA)' 555 CORONATION DRIVE TOOWONG QLD 4066 08/04/1969 GEELONG VIC 26/06/2024 //	9EAB03016
Name: Address: Birth Details: Appointment Date: Cease Date:	RYAN SHAW 25 TOULON AVENUE WENTWORTH FALLS NSW 2782 25/05/1970 BRAINTREE UNITED KINGDOM 26/06/2024 //	9EAB03016

**Previous Director** 

Name: Address: Birth Details: Appointment Date: Cease Date:	JAMIE GRANT HOUGH 70 LISK STREET PULLENVALE QLD 4069 07/05/1981 WOLLONGONG NSW 09/03/2010 26/06/2024	<b>180</b> 5E3417541
Name: Address: Birth Details: Appointment Date: Cease Date:	MATHEW DAVID HOUGH 109 HERRON ROAD PULLENVALE QLD 4069 07/05/1981 WOLLONGONG NSW 09/03/2010 26/06/2024	7EAB07164
Name: Address: Birth Details: Appointment Date: Cease Date:	MARCUS LANDON RAWARD 86 GLENLYON DRIVE ASHGROVE QLD 4060 14/08/1972 BRISBANE QLD 23/03/2018 05/07/2018	8E0043348
Name: Address: Birth Details: Appointment Date: Cease Date:	DANIEL SIMON O'FARRELL 16 SAMARAI STREET MOGGILL QLD 4070 16/01/1974 PERTH WA 09/03/2010 07/03/2012	027557524

### Secretary

Name:	FRANK TERRANOVA	7EBN24632
Address:	'(FRANK TERRANOVA)' 555 CORONATION DRIVE TOOWONG QLD 4066	
Birth Details:	08/04/1969 GEELONG VIC	
Appointment Date:	28/10/2021	
Cease Date:	//	

### **Previous Secretary**

Name:	STEPHEN JOHN KELLY	7EBX07227
Address:	57 GORMAN STREET KALINGA QLD 4030	
Birth Details:	21/06/1966 BRISBANE QLD	
Appointment Date:	05/10/2022	
Cease Date:	21/11/2023	
Name:	DAVID HEWITT PEARCE	7EAV31419
Address:	18 THOMPSON STREET BIGGERA WATERS QLD 4216	
Birth Details:	22/03/1977 WARWICKSHIRE UNITED KINGDOM	
Appointment Date:	25/03/2020	
Cease Date:	05/10/2022	

Name: Address: Birth Details: Appointment Date: Cease Date:	MATHEW DAVID HOUGH 109 HERRON ROAD PULLENVALE QLD 4069 07/05/1981 WOLLONGONG NSW 31/05/2019 25/03/2020	7EAM14148
Name: Address: Birth Details: Appointment Date: Cease Date:	DARREN JOHN COBB 21 ENDWOOD COURT HIGHVALE QLD 4520 30/03/1968 TAROOM QLD 23/03/2018 31/05/2019	8E0043348
Name: Address: Birth Details: Appointment Date: Cease Date:	DANIEL SIMON O'FARRELL 16 SAMARAI STREET MOGGILL QLD 4070 16/01/1974 PERTH WA 09/03/2010 07/03/2012	027557524

### - Share Structure -

### <u>Current</u>

Class:	ORDINARY SHARES	030028275
Number of Shares Issued:	2	
Total Amount Paid / Taken to be Paid:	\$2.00	
Total Amount Due and Payable:	\$0.00	

### **Ceased/Former**

Class: Number of Shares Issued:	A CLASS NON VOTING SHARES 2	5E3829621
Total Amount Paid / Taken to be Paid:	\$2.00	
Total Amount Due and Payable:	\$0.00	
Class:	A CLASS NON VOTING SHARES	5E2735018
Number of Shares Issued:	3	
Total Amount Paid / Taken to be Paid:	\$3.00	

#### Note:

For each class of shares issued by a company, ASIC records the details of the twenty members of the class (based on shareholdings). The details of any other members holding the same number of shares as the twentieth ranked member will also be recorded by ASIC on the database. Where available, historical records show that a member has ceased to be ranked amongst the twenty members. This may, but does not necessarily mean, that they have ceased to be a member of the company.

### - Share/Interest Holding -

### **Current**

- <u>Holding</u> -				
Class:	AORD	Number Held:	2	7ECB22528
Beneficially Owned:	Yes	Fully Paid:	Yes	
- <u>Members</u> -				
Name:	PF AUSTRALIA PT	Y LTD		
ACN:	606 610 388			
Address:	'BRISBANE CLUB 1	OWER' LEVEL 9 SUITE 1 241 A	DELAIDE STREET BF	RISBANE QLD 4000
Joint Holding:	No			
Abn:	86 606 610 388			

### **Ceased/Former**

- <u>Holding</u> -				
Class:	А	Number Held:	2	5E3829621
Beneficially Owned:	Yes	Fully Paid:	Yes	
- Members -				
Name:	PF AUSTRALIA PTY LTD			
ACN:	606 610 388			
Address:	MERROTTS LEVEL 6 241	ADELAIDE STREET BRIS	SBANE QLD 4000	
Joint Holding:	No			
Abn:	86 606 610 388			
- <u>Holding</u> -				
Class:	A	Number Held:	1	5E2735020
Beneficially Owned:	Yes	Fully Paid:	Yes	
- Members -				
Name:	HJK INVESTMENTS PTY	LTD		
ACN:	147 599 308			
Address:	MERROTTS LEVEL 6 241	ADELAIDE STREET BRIS	SBANE QLD 4000	
Joint Holding:	No			
U U				

183	
-----	--

- <u>Holding</u> -				
Class:	A	Number Held:	1	5E2735018
Beneficially Owned:	Yes	Fully Paid:	Yes	
- <u>Members</u> -				
Name:	HMB INVESTMENTS F	IY LID		
ACN:	147 599 344			
Address:	MERROTTS LEVEL 62	241 ADELAIDE STREET BRI	SBANE QLD 4000	
Joint Holding:	No			
- Holding -				
Class:	А	Number Held:	1	7E3782667
Beneficially Owned:	Yes	Fully Paid:	Yes	
		· <b>,</b> ·		
- Members -				
Name:	DSO INVESTMENTS F	PTY LTD		
ACN:	146 346 474			
Address:	LEVEL 6 241 ADELAID	E STREET BRISBANE QLD	4000	
Joint Holding:	No			
- Holding -				
Class:	А	Number Held:	1	1E6301910
Beneficially Owned:	Yes	Fully Paid:	Yes	
- <u>Members</u> -				
Name:	MATHEW DAVID HOU			
Address:	8 MORETON STREET	PADDINGTON QLD 4064		
Joint Holding:	No			
Holding				
- <u>Holding</u> - Class:	А	Number Held:	1	1E6301910
				160201910
Beneficially Owned:	Yes	Fully Paid:	Yes	
- <u>Members</u> -				
Name:	JAMIE GRANT HOUGH	4		
Address:		) DAD BARDON QLD 4065		
		DAD BARDON QED 4003		
Joint Holding:	No			
- Holding -				
Class:	А	Number Held:	1	027557524
Beneficially Owned:	Yes	Fully Paid:	Yes	021001024
Denencially Owned.	100	i uliy Falu.	163	
- Members -				
Name:	DANIEL SIMON O'FAR	RELL		
Address:	16 SAMARAI STREET			
Joint Holding:	No			
· · · · · · · · · · · · · · · · · ·				

- External Administration Documents -

### - Charges -

### There are no charges held for this organisation.

#### Notes:

On 30 January 2012, the Personal Property Securities Register (PPS Register) commenced.

At that time ASIC transferred all details of current charges to the PPS Registrar.

ASIC can only provide details of satisfied charges prior to that date.

Details of current charges, or charge satisfied since 30 January 2012 can be found on the PPS Register, www.ppsr.gov.au. InfoTrack may cap documents for on-file searches to 250.

### - Document List -

### Notes:

\* Documents already listed under Registered Charges are not repeated here.

\* Data from Documents with no Date Processed are not included in this Extract.

\* Documents with '0' pages have not yet been imaged and are not available via DOCIMAGE. Imaging takes approximately 2 weeks from date of lodgement.

\* The document list for a current/historical extract will be limited unless you requested ALL documents for this extract.

\* In certain circumstances documents may be capped at 250.

<b>Form Type</b> 484 484E	Date Received 28/06/2024 Change to Company Company Officeholde	Date Processed 28/06/2024 Details Appointment or r	No. Pages 3 Cessation of A	Effective Date 28/06/2024	Document No. 9EAB03016
205 205A	01/02/2024 Notification of Resolu	01/02/2024 tion Changing Compan	3 y Name	01/02/2024	7ECO08262
484 484E	30/11/2023 Change to Company Company Officeholde	30/11/2023 Details Appointment or r	2 Cessation of A	30/11/2023	7ECM05678
351 351	19/06/2023 Deed Relating to Clas	29/06/2023 ss Order	24	19/06/2023	031066952
484 484A2	17/02/2023 Change to Company	17/02/2023 Details Change Membe	2 er Name or Address	17/02/2023	7ECB22528
484 484E	05/10/2022 Change to Company Company Officeholde	05/10/2022 Details Appointment or r	2 Cessation of A	05/10/2022	7EBX07227
484 484E	15/11/2021 Change to Company Company Officeholde	15/11/2021 Details Appointment or r	2 Cessation of A	15/11/2021	7EBN24632
484 484E	02/04/2020 Change to Company	02/04/2020 Details Appointment or	2 Cessation of A	02/04/2020	7EAV31419

Company Officeholder

488 488M		13/08/2019 view Date of a Company o With Holding Company -		12/08/2019	030603189
484 484E	11/06/2019 Change to Company Deta Company Officeholder	11/06/2019 ails Appointment or Cessat	2 tion of A	11/06/2019	7EAM14148
484 484E	23/07/2018 Change to Company Deta Company Officeholder	23/07/2018 ails Appointment or Cessat	2 tion of A	23/07/2018	7EAC38805
484 484A1	15/06/2018 Change to Company Deta Address	15/06/2018 ails Change Officeholder N	2 Iame Or	15/06/2018	7EAB07164
484 484 484B 484C 484E	29/03/2018 Change to Company Deta Change of Registered Ad Change of Principal Place Appointment or Cessation	dress	3 er	29/03/2018	8E0043348
2601 2601	23/11/2017 Notification of Intention to	12/12/2017 Give Financial Assistance	2	08/12/2017	030163835
2602 2602A	22/11/2017 Notification of Financial A Company's Own Member	08/12/2017 ssistance Details Approva s	9 I By	22/11/2017	030163740
211 211	08/06/2017 Return Showing Division	20/06/2017 or Conversion of Shares Ir	4 nto Classes	18/05/2017	030028275
488 488A		19/12/2016 view Date of a Company o any (1-9 Coys/schemes)- F		12/12/2016	029384211
205 205A	15/07/2016 Notification of Resolution	18/07/2016 Changing Company Name	2	13/07/2016	7E8160500
484 484C	04/05/2016 CHANGE TO COMPANY BUSINESS (ADDRESS)	04/05/2016 DETAILS CHANGE OF P	2 RINCIPAL PLACI	27/04/2016 E OF	5E4030790
484 484 484O 484N	28/07/2015 CHANGE TO COMPANY CHANGES TO SHARE S CHANGES TO (MEMBER	TRUCTURE	3	22/07/2015	5E3829621
488 488B	30/09/2014 APPLICATION TO CHAN	07/10/2014 GE REVIEW DATE OF A	4 COMPANY OR S	30/09/2014 CHEME -	028726096

484 08/04/2014 08/04/2014 2 26/03/2014 5E3516558 484C CHANGE TO COMPANY DETAILS CHANGE OF PRINCIPAL PLACE OF BUSINESS (ADDRESS) 484 24/10/2013 24/10/2013 2 23/10/2013 5E3417541 484A1 CHANGE TO COMPANY DETAILS CHANGE OFFICEHOLDER NAME OR ADDRESS 484 24/10/2013 24/10/2013 2 23/10/2013 5E3417540 484A1 CHANGE TO COMPANY DETAILS CHANGE OFFICEHOLDER NAME OR ADDRESS 484 24/10/2013 24/10/2013 2 23/10/2013 5E3417542 484C CHANGE TO COMPANY DETAILS CHANGE OF PRINCIPAL PLACE OF BUSINESS (ADDRESS) 205 29/10/2012 29/10/2012 3 18/10/2012 027847953 205A NOTIFICATION OF RESOLUTION CHANGING COMPANY NAME 484 02/08/2012 02/08/2012 2 02/08/2012 5E3079076 484C CHANGE TO COMPANY DETAILS CHANGE OF PRINCIPAL PLACE OF **BUSINESS (ADDRESS)** 484 28/05/2012 29/05/2012 11 29/05/2012 028031585 484 CHANGE TO COMPANY DETAILS NOTIFICATION OF SHARE CANCELLATION - COMPANY BUY-BACK 484J 484O CHANGES TO SHARE STRUCTURE 484N CHANGES TO (MEMBERS) SHARE HOLDINGS 280 20/04/2012 27/04/2012 20/04/2012 028007257 4 280 NOTICE OF MEETING AND DOCUMENTS RE BUY-BACK 484 16/04/2012 16/04/2012 2 05/04/2012 5E2977431 484A1 CHANGE TO COMPANY DETAILS CHANGE OFFICEHOLDER NAME OR ADDRESS 484 12/03/2012 12/03/2012 2 12/03/2012 7E4329758 484E CHANGE TO COMPANY DETAILS APPOINTMENT OR CESSATION OF A COMPANY OFFICEHOLDER 106 08/08/2011 19/08/2011 2 08/08/2011 027648992 NOTICE OF CANCELLATION OR REVOCATION OF A LODGED DOCUMENT 106 Cancels 027 094 364 484 04/07/2011 04/07/2011 2 04/07/2011 7E3782667 484N CHANGE TO COMPANY DETAILS CHANGES TO (MEMBERS) SHARE HOLDINGS 027094364 22/06/2011 484 22/06/2011 23/06/2011 0 484 CHANGE TO COMPANY DETAILS

SYN. BY OFFICE HOLDER (1-9 COYS/SCHEMES) - FEE APPLIES

484O 484N	CHANGES TO SHARE S CHANGES TO (MEMBE Cancelled by 027 648 99	RS) SHARE HOLDINGS			
484 484 484O 484N	21/06/2011 CHANGE TO COMPANY CHANGES TO SHARE S CHANGES TO (MEMBE	STRUCTURE	3	17/06/2011	5E2735018
484	21/06/2011	21/06/2011	2	17/06/2011	5E2735021
484B	CHANGE TO COMPANY	DETAILS CHANGE OF R	EGISTERED AD	DRESS	
484 484 484O 484N	21/06/2011 CHANGE TO COMPANY CHANGES TO SHARE S CHANGES TO (MEMBE)	STRUCTURE	3	17/06/2011	5E2735020
902 902	08/06/2011 SUPPLEMENTARY DOC Alters 1E6 301 910	17/06/2011 CUMENT	2	09/03/2010	027557524
6010 6010	01/06/2010 APPLICATION FOR VOL	01/06/2010 UNTARY DEREGISTRATI	2 ION OF A COMP	01/06/2010 ANY	7E2929911
201 201C	09/03/2010 APPLICATION FOR REC Altered by 027 557 524	09/03/2010 GISTRATION AS A PROPF	3 RIETARY COMPA	09/03/2010 NY	1E6301910

### - Company Contact Addresses -

- Contact Address for ASIC use only

Address:	GPO BOX 565 BRISBANE QLD 4001
Start Date:	14/12/2021

\*\*\* End of Document \*\*\*

# (creditor) watch

Credit Report

Name	FINFLOW SOLUTIONS PTY LTD
ABN	32142466322
ACN	142466322
Document Type	Credit Report
Report Generated	15-07-2024 at 19:31
ASIC Extract	Not Included
ASIC Extract Status	Not Included

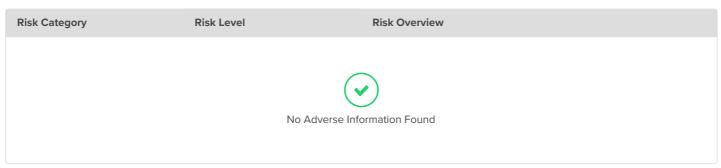
Credit Report	<ul> <li>Included</li> </ul>
RiskScore	<ul> <li>Included</li> </ul>
Payment Rating	× Not Included
CW Bankruptcy Check (PIRS)	× Not Included
ASIC Data (On File)	× Not Included
ASIC Current Extract	× Not Included
ASIC Current & Historical	× Not Included
PPSR ACN	× Not Included
PPSR ABN	× Not Included
PPSR Business Name	× Not Included
Append Docs Lodged	✓ Included
Append Business Names	<ul> <li>Included</li> </ul>
Append Credit Enquiries	<ul> <li>Included</li> </ul>

(creditor) watch

# Summary

C1 / 571 Neutral Risk	20 Credit Enquiries	Registered
No Registered Defaults	No Court Actions	No Mercantile Enquiries
No ASIC Published Notices	No Critical ASIC Documents	Important Cross Directorships Not Available

Adverse





### ABR Data

Main Name	FINFLOW SOLUTIONS PTY LTD
ABN	32 142 466 322
Registered Date	21-07-2016
Entity Status	Active
Entity Type	Australian Private Company
GST Status	Registered for GST (from 21-07-2016)
Main Physical Address	QLD 4066 (from 13-07-2018)
ABN Last Updated	02-02-2024

### ASIC Data

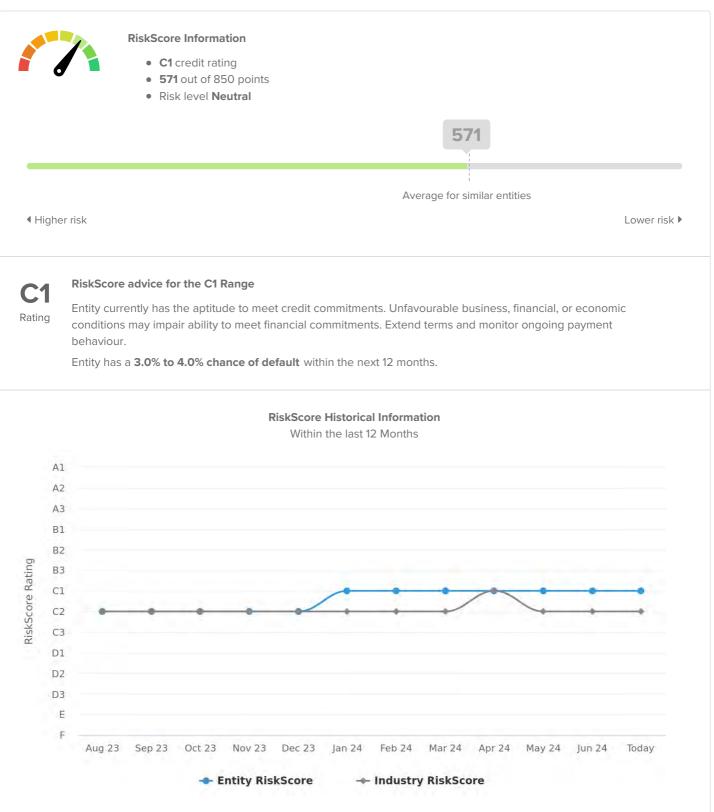
Name	FINFLOW SOLUTIONS PTY LTD
Registered Office Address	L 2 555 CORONATION DR TOOWONG 4066
ACN	142 466 322
Registered Date	09-03-2010
Next Review Date	10-11-2024
Status	Registered
Company Type	Australian Proprietary Company
Class	Limited By Shares
Subclass	Proprietary Company
Locality	TOOWONG QLD 4066
Regulator	Australian Securities & Investments Commission

(creditor) watch

ANZSIC Classification	Professional, Scientific and Technical Services Professional, Scientific and Technical Services (Except Computer System Design and Related Services) Legal and Accounting Services Legal Services
NACE Classification	Legal activities



## RiskScore



The CreditorWatch RiskScore is the most advanced algorithm in the market and is designed to ensure you make the right decision. The RiskScore has been developed using the latest machine learning techniques in combination with CreditorWatch's extensive data. The CreditorWatch RiskScore should be used in partnership with your internal credit procedures and policies.

#### What is "probability of default"?

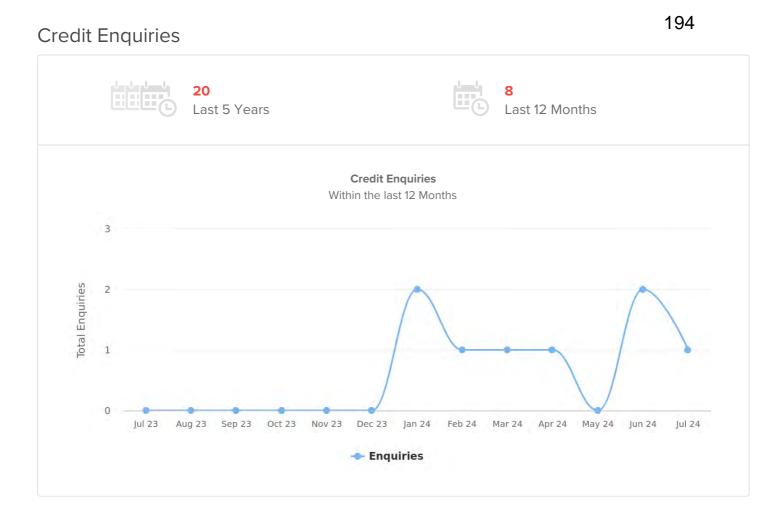
This is the likelihood that an entity will NOT be able to meet their financial commitments in the next 12 months eg: pay an invoice.

Report Generated: 15-07-2024 ASIC Extract: Not Included ASIC Extract Status: ASIC Extract Recommended

RiskScore Rating	Risk Level	Recommendation
A1, A2, A3	Very Low	Very strong credit quality based on behavioural and business demographics. Likelihood of default or insolvency is considered very low. Extend terms within consideration.
B1, B2	Low	Strong credit quality based on behavioural and business demographics. Likelihood of default or insolvency is considered very low. Extend terms within consideration.
B3, C1	Neutral	Lower than average default risk for an Australian business. Business demographics and behaviours indicative of low likelihood of default or insolvency in the short to medium term. Extend terms and monitor ongoing payment behaviour.
C2	Acceptable	Average default risk for an Australian business. Standard underwriting criteria and due diligence recommended prior to extending credit. Extend terms, closely monitor ongoing payment behaviour.
C3	Potential Risk	Behaviours and business demographics may indicate increased risk for some businesses in this group. Assessment of the entity's financial position and cashflow is recommended prior to extending material unsecured credit.
D1, D2, D3	High	Risk of default or insolvency is significantly higher than the average for Australian businesses. COD trading highly recommended.
E	Impaired	Entity is highly vulnerable to default or insolvency in the short term.
F	Defaulted	One or more creditors has initiated legal proceedings or other significant actions in response to unpaid debt obligations, or the entity is entering or has entered insolvency.

Please note that the rating and recommendation should be used in partnership with your company's internal credit procedures and policies. The rating should not be used as the sole reason in making decision about the entity.





#### Enquiries Ordered by Industry

Industry (ANZSIC Division)	No of Enquiries
Information Media and Telecommunications (J)	6
Other Services (S)	2
Total Enquiries (within the last 12 months)	8

#### Enquiries Ordered by Date

Industry (ANZSIC Division)	Date
Information Media and Telecommunications (J)	15-07-2024
Information Media and Telecommunications (J)	21-06-2024
Information Media and Telecommunications (J)	20-06-2024
Information Media and Telecommunications (J)	04-04-2024
Information Media and Telecommunications (J)	15-03-2024
Other Services (S)	06-02-2024
Information Media and Telecommunications (J)	29-01-2024

Industry (ANZSIC Division)	195 <sub>Date</sub>
Other Services (S)	19-01-2024
Credit enquiries provide an indication of the number of times an entity's credit file has been accessed. F	or credit enquiries performed in

Credit enquiries provide an indication of the number of times an entity's credit file has been accessed. For credit enquiries performed in the last 12 months, the date of the enquiry and the industry of the business, sole trader or individual performing the credit enquiry is detailed in the graph and table.



# **Risk Data**

Court Details	Plaintiff	Action	Nature of the Claim	Amount
		$\checkmark$	)	
		No Court A	ctions	

CreditorWatch aggregate data from courts around Australia to provide a summary of court actions against an entity. When available, details of the action include location, case number, state, plaintiff, nature of the claim, action type and dollar amount.

#### **Payment Defaults**

Added	Invoice Due	Submitted By	Amount	Status
		No Payment Defaults Lodge	a	

A default indicates that the debtor has failed to make a payment for goods or services. Payment Defaults are unique to CreditorWatch and can have one of three statuses: outstanding, partial payment or settled.

#### Tax Defaults

Date Added	Date Updated	Submitted By	Status	Amount
		$\checkmark$		
	N	o Tax Defaults Lodged		

 A tax default indicates that a business has overdue tax payments and has failed to respond to a notice of disclosure by The Australian Taxation Office (ATO). Tax defaults are only lodged on debts that are over 90 days overdue and are over a value of \$100,000.

196

Mercantile Enquiries	197	
Enquiry Date	Mercantile Agent	
	No Mercantile Enquiries Lodged	
A Mercantile enquiry is an indication that a mercan purpose of debt collection.	ntile agency (or debt collection agency) has conducted an enquiry on this entity for the	



# Status Changes

## ASIC Entity Status Changes

Change Date	ASIC Status
13-08-2019	Registered (Current status)
13 00 2013	

• The most common ASIC entity statuses are: registered, deregistered, external administration and strike-off action in progress. This section identifies if there have any been changes to the status of the entity's ACN, and the date the changes have occurred.



# **Business Names**

#### **Registered Business Index**

Business Name	Status	Registered Number	Address
CREDIBOT	Registered	NNI: 641491054 ACN: 142466322 ASIC: 32142466322	Toowong 4066 QLD

#### Registered Business Names

Name	Business Name Type	Source
CREDIBOT	Business Name	ABR
CREDIBOT PTY LTD	Former Name	ASIC
CREDIBOT PTY LTD	Main Name	ABR
DEBTWERX	Business Name	ABR
FINFLOW SOLUTIONS PTY LTD	Main Name	ABR
LEGAL RECOVERIES CORP PTY LTD	Former Name	ASIC
STATE RECOVERIES PTY LTD	Former Name	ASIC

Business names are derived from two data sources, one of which is basic information provided by ABR. The other comes from the business names extract index which, when available, includes the owner of the business name and registered business address.



# Appendix

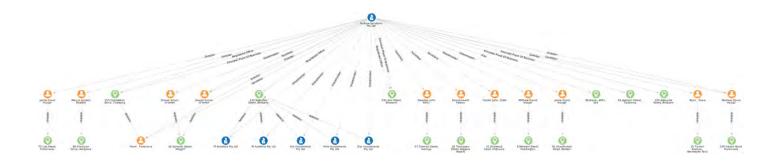
#### Disclaimer

CreditorWatch is committed to ensuring that the information provided is accurate and comprehensive however due to data being received from sources not controlled by CreditorWatch we cannot guarantee that it is complete, verified or free of errors. To the extent permitted by law, CreditorWatch will not be held responsible for any errors or omissions therein concerning the information sourced and published in its publications, websites, API or emails.



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# FORBES DOWLING LAWYERS PTY LTD

ACN 114 660 052



#### ASIC EXTRACT SNAPSHOT

#### CURRENT ORGANISATION DETAILS

Date Extracted	01/07/2024	Start Date	13/08/2019
ACN	114 660 052	Name	FORBES DOWLING LAWYERS PTY LTD
ABN	87 114 660 052	Name Start Date	25/06/2009
Current Name	FORBES DOWLING LAWYERS PTY LTD	Status	Registered
Registered In	Queensland	Туре	Australian Proprietary Company
<b>Registration Date</b>	08/06/2005	Class	Limited By Shares
Review Date	10/11/2024	Sub Class	Proprietary Company
Company Type	ACN (Australian Company Number)	<b>Disclosing Entity</b>	No
<b>Current Directors</b>	2		
<b>Current Secretaries</b>	1		

Share St	Share Structure (Displaying Top 4 Only)		Go to Full ASIC Results	
Class	Class Type	Shares Issued	Amount Paid	
ORD	ORDINARY SHARES	200	\$200.00	
(credit	or)watch - Credit Score (587)		Go to Full Credit Re	

			587	
0 Higher Risk			Average Australian Proprieta	ry Company 850 Lower Risk
Risk Data Summary				
Court Judgments 0	Payment Defaults 0	Insolvency Notices 0	Mercantile Enquiries 0	Credit Enquiries 22



www.infotrack.com.au 1800 738 524

## ASIC Current & Historical Organisation Extract



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#### ASIC Data Extracted 01/07/2024 at 15:38

This extract contains information derived from the AustralianSecurities and Investment Commission's (ASIC) database undersection 1274A of the Corporations Act 2001.Please advise ASIC of any error or omission which you may identify.

No changes to the company information have been detected since last extracted.

#### - 114 660 052 FORBES DOWLING LAWYERS PTY LTD -

ACN (Australian Company Number):	114 660 052	Document No.
ABN:	87 114 660 052	
Current Name:	FORBES DOWLING LAWYERS PTY LTD	
Registered in:	Queensland	
Registration Date:	08/06/2005	
Review Date:	10/11/2024	
Company Bounded B	у:	

#### - Current Organisation Details -

Name:	FORBES DOWLING LAWYERS PTY LTD	030603184
Name Start Date:	25/06/2009	
Status:	Registered	
Туре:	Australian Proprietary Company	
Class:	Limited By Shares	
Sub Class:	Proprietary Company	

#### - Former Organisation Details from 08/06/2005 to 24/06/2009 -

Name:	ARL LEGAL PTY LTD	020957723
Name Start Date:	08/06/2005	
Status:	Registered	
Туре:	Australian Proprietary Company	
Class:	Limited By Shares	
Sub Class:	Proprietary Company	

#### - Company Addresses -

- Registered Office		7ECH95033
Address:	LEVEL 6 15 WILLIAM STREET MELBOURNE VIC 3000	
Start Date:	07/09/2023	

#### - Previous Registered Office

7EBE35381

		204
Address:	LEVEL 3 380 DOCKLANDS DRIVE DOCKLANDS VIC 3008	
Start Date:	10/02/2021	
Cease Date:	06/09/2023	
- Previous Registered (		7E2563631
Address:	363 KING STREET MELBOURNE VIC 3000	
Start Date: Cease Date:	01/12/2009 09/02/2021	
Cease Dale.	09/02/2021	
- Previous Registered (	Office	1E2245422
Address:	LEVEL 1 60 TOORAK ROAD SOUTH YARRA VIC 3141	
Start Date:	05/07/2006	
Cease Date:	30/11/2009	
<b>_</b>		
- Previous Registered (		020957723
Address: Start Date:	14 MACKENZIE STREET ROZELLE NSW 2039 08/06/2005	
Cease Date:	04/07/2006	
Gease Date.	04/01/2000	
- Principal Place of Bus	siness	7ECH95033
Address:	LEVEL 6 15 WILLIAM STREET MELBOURNE VIC 3000	
Start Date:	14/08/2023	
- Previous Principal Pla		7EBE35381
Address:	LEVEL 3 380 DOCKLANDS DRIVE DOCKLANDS VIC 3008	
Start Date:	01/02/2021	
Cease Date:	13/08/2023	
- Previous Principal Pla	ace of Business	7EAJ54196
Address:	LEVEL 2 469 LA TROBE STREET MELBOURNE VIC 3000	
Start Date:	01/03/2019	
Cease Date:	31/01/2021	
		450045400
- Previous Principal Pla		1E2245422
Address:	ARL HOUSE' 363 KING STREET MELBOURNE VIC 3000	
Start Date: Cease Date:	01/06/2006	
vease vale:	28/02/2019	
- Previous Principal Pla	ace of Business	020957723
Address:	LEVEL 6 26 COLLEGE STREET SYDNEY NSW 2000	
Start Date:	08/06/2005	
Cease Date:	31/05/2006	

#### - Company Officers -

#### Note:

A date or address shown as UNKNOWN has not been updated since ASIC took over the records in 1991. For details, order the appropriate historical state or territory documents, available in microfiche or paper format.

\* Check documents listed under ASIC Documents Received for recent changes.

#### **Director**

Name: Address: Birth Details: Appointment Date: Cease Date:	FRANK TERRANOVA '(FRANK TERRANOVA)' 555 CORONATION DRIVE TOOWONG QLD 4066 08/04/1969 GEELONG VIC 26/06/2024 //	205 9EAB03020
Name: Address: Birth Details: Appointment Date: Cease Date:	RYAN SHAW 25 TOULON AVENUE WENTWORTH FALLS NSW 2782 25/05/1970 BRAINTREE UNITED KINGDOM 26/06/2024 //	9EAB03020
Previous Director Name: Address: Birth Details: Appointment Date: Cease Date:	MATHEW DAVID HOUGH 109 HERRON ROAD PULLENVALE QLD 4069 07/05/1981 WOLLONGONG NSW 31/12/2017 26/06/2024	7E9800053
Name: Address: Birth Details: Appointment Date: Cease Date:	JAMIE GRANT HOUGH 70 LISK STREET PULLENVALE QLD 4069 07/05/1981 WOLLONGONG NSW 31/12/2017 26/06/2024	7E9800053
Name: Address: Birth Details: Appointment Date: Cease Date:	GREGORY CECIL YOUNG 68 CLARENDON STREET EAST BRISBANE QLD 4169 04/06/1957 BRISBANE QLD 12/10/2018 31/03/2019	7EAF02394
Name: Address: Birth Details: Appointment Date: Cease Date:	REBECCA BEASLEY 7 PARR STREET NAIRNE SA 5252 02/03/1970 ADELAIDE SA 03/06/2016 30/11/2018	7E8094081
Name: Address: Birth Details: Appointment Date:	JAMES BLAKE 81 ASHWORTH AVENUE BELROSE NSW 2085 20/11/1976 DUBLIN IRELAND 07/08/2017	7E9419908

Cease Date:

31/08/2018

Address: Birth Details: Appointment Date: Cease Date:	86 GLENLYON DRIVE ASHGROVE QLD 4060 14/08/1972 BRISBANE QLD 31/12/2017 05/07/2018	206
Name: Address: Birth Details: Appointment Date: Cease Date:	TREVOR BASSINGTHWAIGHTE 7 PETRE AVENUE ALTONA MEADOWS VIC 3028 30/08/1954 FINLEY NSW 02/09/2013 31/12/2017	7E5503001
Name: Address: Birth Details: Appointment Date: Cease Date:	RAINERIO BORJA 1329 GLORIOSA STREET DASMARINAS VILLAGE MAKATI CITY PHILIPPINES 11/03/1962 MANILA PHILIPPINES 03/07/2015 31/12/2017	7E7122147
Name: Address: Birth Details: Appointment Date: Cease Date:	JONATHON IDAS 80 HOLLYWOOD STREET MONTEREY NSW 2217 05/11/1979 GUNNEDAH NSW 02/09/2013 30/08/2017	7E5503001
Name: Address: Birth Details: Appointment Date: Cease Date:	ANTHONY RIVAS '6009' 35 QUEENSBRIGE STREET SOUTHBANK VIC 3006 07/05/1967 LOS ANGELS, CA UNITED STATES 03/07/2015 24/06/2016	7E7122147
Name: Address: Birth Details: Appointment Date: Cease Date:	STEVEN HARRIS UNIT 4 212 RODEN STREET WEST MELBOURNE VIC 3003 01/04/1959 ADELAIDE SA 01/01/2015 03/06/2016	7E6643992
Name: Address: Birth Details: Appointment Date: Cease Date:	DUKE MYRTEZA 34 MOONS LANE BROOKFIELD QLD 4069 09/11/1964 DUNEDIN NEW ZEALAND 08/06/2005 16/10/2015	020957723
Name: Address: Birth Details: Appointment Date: Cease Date:	PAUL JOSEPH COONEY 35 STONNINGTON PLACE TOORAK VIC 3142 14/11/1952 MELBOURNE VIC 08/06/2005 03/07/2015	1E5615390

#### Secretary

Name:	FRANK TERRANOVA	7EBN24642
Address:	'(FRANK TERRANOVA)' 555 CORONATION DRIVE TOOWONG QLD 4066	
Birth Details:	08/04/1969 GEELONG VIC	
Appointment Date:	28/10/2021	
Cease Date:	11	

#### **Previous Secretary**

Name: Address: Birth Details: Appointment Date: Cease Date:	STEPHEN JOHN KELLY 57 GORMAN STREET KALINGA QLD 4030 21/06/1966 BRISBANE QLD 05/10/2022 21/11/2023	7EBX07290
Name: Address: Birth Details: Appointment Date: Cease Date:	DAVID HEWITT PEARCE 18 THOMPSON STREET BIGGERA WATERS QLD 4216 22/03/1977 WARWICKSHIRE UNITED KINGDOM 25/03/2020 05/10/2022	7EAV31421
Name: Address: Birth Details: Appointment Date: Cease Date:	MATHEW DAVID HOUGH 109 HERRON ROAD PULLENVALE QLD 4069 07/05/1981 WOLLONGONG NSW 31/05/2019 25/03/2020	7EAM14152
Name: Address: Birth Details: Appointment Date: Cease Date:	DARREN JOHN COBB 21 ENDWOOD COURT HIGHVALE QLD 4520 30/03/1968 TAROOM QLD 31/12/2017 31/05/2019	7E9800053
Name: Address: Birth Details: Appointment Date: Cease Date:	TREVOR BASSINGTHWAIGHTE 7 PETRE AVENUE ALTONA MEADOWS VIC 3028 30/08/1954 FINLEY NSW 30/10/2009 31/12/2017	7E2563640
Name: Address: Birth Details: Appointment Date:	LIANGLIANG ZHUANG 12 TENNYSON COURT TEMPLESTOWE VIC 3106 22/10/1981 SHANGHAI CHINA 24/06/2016	7E8768885

Name:	PAUL JOSEPH COONEY
Address:	35 STONNINGTON PLACE TOORAK VIC 3142
Birth Details:	14/11/1952 MELBOURNE VIC
Appointment Date:	08/06/2005
Cease Date:	30/10/2009

#### - Share Structure -

#### **Current**

Class:	ORDINARY SHARES	1E4534646
Number of Shares Issued:	200	
Total Amount Paid / Taken to be Paid:	\$200.00	
Total Amount Due and Payable:	\$0.00	

#### Note:

For each class of shares issued by a company, ASIC records the details of the twenty members of the class (based on shareholdings). The details of any other members holding the same number of shares as the twentieth ranked member will also be recorded by ASIC on the database. Where available, historical records show that a member has ceased to be ranked amongst the twenty members. This may, but does not necessarily mean, that they have ceased to be a member of the company.

#### - Share/Interest Holding -

#### **Current**

- <u>Holding</u> -				
Class:	ORD	Number Held:	200	7E6110333
Beneficially Owned:	Yes	Fully Paid:	Yes	
- <u>Members</u> -				
Name:	ARL COLLECT PT	Y LTD		
ACN:	103 234 653			
Address:	'ARL HOUSE' 363 KING STREET MELBOURNE VIC 3000			
Joint Holding:	No			
Abn:	96 103 234 653			

#### **Ceased/Former**

1E5615390

				209
Beneficially Owned:	No	Fully Paid:	Yes	
- <u>Members</u> -				
Name:	LAWFIND PTY LTD			
ACN:	089 655 498			
Address:	LEVEL 9 193 NORTH QUAY	BRISBANE QLD 4000		
Joint Holding:	No			
Abn:	80 089 655 498			
- Holding -				
Class:	ORD	Number Held:	30	1E4534646
Beneficially Owned:	No	Fully Paid:	Yes	
- <u>Members</u> -				
Name:	LAWFIND PTY LTD			
ACN:	089 655 498			
Address: Joint Holding:	LEVEL 9 193 NORTH QUAY	BRISBANE QLD 4000		
Abn:	80 089 655 498			
	00 003 000 400			
- <u>Holding</u> -				
Class:	ORD	Number Held:	90	022998865
Beneficially Owned:	No	Fully Paid:	Yes	
- <u>Members</u> -				
Name:	CATILLUS PTY. LTD.			
ACN:	006 751 622			
Address:	377-379 GLENFERRIE ROAI	D MALVERN VIC 3144		
Joint Holding:	No			
- <u>Holding</u> -				
Class:	ORD	Number Held:	70	1E4534646
Beneficially Owned:	No	Fully Paid:	Yes	
- <u>Members</u> -				
Name:	CATILLUS PTY. LTD.			
ACN:	006 751 622			
Address:	377-379 GLENFERRIE ROAI	D MALVERN VIC 3144		
Joint Holding:	No			
- <u>Holding</u> -				,
Class:	ORD	Number Held:	10	020957723
Beneficially Owned:	Yes	Fully Paid:	Yes	
- <u>Members</u> -				
Name:	CATILLUS PTY. LTD.			
ACN:	006 751 622			
Address:	LEVEL 1 60 TOORAK ROAD	SOUTH YARRA VIC 3141		
Joint Holding:	No			

#### - External Administration Documents -

#### There are no external administration documents held for this organisation.

#### - Charges -

#### There are no charges held for this organisation.

#### Notes:

On 30 January 2012, the Personal Property Securities Register (PPS Register) commenced.

At that time ASIC transferred all details of current charges to the PPS Registrar.

ASIC can only provide details of satisfied charges prior to that date.

Details of current charges, or charge satisfied since 30 January 2012 can be found on the PPS Register, www.ppsr.gov.au. InfoTrack may cap documents for on-file searches to 250.

#### - Document List -

#### Notes:

\* Documents already listed under Registered Charges are not repeated here.

\* Data from Documents with no Date Processed are not included in this Extract.

\* Documents with '0' pages have not yet been imaged and are not available via DOCIMAGE. Imaging takes approximately 2 weeks from date of lodgement.

\* The document list for a current/historical extract will be limited unless you requested ALL documents for this extract.

\* In certain circumstances documents may be capped at 250.

<b>Form Type</b> 484 484E	Date Received 28/06/2024 Change to Company Company Officeholde	Date Processed 28/06/2024 Details Appointment or r	No. Pages 3 Cessation of A	Effective Date 28/06/2024	Document No. 9EAB03020
484 484E	30/11/2023 Change to Company Company Officeholde	30/11/2023 Details Appointment or r	2 Cessation of A	30/11/2023	7ECM05685
484 484 484B 484C	31/08/2023 Change to Company Change of Registered Change of Principal P		2 ess)	31/08/2023	7ECH95033
351 351	19/06/2023 Deed Relating to Clas	29/06/2023 ss Order	24	19/06/2023	031066952
484 484E	05/10/2022 Change to Company Company Officeholde	05/10/2022 Details Appointment or r	2 Cessation of A	05/10/2022	7EBX07290
484 484E	15/11/2021 Change to Company Company Officeholde	15/11/2021 Details Appointment or r	2 Cessation of A	15/11/2021	7EBN24642

2 03/02/2021 7EBE35381 Change of Principal Place of Business (Address) 2 02/04/2020 7EAV31421

					-
484E	Change to Company Company Officeholde	Details Appointment or ( r	Cessation of A		
488	12/08/2019	13/08/2019	3	12/08/2019	030603184
488M	Application to Change	e Review Date of a Com	pany or Scheme		
	Synchronise Review	Date With Holding Comp	oany - No Fee		
484	11/06/2019	11/06/2019	2	11/06/2019	7EAM14152
484E	Change to Company	Details Appointment or 0	Cessation of A		
	Company Officeholde	r			
484	18/04/2019	18/04/2019	2	18/04/2019	7EAK59502
484E	• • •	Details Appointment or 0	Cessation of A		
	Company Officeholde	r			
484	19/03/2019	19/03/2019	2	19/03/2019	7EAJ54196
484C		Details Change of Princi	pal Place Of		
	Business (Address)				
484	03/12/2018	03/12/2018	2	03/12/2018	7EAG75209
484E	CHANGE TO COMPA	ANY DETAILS APPOINT	MENT OR CESS	ATION OF A	
	COMPANY OFFICEH	IOLDER			
484	14/10/2018	14/10/2018	2	14/10/2018	7EAF02394
484E	CHANGE TO COMPA	ANY DETAILS APPOINT	MENT OR CESS	ATION OF A	
	COMPANY OFFICEH	IOLDER			
484	31/08/2018	31/08/2018	2	31/08/2018	7EAD65351
484E	CHANGE TO COMPA	ANY DETAILS APPOINT	MENT OR CESS	ATION OF A	
	COMPANY OFFICEH	IOLDER			
484	23/07/2018	23/07/2018	2	23/07/2018	7EAC38807
484E	CHANGE TO COMPA	ANY DETAILS APPOINT	MENT OR CESS	ATION OF A	
	COMPANY OFFICEH	IOLDER			

484

484

484B

484C

484

03/02/2021

02/04/2020

Change to Company Details

Change of Registered Address

03/02/2021

02/04/2020

- 2601 16/01/2018 19/01/2018 2 30/01/2018 030228644 2601 NOTIFICATION OF INTENTION TO GIVE FINANCIAL ASSISTANCE
- 2602 16/01/2018 19/01/2018 16/01/2018 030228639 10 2602A NOTIFICATION OF FINANCIAL ASSISTANCE DETAILS APPROVAL BY COMPANY'S OWN MEMBERS

484 10/01/2018 10/01/2018 2 10/01/2018 7E9800083 484E CHANGE TO COMPANY DETAILS APPOINTMENT OR CESSATION OF A COMPANY OFFICEHOLDER

484 484E	10/01/2018 CHANGE TO COMPANY COMPANY OFFICEHOL	10/01/2018 DETAILS APPOINTMENT DER	4 FOR CESSATION	10/01/2018 N OF A	7E9800053
484 484E	06/09/2017 CHANGE TO COMPANY COMPANY OFFICEHOL	06/09/2017 DETAILS APPOINTMENT DER	2 FOR CESSATION	06/09/2017 N OF A	7E9419908
370 370	16/08/2017 NOTIFICATION BY OFFI	30/08/2017 CEHOLDER OF RESIGNA	2 ATION OR RETIR	16/08/2017 EMENT	029983530
484 484A1	14/02/2017 CHANGE TO COMPANY ADDRESS	14/02/2017 DETAILS CHANGE OFFI	2 CEHOLDER NAM	14/02/2017 IE OR	7E8768885
484 484E	27/06/2016 CHANGE TO COMPANY COMPANY OFFICEHOL	27/06/2016 DETAILS APPOINTMENT DER	3 FOR CESSATION	27/06/2016 N OF A	7E8094081
484 484E	16/10/2015 CHANGE TO COMPANY COMPANY OFFICEHOL	16/10/2015 DETAILS APPOINTMENT DER	2 FOR CESSATION	16/10/2015 N OF A	7E7388254
484 484E	12/07/2015 CHANGE TO COMPANY COMPANY OFFICEHOL	12/07/2015 DETAILS APPOINTMENT DER	3 FOR CESSATION	12/07/2015 N OF A	7E7122147
484 484E	12/01/2015 CHANGE TO COMPANY COMPANY OFFICEHOL	12/01/2015 DETAILS APPOINTMENT DER	2 FOR CESSATION	12/01/2015 N OF A	7E6643992
484 484N	10/06/2014 CHANGE TO COMPANY HOLDINGS	10/06/2014 DETAILS CHANGES TO	2 (MEMBERS) SHA	10/06/2014 ARE	7E6110333
484 484E	11/09/2013 CHANGE TO COMPANY COMPANY OFFICEHOL	11/09/2013 DETAILS APPOINTMENT DER	2 FOR CESSATION	11/09/2013 N OF A	7E5503001
484 484E	24/11/2009 CHANGE TO COMPANY COMPANY OFFICEHOL	24/11/2009 DETAILS APPOINTMENT DER	2 FOR CESSATION	24/11/2009 N OF A	7E2563640
484 484B	24/11/2009 CHANGE TO COMPANY	24/11/2009 DETAILS CHANGE OF R	2 EGISTERED ADI	24/11/2009 DRESS	7E2563631
484 484A1	09/07/2009 CHANGE TO COMPANY ADDRESS	10/07/2009 DETAILS CHANGE OFFI	2 CEHOLDER NAM	22/06/2009 IE OR	1E5615390
205	25/06/2009	25/06/2009	2	22/06/2009	1E5557747

205A	NOTIFICATION OF RES	OLUTION CHANGING CC	MPANY NAME		215
205 205Z	24/06/2009 NOTIFICATION OF RES APPROVED	24/06/2009 OLUTION CHANGING CC	2 MPANY NAME -	22/06/2009 NOT	1E5554470
484 484N	04/07/2008 CHANGE TO COMPANY HOLDINGS	04/07/2008 DETAILS CHANGES TO	3 (MEMBERS) SHA	01/07/2008 ARE	1E4551112
484 484 484O 484G 484N	01/07/2008 CHANGE TO COMPANY CHANGES TO SHARE S NOTIFICATION OF SHA CHANGES TO (MEMBER	TRUCTURE RE ISSUE	3	16/06/2008	1E4534646
902 902	23/06/2008 SUPPLEMENTARY DOC Alters 020 957 723	24/06/2008 SUMENT	2	08/06/2005	024852162
902 902	23/06/2008 SUPPLEMENTARY DOC Alters 022 998 865	24/06/2008 SUMENT	2	31/07/2006	024798501
106 106	08/08/2006 NOTICE OF CANCELLA Cancels 1E2 314 773	15/08/2006 TION OR REVOCATION C	2 DF A LODGED DO	08/08/2006 DCUMENT	022386939
484 484 484G 484O 484N	31/07/2006 CHANGE TO COMPANY NOTIFICATION OF SHA CHANGES TO SHARE S CHANGES TO (MEMBER Altered by 024 798 501	RE ISSUE STRUCTURE	4	31/07/2006	022998865
484 484N	14/07/2006 CHANGE TO COMPANY HOLDINGS Cancelled by 022 386 93	14/07/2006 DETAILS CHANGES TO 9	2 (MEMBERS) SHA	01/07/2006 ARE	1E2314773
484 484 484B 484C	28/06/2006 CHANGE TO COMPANY CHANGE OF REGISTER CHANGE OF PRINCIPAL		2 ADDRESS)	01/06/2006	1E2245422
201 201C	08/06/2005 APPLICATION FOR REG Altered by 024 852 162	08/06/2005 DISTRATION AS A PROPF	11 RIETARY COMPA	08/06/2005 NY	020957723

213

- Company Contact Addresses -

#### - Contact Address for ASIC use only

 Address:
 GPO BOX 565 BRISBANE QLD 4001

 Start Date:
 14/12/2021

\*\*\* End of Document \*\*\*

# (creditor) watch

Credit Report

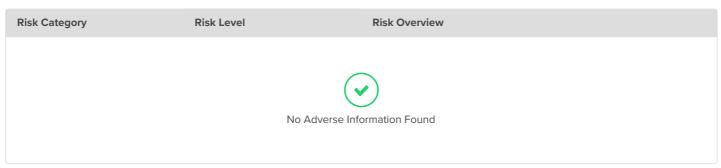
Name	FORBES DOWLING LAWYERS PTY LTD
ABN	87114660052
ACN	114660052
Document Type	Credit Report
Report Generated	15-07-2024 at 19:41
ASIC Extract	Not Included
ASIC Extract Status	Not Included

Credit Report	<ul> <li>Included</li> </ul>
RiskScore	<ul> <li>Included</li> </ul>
Payment Rating	× Not Included
CW Bankruptcy Check (PIRS)	× Not Included
ASIC Data (On File)	× Not Included
ASIC Current Extract	× Not Included
ASIC Current & Historical	× Not Included
PPSR ACN	× Not Included
PPSR ABN	× Not Included
PPSR Business Name	× Not Included
Append Docs Lodged	<ul> <li>Included</li> </ul>
Append Business Names	<ul> <li>Included</li> </ul>
Append Credit Enquiries	<ul> <li>Included</li> </ul>

# Summary

C1 / 587 Neutral Risk	22 Credit Enquiries	Registered
No Registered Defaults	No Court Actions	No Mercantile Enquiries
No ASIC Published Notices	No Critical ASIC Documents	Important Cross Directorships Not Available

Adverse



#### ABR Data

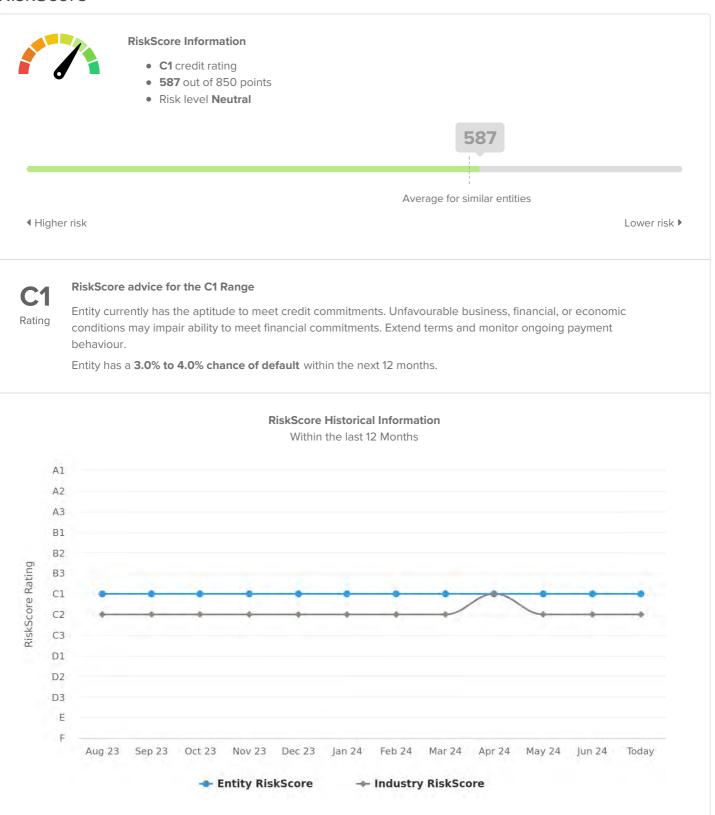
Main Name	FORBES DOWLING LAWYERS PTY LTD
ABN	87 114 660 052
Registered Date	08-06-2005
Entity Status	Active
Entity Type	Australian Private Company
GST Status	Registered for GST (from 08-06-2005)
Main Physical Address	VIC 3003 (from 25-03-2020)
ABN Last Updated	18-02-2021

#### ASIC Data

Name	FORBES DOWLING LAWYERS PTY LTD	
Registered Office Address	LEVEL 6 15 WILLIAM STREET MELBOURNE VIC 3000	
ACN	114 660 052	
Registered Date	08-06-2005	
Next Review Date	10-11-2024	
Status	Registered	
Company Type	Australian Proprietary Company	
Class	Limited By Shares	
Subclass	Proprietary Company	
Locality	MELBOURNE VIC 3000	
Regulator	Australian Securities & Investments Commission	

ANZSIC Classification	Professional, Scientific and Technical Services Professional, Scientific and Technical Services (Except Computer System Design and Related Services) Legal and Accounting Services Legal Services
NACE Classification	Legal activities

## RiskScore



The CreditorWatch RiskScore is the most advanced algorithm in the market and is designed to ensure you make the right decision. The RiskScore has been developed using the latest machine learning techniques in combination with CreditorWatch's extensive data. The CreditorWatch RiskScore should be used in partnership with your internal credit procedures and policies.

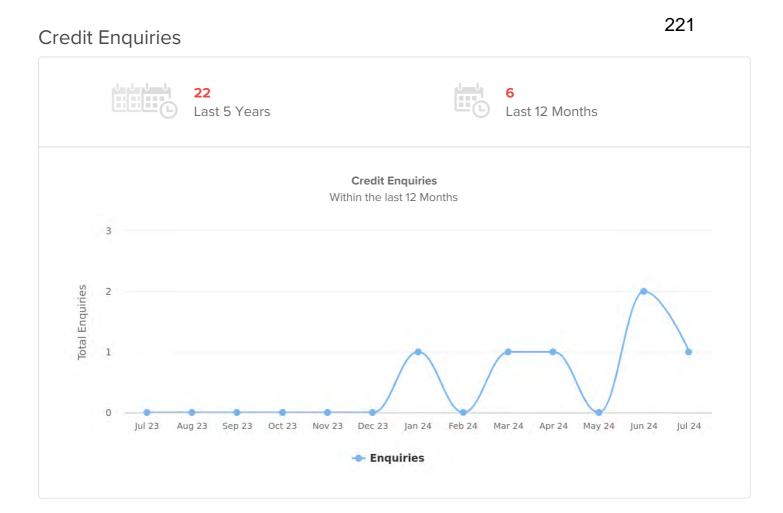
#### What is "probability of default"?

This is the likelihood that an entity will NOT be able to meet their financial commitments in the next 12 months eg: pay an invoice.

Report Generated: 15-07-2024 ASIC Extract: Not Included ASIC Extract Status: ASIC Extract Recommended

RiskScore Rating	Risk Level	Recommendation	
A1, A2, A3	Very Low	Very strong credit quality based on behavioural and business demographics. Likelihood of default or insolvency is considered very low. Extend terms within consideration.	
B1, B2	Low	Strong credit quality based on behavioural and business demographics. Likelihood of default or insolvency is considered very low. Extend terms within consideration.	
B3, C1	Neutral	Lower than average default risk for an Australian business. Business demographics and behaviours indicative of low likelihood of default or insolvency in the short to medium term. Extend terms and monitor ongoing payment behaviour.	
C2	Acceptable	Average default risk for an Australian business. Standard underwriting criteria and due diligence recommended prior to extending credit. Extend terms, closely monitor ongoing payment behaviour.	
C3	Potential Risk	Behaviours and business demographics may indicate increased risk for some busines in this group. Assessment of the entity's financial position and cashflow is recommend prior to extending material unsecured credit.	
D1, D2, D3	High	Risk of default or insolvency is significantly higher than the average for Australian businesses. COD trading highly recommended.	
E	Impaired	Entity is highly vulnerable to default or insolvency in the short term.	
F	Defaulted	One or more creditors has initiated legal proceedings or other significant actions in response to unpaid debt obligations, or the entity is entering or has entered insolvency.	

Please note that the rating and recommendation should be used in partnership with your company's internal credit procedures and policies. The rating should not be used as the sole reason in making decision about the entity.



#### Enquiries Ordered by Industry

Industry (ANZSIC Division)	No of Enquiries
Information Media and Telecommunications (J)	6
Total Enquiries (within the last 12 months)	6

#### Enquiries Ordered by Date

Industry (ANZSIC Division)	Date
Information Media and Telecommunications (J)	15-07-2024
Information Media and Telecommunications (J)	21-06-2024
Information Media and Telecommunications (J)	20-06-2024
Information Media and Telecommunications (J)	04-04-2024
Information Media and Telecommunications (J)	15-03-2024
Information Media and Telecommunications (J)	30-01-2024

Credit enquiries provide an indication of the number of times an entity's credit file has been accessed. For credit enquiries performed in the last 12 months, the date of the enquiry and the industry of the business, sole trader or individual performing the credit enquiry is detailed in the graph and table.

Report Generated: 15-07-2024 ASIC Extract: Not Included ASIC Extract Status: ASIC Extract Recommended

# **Risk Data**

Court Details	Plaintiff	Action	Nature of the Claim	Amount
		$\checkmark$	)	
		No Court A	ctions	

CreditorWatch aggregate data from courts around Australia to provide a summary of court actions against an entity. When available, details of the action include location, case number, state, plaintiff, nature of the claim, action type and dollar amount.

#### **Payment Defaults**

Added	Invoice Due	Submitted By	Amount	Status
		$\bigcirc$		
		No Payment Defaults Lodge	a	

A default indicates that the debtor has failed to make a payment for goods or services. Payment Defaults are unique to CreditorWatch and can have one of three statuses: outstanding, partial payment or settled.

#### Tax Defaults

Date Added	Date Updated	Submitted By	Status	Amount
		$\checkmark$		
	N	o Tax Defaults Lodged		

 A tax default indicates that a business has overdue tax payments and has failed to respond to a notice of disclosure by The Australian Taxation Office (ATO). Tax defaults are only lodged on debts that are over 90 days overdue and are over a value of \$100,000.

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Mercantile End	quiries		223
	Enquiry Date	Mercantile Agent	
		No Mercantile Enquiries Lodged	
A Mercantile     purpose of de		mercantile agency (or debt collection agency) has conducted an	enquiry on this entity for the



# Status Changes

### ASIC Entity Status Changes

Change Date	ASIC Status
13-08-2019	Registered (Current status)

• The most common ASIC entity statuses are: registered, deregistered, external administration and strike-off action in progress. This section identifies if there have any been changes to the status of the entity's ACN, and the date the changes have occurred.



# **Business Names**

#### **Registered Business Index**

Business Name	Status	Registered Number	Address
LEGAL DIRECT ONLINE	Registered	NNI: 150734473 ACN: 114660052 ASIC: 87114660052 QLD : BN22053864	Brisbane City 4000 QLD
LEGAL DIRECT	Registered	NNI: 146584698 ACN: 114660052 ASIC: 87114660052 QLD : BN21822116	Brisbane City 4000 QLD
FORBES DOWLING LAWYERS	Cancelled	NNI: 100166407 NSW : BN97884663	Not Available
FORBES DOWLING LAWYERS	Cancelled	NNI: 100074057 QLD : BN18014628	Not Available
FORBES DOWLING LAWYERS	Cancelled	NNI: 116349243 VIC : B1869887C	Not Available

### Registered Business Names

Name	Business Name Type	Source
ARL LEGAL PTY LTD	Former Name	ASIC
ARL Legal Pty Ltd	Main Name	ABR
CANNING CRAYMER CONVEYANCING	Business Name	ABR
FORBES DOWLING LAWYERS	Business Name	ABR
FORBES DOWLING LAWYERS	Business Name	ABR
FORBES DOWLING LAWYERS PTY LTD	Main Name	ABR
LEGAL DIRECT	Business Name	ABR
LEGAL DIRECT ONLINE	Business Name	ABR
LEGAL DIRECT ONLINE	Business Name	ABR
LEGAL DIRECT ONLINE	Business Name	ABR
Turnbull Bowles Lawyers	Business Name	ABR

Business names are derived from two data sources, one of which is basic information provided by ABR. The other comes from the business names extract index which, when available, includes the owner of the business name and registered business address.

# Appendix

#### Disclaimer

CreditorWatch is committed to ensuring that the information provided is accurate and comprehensive however due to data being received from sources not controlled by CreditorWatch we cannot guarantee that it is complete, verified or free of errors. To the extent permitted by law, CreditorWatch will not be held responsible for any errors or omissions therein concerning the information sourced and published in its publications, websites, API or emails.



 Workspace:
 FORBES DOWLING LAWYERS PTY LTD ACN 114 660 052

 Matter:
 22-41076872

 Created:
 15/07/2024 07:40 PM





InfoTrack shall not be liable to the User in negligence or otherwise in respect of anything done, omitted, modified or done by the User in reliance in whole or in part on the Service including any assistance or demonstration provided to the User by InfoTrack and InfoTrack's liability to the User shall in any event be limited to the amount of the fees charged for the particular service to which such liability relates.



# NATIONAL REVENUE CORPORATION P

ACN 126 118 643

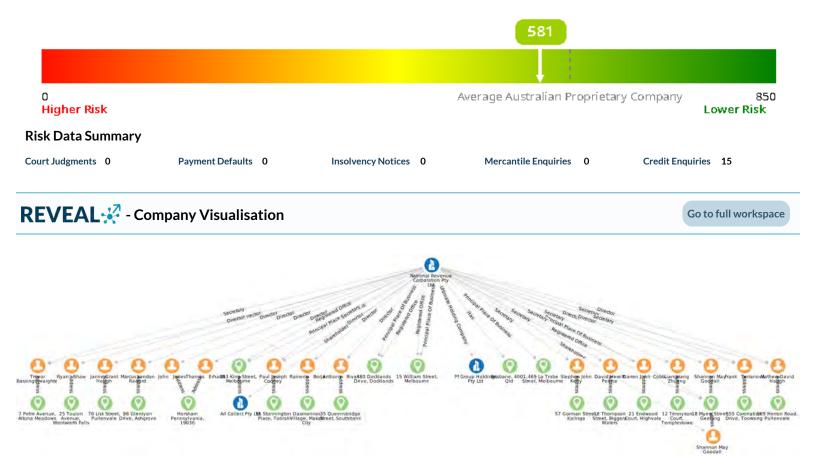


### ASIC EXTRACT SNAPSHOT

### **CURRENT ORGANISATION DETAILS**

Date Extracted	01/07/2024	Start Date	13/08/2019
ACN	126 118 643	Name	NATIONAL REVENUE CORPORATION PTY LTD
ABN	61 126 118 643	Name Start Date	07/03/2008
Current Name	NATIONAL REVENUE CORPORATION PTY LTD	Status	Registered
Registered In	Victoria	Туре	Australian Proprietary Company
<b>Registration Date</b>	22/06/2007	Class	Limited By Shares
Review Date	10/11/2024	Sub Class	Proprietary Company
Company Type	ACN (Australian Company Number)	<b>Disclosing Entity</b>	No
<b>Current Directors</b>	2		
<b>Current Secretaries</b>	1		

Class Class Type Sh	ares Issued	Amount Paid
ORD ORDINARY SHARES	2	\$2.00



www.infotrack.com.au 1800 738 524

# ASIC Current & Historical Organisation Extract



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#### ASIC Data Extracted 01/07/2024 at 15:38

This extract contains information derived from the AustralianSecurities and Investment Commission's (ASIC) database undersection 1274A of the Corporations Act 2001.Please advise ASIC of any error or omission which you may identify.

No changes to the company information have been detected since last extracted.

### - 126 118 643 NATIONAL REVENUE CORPORATION PTY LTD -

ACN (Australian Company Number):	126 118 643	Document No.
ABN:	61 126 118 643	
Current Name:	NATIONAL REVENUE CORPORATION PTY LTD	
Registered in:	Victoria	
<b>Registration Date:</b>	22/06/2007	
<b>Review Date:</b>	10/11/2024	
Company Bounded B	Зу:	
- Current Organis	sation Details -	
Nama		020602182

Name:	NATIONAL REVENUE CORPORATION PTY LTD	030603182
Name Start Date:	07/03/2008	
Status:	Registered	
Туре:	Australian Proprietary Company	
Class:	Limited By Shares	
Sub Class:	Proprietary Company	

### - Former Organisation Details from 22/06/2007 to 06/03/2008 -

Name:	CATHZELLE PTY LTD	1E3338015
Name Start Date:	22/06/2007	
Status:	Registered	
Туре:	Australian Proprietary Company	
Class:	Limited By Shares	
Sub Class:	Proprietary Company	

### - Company Addresses -

- Registered Office		7ECH95176
Address:	LEVEL 6 15 WILLIAM STREET MELBOURNE VIC 3000	
Start Date:	07/09/2023	

### - Previous Registered Office

7EBE35268

		230
Address:	LEVEL 3 380 DOCKLANDS DRIVE DOCKLANDS VIC 3008	
Start Date:	10/02/2021	
Cease Date:	06/09/2023	
- Previous Registered	I Office	1E4158004
Address:	LEVEL 1 363 KING STREET MELBOURNE VIC 3000	
Start Date:	13/03/2008	
Cease Date:	09/02/2021	
- Previous Registered	Office	1E3338015
Address:	18 MYERS STREET GEELONG VIC 3220	
Start Date:	22/06/2007	
Cease Date:	12/03/2008	
- Principal Place of B	usiness	7ECH95176
Address:	LEVEL 6 15 WILLIAM STREET MELBOURNE VIC 3000	
Start Date:	14/08/2023	
Dravieve Drineinel F		7505060
- <u>Previous Principal P</u>	LEVEL 3 380 DOCKLANDS DRIVE DOCKLANDS VIC 3008	7EBE35268
Address: Start Date:		
	01/02/2021	
Cease Date:	13/08/2023	
- Previous Principal P	Place of Business	7EAJ54210
Address:	LEVEL 2 469 LA TROBE STREET MELBOURNE VIC 3000	
Start Date:	01/03/2019	
Cease Date:	31/01/2021	
- <u>Previous Principal F</u>	Naca of Rusiness	1E4158004
Address:	LEVEL 1 363 KING STREET MELBOURNE VIC 3000	124130004
Start Date:	22/02/2008	
Cease Date:	28/02/2019	
Court Duit.		
- <u>Previous Principal P</u>	Place of Business	1E3338015
Address:	18 MYERS STREET GEELONG VIC 3220	
Start Date:	22/06/2007	
Cease Date:	21/02/2008	

# - Company Officers -

### Note:

A date or address shown as UNKNOWN has not been updated since ASIC took over the records in 1991. For details, order the appropriate historical state or territory documents, available in microfiche or paper format.

\* Check documents listed under ASIC Documents Received for recent changes.

### **Director**

Name:	FRANK TERRANOVA
Address:	'(FRANK TERRANOVA)' 555 CORONATION DRIVE TOOWONG QLD 4066
Birth Details:	08/04/1969 GEELONG VIC
Appointment Date:	26/06/2024
Cease Date:	11

9EAB03021

Name:	RYAN SHAW	9EAB03021
Address:	25 TOULON AVENUE WENTWORTH FALLS NSW 2782	
Birth Details:	25/05/1970 BRAINTREE UNITED KINGDOM	
Appointment Date:	26/06/2024	
Cease Date:	//	

# **Previous Director**

Name: Address: Birth Details: Appointment Date: Cease Date:	MATHEW DAVID HOUGH 109 HERRON ROAD PULLENVALE QLD 4069 07/05/1981 WOLLONGONG NSW 31/12/2017 26/06/2024	7E9799928
Name: Address: Birth Details: Appointment Date: Cease Date:	JAMIE GRANT HOUGH 70 LISK STREET PULLENVALE QLD 4069 07/05/1981 WOLLONGONG NSW 31/12/2017 26/06/2024	7E9799928
Name: Address: Birth Details: Appointment Date: Cease Date:	MARCUS LANDON RAWARD 86 GLENLYON DRIVE ASHGROVE QLD 4060 14/08/1972 BRISBANE QLD 31/12/2017 05/07/2018	7E9799928
Name: Address: Birth Details: Appointment Date: Cease Date:	TREVOR BASSINGTHWAIGHTE 7 PETRE AVENUE ALTONA MEADOWS VIC 3028 30/08/1954 FINLEY NSW 03/07/2015 31/12/2017	7E7122145
Name: Address: Birth Details: Appointment Date: Cease Date:	RAINERIO BORJA 1329 GLORIOSA STREET DASMARINAS VILLAGE MAKATI CITY PHILIPPINES 11/03/1962 MANILA PHILIPPINES 03/07/2015 31/12/2017	7E7122145
Name: Address: Birth Details: Appointment Date: Cease Date:	ANTHONY RIVAS '6009' 35 QUEENSBRIDGE STREET SOUTHBANK VIC 3006 07/05/1967 LOS ANGELS, CA UNITED STATES 03/07/2015 24/06/2016	7E7122145

Name: Address: Birth Details: Appointment Date: Cease Date:	PAUL JOSEPH COONEY 35 STONNINGTON PLACE TOORAK VIC 3142 14/11/1952 MELBOURNE VIC 22/02/2008 03/07/2015	232 1E5615391
Name: Address: Birth Details: Appointment Date: Cease Date:	JOHN JONES 507 PRUDENTIAL ROAD HORSHAM PENNSYLVANIA 19036 UNITED STATES 22/06/1955 PHILADELPHIA, PENNSYLVANIA UNITED STATES 01/12/2012 03/07/2015	7E4908016
Name: Address: Birth Details: Appointment Date: Cease Date:	THOMAS ERHARDT 507 PRUDENTIAL ROAD HORSHAM PENNSYLVANIA 19036 UNITED STATES 16/11/1962 GRAND RAPIDS, MICHIGAN UNITED STATES 01/12/2012 03/07/2015	7E4908016
Name: Address: Birth Details: Appointment Date: Cease Date:	SHANNON MAY GOODALL 18 MYERS STREET GEELONG VIC 3220 15/03/1978 GEELONG VIC 22/06/2007 22/02/2008	1E3338015

# Secretary

Name:	FRANK TERRANOVA	7EBN24649
Address:	'(FRANK TERRANOVA)' 555 CORONATION DRIVE TOOWONG QLD 4066	
Birth Details:	08/04/1969 GEELONG VIC	
Appointment Date:	28/10/2021	
Cease Date:	//	

# **Previous Secretary**

Name:	STEPHEN JOHN KELLY	7EBX07302
Address:	57 GORMAN STREET KALINGA QLD 4030	
Birth Details:	21/06/1966 BRISBANE QLD	
Appointment Date:	05/10/2022	
Cease Date:	21/11/2023	
Name:	DAVID HEWITT PEARCE	7EAV31422
Address:	18 THOMPSON STREET BIGGERA WATERS QLD 4216	
Birth Details:	22/03/1977 WARWICKSHIRE UNITED KINGDOM	
Appointment Date:	25/03/2020	
Cease Date:	28/10/2021	

Name: Address: Birth Details: Appointment Date: Cease Date:	MATHEW DAVID HOUGH 109 HERRON ROAD PULLENVALE QLD 4069 07/05/1981 WOLLONGONG NSW 31/05/2019 25/03/2020	7EAM14154
Name: Address: Birth Details: Appointment Date: Cease Date:	DARREN JOHN COBB 21 ENDWOOD COURT HIGHVALE QLD 4520 30/03/1968 TAROOM QLD 31/12/2017 31/05/2019	7E9799928
Name: Address: Birth Details: Appointment Date: Cease Date:	TREVOR BASSINGTHWAIGHTE 7 PETRE AVENUE ALTONA MEADOWS VIC 3028 30/08/1954 FINLEY NSW 30/10/2009 31/12/2017	7E2563699
Name: Address: Birth Details: Appointment Date: Cease Date:	LIANGLIANG ZHUANG 12 TENNYSON COURT TEMPLESTOWE VIC 3106 22/10/1981 SHANGHAI CHINA 24/06/2016 31/12/2017	7E8768862
Name: Address:	PAUL JOSEPH COONEY 35 STONNINGTON PLACE TOORAK VIC 3142	1E5615391

### **Ultimate Holding Company**

14/11/1952 MELBOURNE VIC

22/02/2008

30/10/2009

Birth Details:

Cease Date:

Appointment Date:

Name:	622 776 765 PF GROUP HOLDINGS PTY LTD	7E9799928
Address:		
Appointment Date:	//	
Cease Date:	11	

### - Share Structure -

# **Current**

Class: ORDINARY SHARES

233

Number of Shares<br/>Issued:2Total Amount Paid /<br/>Taken to be Paid:\$2.00Total Amount Due and<br/>Payable:\$0.00

#### Note:

For each class of shares issued by a company, ASIC records the details of the twenty members of the class (based on shareholdings). The details of any other members holding the same number of shares as the twentieth ranked member will also be recorded by ASIC on the database. Where available, historical records show that a member has ceased to be ranked amongst the twenty members. This may, but does not necessarily mean, that they have ceased to be a member of the company.

### - Share/Interest Holding -

#### **Current**

ORD	Number Held:	2	1E4158004
Yes	Fully Paid:	Yes	
ARL COLLECT PTY LTD			
103 234 653			
LEVEL 1 363 KING STREET MELBOURNE VIC 3000			
No			
96 103 234 653			
	Yes ARL COLLECT PT 103 234 653 LEVEL 1 363 KING No	Yes Fully Paid: ARL COLLECT PTY LTD 103 234 653 LEVEL 1 363 KING STREET MELBOURNE VIC 300 No	YesFully Paid:YesARL COLLECT PTY LTD103 234 653LEVEL 1 363 KING STREET MELBOURNE VIC 3000No

#### **Ceased/Former**

- <u>Holding</u> - Class: Beneficially Owned:	ORD Yes	Number Held: Fully Paid:	1 Yes	1E3338015
- <u>Members</u> - Name: Address: Joint Holding:	SHANNON MAY GOODALL 18 MYERS STREET GEELON No	NG VIC 3220		

### - External Administration Documents -

### There are no external administration documents held for this organisation.

- Charges -

#### Notes:

On 30 January 2012, the Personal Property Securities Register (PPS Register) commenced.

At that time ASIC transferred all details of current charges to the PPS Registrar.

ASIC can only provide details of satisfied charges prior to that date.

Details of current charges, or charge satisfied since 30 January 2012 can be found on the PPS Register, www.ppsr.gov.au. InfoTrack may cap documents for on-file searches to 250.

### - Document List -

#### Notes:

\* Documents already listed under Registered Charges are not repeated here.

\* Data from Documents with no Date Processed are not included in this Extract.

\* Documents with '0' pages have not yet been imaged and are not available via DOCIMAGE. Imaging takes approximately 2 weeks from date of lodgement.

\* The document list for a current/historical extract will be limited unless you requested ALL documents for this extract.

\* In certain circumstances documents may be capped at 250.

<b>Form Type</b> 484 484E	Date Received 28/06/2024 Change to Company Company Officeholde	Date Processed 28/06/2024 Details Appointment or r	No. Pages 3 Cessation of A	Effective Date 28/06/2024	Document No. 9EAB03021
484 484E	30/11/2023 Change to Company Company Officeholde	30/11/2023 Details Appointment or r	2 Cessation of A	30/11/2023	7ECM05689
484 484 484B 484C	31/08/2023 Change to Company Change of Registered Change of Principal F		2 ess)	31/08/2023	7ECH95176
351 351	19/06/2023 Deed Relating to Clas	29/06/2023 ss Order	24	19/06/2023	031066952
484 484E	05/10/2022 Change to Company Company Officeholde	05/10/2022 Details Appointment or r	2 Cessation of A	05/10/2022	7EBX07302
484 484E	16/11/2021 Change to Company Company Officeholde	16/11/2021 Details Appointment or r	2 Cessation of A	16/11/2021	7EBN28641
484 484E	15/11/2021 Change to Company Company Officeholde	15/11/2021 Details Appointment or r	2 Cessation of A	15/11/2021	7EBN24649
484 484 484B 484C	03/02/2021 Change to Company Change of Registered Change of Principal F		2 ess)	03/02/2021	7EBE35268

484	02/04/2020	02/04/2020	2	02/04/2020	7EAV31422
484E	Change to Company De Company Officeholder	tails Appointment or Ce	ssation of A		
488 488M	12/08/2019 Application to Change R Synchronise Review Da	-	-	12/08/2019	030603182
484 484E	11/06/2019 Change to Company De Company Officeholder	11/06/2019 stails Appointment or Ce	2 ssation of A	11/06/2019	7EAM14154
484 484C	19/03/2019 Change to Company De Business (Address)	19/03/2019 stails Change of Principa	2 al Place Of	19/03/2019	7EAJ54210
484 484E	23/07/2018 Change to Company De Company Officeholder	23/07/2018 etails Appointment or Ce	2 ssation of A	23/07/2018	7EAC38809
2601 2601	16/01/2018 Notification of Intention t	19/01/2018 to Give Financial Assista	2 ance	30/01/2018	030228643
2602 2602A	16/01/2018 Notification of Financial Company's Own Membe		10 roval By	16/01/2018	030228640
484 484E	10/01/2018 Change to Company De Company Officeholder	10/01/2018 tails Appointment or Ce	2 ssation of A	10/01/2018	7E9799994
484 484 484D 484E	10/01/2018 Change to Company De Change to Ultimate Hold Appointment or Cessatio	ding Company	4 nolder	10/01/2018	7E9799928
484 484A1	14/02/2017 CHANGE TO COMPAN ADDRESS	14/02/2017 Y DETAILS CHANGE C	2 FFICEHOLDER N	14/02/2017 IAME OR	7E8768862
484 484A1	28/06/2016 CHANGE TO COMPAN ADDRESS	28/06/2016 Y DETAILS CHANGE C	2 IFFICEHOLDER N	28/06/2016 IAME OR	7E8096410
484 484E	28/06/2016 CHANGE TO COMPAN COMPANY OFFICEHOI	-	2 ENT OR CESSAT	28/06/2016 ION OF A	7E8095407
484 484E	12/07/2015 CHANGE TO COMPAN COMPANY OFFICEHOI		3 ENT OR CESSAT	12/07/2015 ION OF A	7E7122145

# 

484 484E	12/12/2012 CHANGE TO COMPANY COMPANY OFFICEHOL	12/12/2012 ′ DETAILS APPOINTMEN <sup>T</sup> DER	2 F OR CESSATIO	12/12/2012 N OF A	7E4908016
484 484E	24/11/2009 CHANGE TO COMPANY COMPANY OFFICEHOL	24/11/2009 2 DETAILS APPOINTMEN DER	2 F OR CESSATIO	24/11/2009 N OF A	7E2563699
484 484A1	09/07/2009 CHANGE TO COMPANY ADDRESS	10/07/2009 ZDETAILS CHANGE OFFI	2 CEHOLDER NAM	22/06/2009 ME OR	1E5615391
205 205A	07/03/2008 NOTIFICATION OF RES	07/03/2008 OLUTION CHANGING CC	1 MPANY NAME	22/02/2008	023196645
484 484 484B 484C		RED ADDRESS L PLACE OF BUSINESS (A	,	22/02/2008	1E4158004
484E 484O 484G 484N	APPOINTMENT OR CES CHANGES TO SHARE S NOTIFICATION OF SHA CHANGES TO (MEMBE	REISSUE	OFFICEHOLDE	R	
201 201C	22/06/2007 APPLICATION FOR REC	22/06/2007 GISTRATION AS A PROPF	3 RIETARY COMPA	22/06/2007 NY	1E3338015

# - Company Contact Addresses -

- Contact Address for ASIC use only

Address:	GPO BOX 565 BRISBANE QLD 4001
Start Date:	14/12/2021

\*\*\* End of Document \*\*\*

# (creditor) watch

Credit Report

Name	National Revenue Corporation Pty Ltd
ABN	61126118643
ACN	126118643
Document Type	Credit Report
Report Generated	15-07-2024 at 19:41
ASIC Extract	Not Included
ASIC Extract Status	Not Included

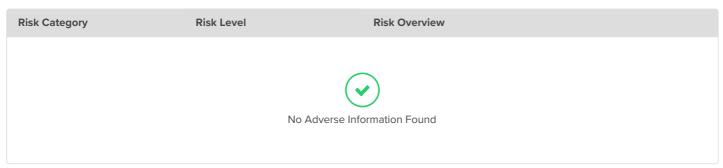
Credit Report	<ul> <li>Included</li> </ul>
RiskScore	<ul> <li>Included</li> </ul>
Payment Rating	× Not Included
CW Bankruptcy Check (PIRS)	× Not Included
ASIC Data (On File)	× Not Included
ASIC Current Extract	× Not Included
ASIC Current & Historical	× Not Included
PPSR ACN	× Not Included
PPSR ABN	× Not Included
PPSR Business Name	× Not Included
Append Docs Lodged	<ul> <li>Included</li> </ul>
Append Business Names	<ul> <li>Included</li> </ul>
Append Credit Enquiries	<ul> <li>Included</li> </ul>

(creditor) watch

# Summary

C1 / 581 Neutral Risk	15 Credit Enquiries	Registered
No Registered Defaults	No Court Actions	No Mercantile Enquiries
No ASIC Published Notices	No Critical ASIC Documents	Important Cross Directorships Not Available

### Adverse





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# ABR Data

Main Name	National Revenue Corporation Pty Ltd
ABN	61 126 118 643
Registered Date	22-02-2008
Entity Status	Active
Entity Type	Australian Private Company
GST Status	Registered for GST (from 22-02-2008)
Main Physical Address	QLD 4066 (from 13-07-2018)
ABN Last Updated	13-07-2018

## ASIC Data

Name	NATIONAL REVENUE CORPORATION PTY LTD
Registered Office Address	LEVEL 6 15 WILLIAM STREET MELBOURNE VIC 3000
ACN	126 118 643
Registered Date	22-06-2007
Next Review Date	10-11-2024
Status	Registered
Company Type	Australian Proprietary Company
Class	Limited By Shares
Subclass	Proprietary Company
Locality	MELBOURNE VIC 3000
Regulator	Australian Securities & Investments Commission

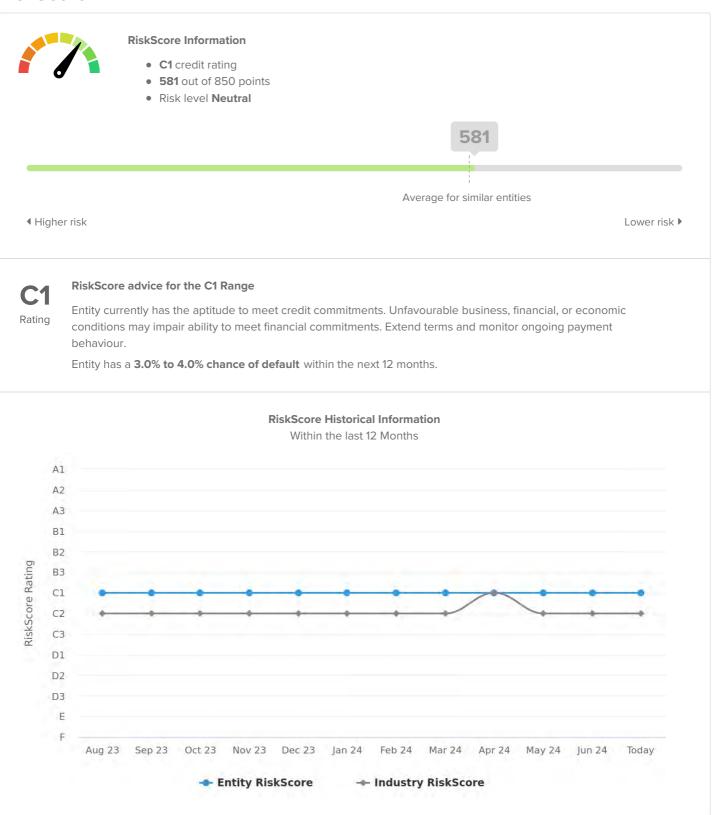
(creditor) watch

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ANZSIC Classification	Other Services Personal and Other Services Other Personal Services Other Personal Services n.e.c.
NACE Classification	Physical well-being activities Other personal service activities n.e.c.



# RiskScore



 The CreditorWatch RiskScore is the most advanced algorithm in the market and is designed to ensure you make the right decision. The RiskScore has been developed using the latest machine learning techniques in combination with CreditorWatch's extensive data. The CreditorWatch RiskScore should be used in partnership with your internal credit procedures and policies.

What is "probability of default"?

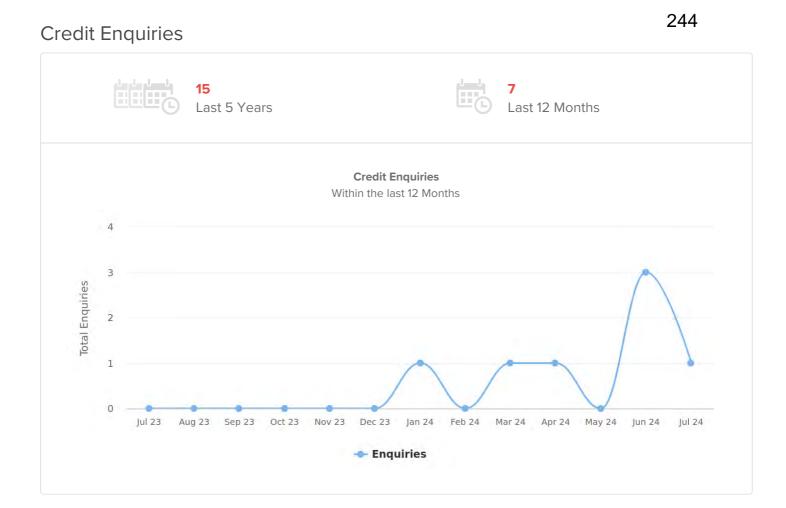
This is the likelihood that an entity will NOT be able to meet their financial commitments in the next 12 months eg: pay an invoice.

Report Generated: 15-07-2024 ASIC Extract: Not Included ASIC Extract Status: ASIC Extract Recommended

RiskScore Rating	Risk Level	Recommendation
A1, A2, A3	Very Low	Very strong credit quality based on behavioural and business demographics. Likelihood of default or insolvency is considered very low. Extend terms within consideration.
B1, B2	Low	Strong credit quality based on behavioural and business demographics. Likelihood of default or insolvency is considered very low. Extend terms within consideration.
B3, C1	Neutral	Lower than average default risk for an Australian business. Business demographics and behaviours indicative of low likelihood of default or insolvency in the short to medium term. Extend terms and monitor ongoing payment behaviour.
C2	Acceptable	Average default risk for an Australian business. Standard underwriting criteria and due diligence recommended prior to extending credit. Extend terms, closely monitor ongoing payment behaviour.
C3	Potential Risk	Behaviours and business demographics may indicate increased risk for some businesses in this group. Assessment of the entity's financial position and cashflow is recommended prior to extending material unsecured credit.
D1, D2, D3	High	Risk of default or insolvency is significantly higher than the average for Australian businesses. COD trading highly recommended.
E	Impaired	Entity is highly vulnerable to default or insolvency in the short term.
F	Defaulted	One or more creditors has initiated legal proceedings or other significant actions in response to unpaid debt obligations, or the entity is entering or has entered insolvency.

Please note that the rating and recommendation should be used in partnership with your company's internal credit procedures and policies. The rating should not be used as the sole reason in making decision about the entity.

(creditor) watch



# Enquiries Ordered by Industry

Industry (ANZSIC Division)	No of Enquiries
Information Media and Telecommunications (J)	7
Total Enquiries (within the last 12 months)	7

# Enquiries Ordered by Date

Industry (ANZSIC Division)	Date
Information Media and Telecommunications (J)	15-07-2024
Information Media and Telecommunications (J)	21-06-2024
Information Media and Telecommunications (J)	20-06-2024
Information Media and Telecommunications (J)	07-06-2024
Information Media and Telecommunications (J)	04-04-2024
Information Media and Telecommunications (J)	15-03-2024
Information Media and Telecommunications (J)	29-01-2024



Credit enquiries provide an indication of the number of times an entity's credit file has been accessed. For credit enquiries performed in the last 12 months, the date of the enquiry and the industry of the business, sole trader or individual performing the credit enquiry is detailed in the graph and table.



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# **Risk Data**

Court Details	Plaintiff	Action	Nature of the Claim	Amount
			)	
		No Court A	ctions	

CreditorWatch aggregate data from courts around Australia to provide a summary of court actions against an entity. When available, details of the action include location, case number, state, plaintiff, nature of the claim, action type and dollar amount.

# **Payment Defaults**

Added	Invoice Due	Submitted By	Amount	Status
		No Payment Defaults Lodge	d	

A default indicates that the debtor has failed to make a payment for goods or services. Payment Defaults are unique to CreditorWatch and can have one of three statuses: outstanding, partial payment or settled.

# Tax Defaults

Date Added	Date Updated	Submitted By	Status	Amount
	N	o Tax Defaults Lodged		

 A tax default indicates that a business has overdue tax payments and has failed to respond to a notice of disclosure by The Australian Taxation Office (ATO). Tax defaults are only lodged on debts that are over 90 days overdue and are over a value of \$100,000.

Mercantile E	Inquiries		247
	Enquiry Date	Mercantile Agent	
		No Mercantile Enquiries Lodged	
	ile enquiry is an indication that a m f debt collection.	ercantile agency (or debt collection agency) has conducted	an enquiry on this entity for the



# Status Changes

# ASIC Entity Status Changes

Change Date	ASIC Status
13-08-2019	Registered (Current status)

• The most common ASIC entity statuses are: registered, deregistered, external administration and strike-off action in progress. This section identifies if there have any been changes to the status of the entity's ACN, and the date the changes have occurred.



# **Business Names**

# **Registered Business Index**

Business Name	Status	Registered Number	Address
AUSTRALIAN CREDITORS GROUP	Cancelled	NNI: 130547732 QLD : BN20733940	Not Available
AUSTRALIAN CREDITORS GROUP	Cancelled	NNI: 130076407 VIC : B2081178J	Not Available

# Registered Business Names

Name	Business Name Type	Source
AUSTRALIAN CREDITORS GROUP	Business Name	ABR
AUSTRALIAN CREDITORS GROUP	Business Name	ABR
CATHZELLE PTY LTD	Former Name	ASIC
National Revenue Corporation Pty Ltd	Main Name	ABR

Business names are derived from two data sources, one of which is basic information provided by ABR. The other comes from the business names extract index which, when available, includes the owner of the business name and registered business address.

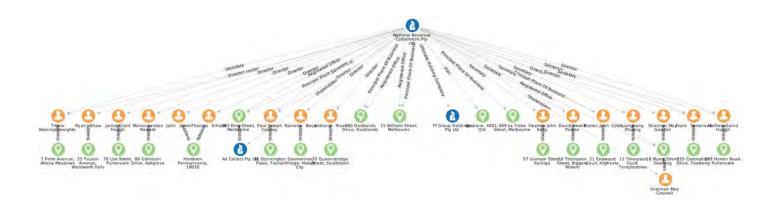


# Appendix

# Disclaimer

CreditorWatch is committed to ensuring that the information provided is accurate and comprehensive however due to data being received from sources not controlled by CreditorWatch we cannot guarantee that it is complete, verified or free of errors. To the extent permitted by law, CreditorWatch will not be held responsible for any errors or omissions therein concerning the information sourced and published in its publications, websites, API or emails.





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# PANTHERA FINANCE (VIC) PTY LTD

ACN 124 957 937



# ASIC EXTRACT SNAPSHOT

# CURRENT ORGANISATION DETAILS

Date Extracted	03/07/2024	Start Date	27/06/2022
ACN	124 957 937	Name	PANTHERA FINANCE (VIC) PTY LTD
ABN	46 124 957 937	Name Start Date	27/06/2022
Current Name	PANTHERA FINANCE (VIC) PTY LTD	Status	Registered
Registered In	Queensland	Туре	Australian Proprietary Company
<b>Registration Date</b>	18/04/2007	Class	Limited By Shares
Review Date	10/11/2024	Sub Class	Proprietary Company
Company Type	ACN (Australian Company Number)	<b>Disclosing Entity</b>	No
<b>Current Directors</b>	2		
<b>Current Secretaries</b>	1		

Share Structure (Displaying Top 4 Only)			Go to Full ASIC Results	
Class ORD	Class Type ORDINARY	Shares Issued	Amount Paid \$2.00	
(credit	or)watch - Credit Score (611)	G	io to Full Credit Report	

			611	
0 Higher Risk			Average Australian Proprieta	ry Company 850 Lower Risk
Risk Data Summary				
Court Judgments 0	Payment Defaults 0	Insolvency Notices 0	Mercantile Enquiries 0	Credit Enquiries 34
<b>₹EVEAL</b> ☆-c	ompany Visualisation			Go to full workspace



www.infotrack.com.au 1800 738 524

# ASIC Current & Historical Organisation Extract



#### ASIC Data Extracted 03/07/2024 at 13:10

This extract contains information derived from the AustralianSecurities and Investment Commission's (ASIC) database undersection 1274A of the Corporations Act 2001.Please advise ASIC of any error or omission which you may identify.

No changes to the company information have been detected since last extracted.

### - 124 957 937 PANTHERA FINANCE (VIC) PTY LTD -

ACN (Australian Company Number):	124 957 937
ABN:	46 124 957 937
Current Name:	PANTHERA FINANCE (VIC) PTY LTD
Registered in:	Queensland
Registration Date:	18/04/2007
Review Date:	10/11/2024
Company Bounded By:	

### - Current Organisation Details -

Name:	PANTHERA FINANCE (VIC) PTY LTD
Name Start Date:	27/06/2022
Status:	Registered
Туре:	Australian Proprietary Company
Class:	Limited By Shares
Sub Class:	Proprietary Company

### - Former Organisation Details from 23/06/2022 to 26/06/2022 -

Name:	PANTHERA VIC PTY LTD
Name Start Date:	23/06/2022
Status:	Registered
Туре:	Australian Proprietary Company
Class:	Limited By Shares
Sub Class:	Proprietary Company

### - Former Organisation Details from 16/06/2022 to 22/06/2022 -

Name:	PANTHERA FINANCE VICTORIA PTY LTD
Name Start Date:	16/06/2022
Status:	Registered
Туре:	Australian Proprietary Company
Class:	Limited By Shares

Document No.

# - Former Organisation Details from 18/04/2007 to 15/06/2022 -

Name: Name Start Date:	CDDS PTY LTD 18/04/2007	023077199
Status:	Registered	
Туре:	Australian Proprietary Company	
Class:	Limited By Shares	
Sub Class:	Proprietary Company	
- Company Addro	esses -	
- Registered Office		8E0043375
Address:	LEVEL 2 555 CORONATION DRIVE TOOWONG QLD 4066	
Start Date:	05/04/2018	
- Previous Registere	d Office	023797035
Address:	MERROTTS LEVEL 6 241 ADELAIDE STREET BRISBANE QLD 4000	
Start Date:	01/05/2007	
Cease Date:	04/04/2018	
- Previous Registere		023077199
Address:	CGW STRUCTURES 'CENTRAL PLAZA TWO' LEVEL 23 66 EAGLE STREET BRISBANE QLD 4000	
Start Date:	18/04/2007	
Cease Date:	30/04/2007	
- Principal Place of E	Business	8E0043375
Address:	LEVEL 2 555 CORONATION DRIVE TOOWONG QLD 4066	
Start Date:	23/03/2018	
- Previous Principal	Place of Business	5E4030789
Address:	G 555 CORONATION DRIVE TOOWONG QLD 4066	
Start Date:	27/04/2016	
Cease Date:	22/03/2018	
- Previous Principal	Place of Business	5E3053598
Address:	LEVEL 4 54 JEPHSON STREET TOOWONG QLD 4066	
Start Date:	11/06/2012	
Cease Date:	26/04/2016	
- Previous Principal	Place of Business	5E2538534
Address:	LEVEL 3 67 ASTOR TERRACE SPRING HILL QLD 4000	
Start Date:	03/11/2010	
Cease Date:	10/06/2012	
- Previous Principal	Place of Business	023797035
Address:	6 SCRIVEN STREET MOUNT CROSBY QLD 4306	
Start Date:	18/04/2007	
Cease Date:	02/11/2010	

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### - Previous Principal Place of Business

 Address:
 CGW STRUCTURES 'CENTRAL PLAZA TWO' LEVEL 23 66 EAGLE STREET BRISBANE

 QLD 4000
 18/04/2007

 Cease Date:
 18/04/2007

# - Company Officers -

#### Note:

A date or address shown as UNKNOWN has not been updated since ASIC took over the records in 1991. For details, order the appropriate historical state or territory documents, available in microfiche or paper format. \* Check documents listed under ASIC Documents Received for recent changes.

### **Director**

Name:	FRANK TERRANOVA	9EAB03015
Address:	'(FRANK TERRANOVA)' 555 CORONATION DRIVE TOOWONG QLD 4066	
Birth Details:	08/04/1969 GEELONG VIC	
Appointment Date:	26/06/2024	
Cease Date:	11	
Name:	RYAN SHAW	9EAB03015
Address:	25 TOULON AVENUE WENTWORTH FALLS NSW 2782	
Birth Details:	25/05/1970 BRAINTREE UNITED KINGDOM	
Appointment Date:	26/06/2024	
Cease Date:	11	

### **Previous Director**

Name: Address: Birth Details: Appointment Date: Cease Date:	JAMIE GRANT HOUGH 70 LISK STREET PULLENVALE QLD 4069 07/05/1981 WOLLONGONG NSW 28/04/2009 26/06/2024	5E3417533
Name: Address: Birth Details: Appointment Date: Cease Date:	MATHEW DAVID HOUGH 109 HERRON ROAD PULLENVALE QLD 4069 07/05/1981 WOLLONGONG NSW 27/04/2009 26/06/2024	7EAB07158
Name: Address: Birth Details: Appointment Date: Cease Date:	MARCUS LANDON RAWARD 86 GLENLYON DRIVE ASHGROVE QLD 4060 14/08/1972 BRISBANE QLD 23/03/2018 05/07/2018	8E0043375

Name: Address: Birth Details: Appointment Date: Cease Date:	DANIEL SIMON O'FARRELL 'SUITE 113' UNIT 1B 192 ANN STREET BRISBANE QLD 4000 16/01/1974 PERTH WA 28/04/2009 08/02/2012	7E2996454
Name: Address: Birth Details: Appointment Date: Cease Date:	ADRIENNE O'FARRELL 6 SCRIVEN STREET MOUNT CROSBY QLD 4306 06/01/1975 LOS ANGELES UNITED STATES 19/04/2007 28/04/2009	023797035
Name: Address: Birth Details: Appointment Date:	DANIEL JOHN CONNOLLY 96 BROWNE STREET NEW FARM QLD 4005 01/08/1957 TOOWOOMBA QLD 18/04/2007	023077199

# **Secretary**

Cease Date:

19/04/2007

Name:	FRANK TERRANOVA	7EBN28149
Address:	'(FRANK TERRANOVA)' 555 CORONATION DRIVE TOOWONG QLD 4066	
Birth Details:	08/04/1969 GEELONG VIC	
Appointment Date:	28/10/2021	
Cease Date:	//	

### **Previous Secretary**

Name: Address: Birth Details: Appointment Date: Cease Date:	STEPHEN JOHN KELLY 57 GORMAN STREET KALINGA QLD 4030 21/06/1966 BRISBANE QLD 05/10/2022 21/11/2023	7EBX07203
Name: Address: Birth Details: Appointment Date: Cease Date:	DAVID HEWITT PEARCE 18 THOMPSON STREET BIGGERA WATERS QLD 4216 22/03/1977 WARWICKSHIRE UNITED KINGDOM 25/03/2020 28/10/2021	7EAV31414
Name: Address: Birth Details:	MATHEW DAVID HOUGH 109 HERRON ROAD PULLENVALE QLD 4069 07/05/1981 WOLLONGONG NSW	7EAM14141

Appointment Date: Cease Date:	31/05/2019 25/03/2020	
Name: Address: Birth Details: Appointment Date: Cease Date:	DARREN JOHN COBB 21 ENDWOOD COURT HIGHVALE QLD 4520 30/03/1968 TAROOM QLD 23/03/2018 30/05/2019	8E0043375
Name: Address: Birth Details: Appointment Date: Cease Date:	ADRIENNE O'FARRELL 6 SCRIVEN STREET MOUNT CROSBY QLD 4306 06/01/1975 LOS ANGELES UNITED STATES 19/04/2007 28/04/2009	023797035
Name: Address: Birth Details: Appointment Date: Cease Date:	DANIEL JOHN CONNOLLY 96 BROWNE STREET NEW FARM QLD 4005 01/08/1957 TOOWOOMBA QLD 18/04/2007 19/04/2007	023077199

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### - Share Structure -

### **Current**

Class:	ORDINARY	5E3829626
Number of Shares Issued:	2	
Total Amount Paid / Taken to be Paid:	\$2.00	
Total Amount Due and Payable:	\$0.00	

### **Ceased/Former**

Class:	REDEEMABLE PREFERENCE SHARES	023077199
Number of Shares Issued:	1	
Total Amount Paid / Taken to be Paid:	\$1.00	
Total Amount Due and Payable:	\$0.00	

#### Note:

For each class of shares issued by a company, ASIC records the details of the twenty members of the class (based on shareholdings). The details of any other members holding the same number of shares as the twentieth ranked member will also be recorded by ASIC on the database. Where available, historical records show that a member has ceased to be ranked amongst the

# - Share/Interest Holding -

# **Current**

- <u>Holding</u> -				
Class:	ORD	Number Held:	2	7ECB22500
Beneficially Owned:	Yes	Fully Paid:	Yes	
- <u>Members</u> -				
Name:	PF AUSTRALIA PTY LTD			
ACN:	606 610 388			
Address:	'BRISBANE CLUB TOWER' LE	EVEL 9 SUITE 1 241 ADE	LAIDE STREET BRISBANE QLD	4000
Joint Holding:	No			
Abn:	86 606 610 388			

# **<u>Ceased/Former</u>**

- <u>Holding</u> -				
Class:	ORD	Number Held:	1	1E5460745
Beneficially Owned:	No	Fully Paid:	Yes	
- <u>Members</u> -				
Name:	JH GROUP PTY LTD			
ACN:	123 029 069			
Address:	MERROTTS LEVEL 6 241 AD			
Joint Holding:	No	ELAIDE STREET DRISDA		
Abn:	98 123 029 069			
Abn:	98 123 029 069			
- <u>Holding</u> -				
Class:	ORD	Number Held:	1	1E5460745
Beneficially Owned:	No	Fully Paid:	Yes	
- <u>Members</u> -				
Name:	MH GROUP PTY LTD			
ACN:	123 029 005			
Address:	MERROTTS LEVEL 6 241 AD	ELAIDE STREET BRISBA	ANE QLD 4000	
Joint Holding:	No			
Abn:	98 123 029 005			
- <u>Holding</u> -				
Class:	ORD	Number Held:	1	1E5460745
Beneficially Owned:	No	Fully Paid:	Yes	
- <u>Members</u> -				
Name:	BRIX INVESTMENTS GROUF	PTYITD		
ACN:	123 131 715	D		
	120 101 / 10			

Address: Joint Holding:	MERROTTS LEVEL 6 241 ADELAIDE STREET BRISBANE QLD 4000 No				
- <u>Holding</u> - Class:	ORD	Number Held:	3	023797035	
Beneficially Owned:	No	Fully Paid:	Yes		
- <u>Members</u> - Name: Address: Joint Holding:	ADRIENNE O'FARRELL 6 SCRIVEN STREET MOUNT CROSBY QLD 4306 No				
- <u>Holding</u> -					
Class:	REDP	Number Held:	1	023077199	
Beneficially Owned:	Yes	Fully Paid:	Yes		
- <u>Members</u> - Name: Address: Joint Holding:	DANIEL JOHN CONNOLLY 96 BROWNE STREET NEW F No	FARM QLD 4005			

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### - External Administration Documents -

There are no external administration documents held for this organisation.

### - Charges -

### There are no charges held for this organisation.

#### Notes:

On 30 January 2012, the Personal Property Securities Register (PPS Register) commenced. At that time ASIC transferred all details of current charges to the PPS Registrar.

ASIC can only provide details of satisfied charges prior to that date.

Details of current charges, or charge satisfied since 30 January 2012 can be found on the PPS Register, www.ppsr.gov.au. InfoTrack may cap documents for on-file searches to 250.

### - Document List -

### Notes:

\* Documents already listed under Registered Charges are not repeated here.

\* Data from Documents with no Date Processed are not included in this Extract.

\* Documents with '0' pages have not yet been imaged and are not available via DOCIMAGE. Imaging takes approximately 2 weeks from date of lodgement.

\* The document list for a current/historical extract will be limited unless you requested ALL documents for this extract.

\* In certain circumstances documents may be capped at 250.

Form Type	Date Received	Date Processed	No. Pages	Effective Date	Document No.
-----------	---------------	----------------	-----------	----------------	--------------

					260
484	28/06/2024	28/06/2024	3	28/06/2024	9EAB03015
484E	Change to Company De Company Officeholder	tails Appointment or (	Cessation of A		
484	30/11/2023	30/11/2023	2	30/11/2023	7ECM05677
484E	Change to Company De Company Officeholder	tails Appointment or (	Cessation of A		
351	19/06/2023	29/06/2023	24	19/06/2023	031066952
351	Deed Relating to Class (	Order			
484	17/02/2023	17/02/2023	2	17/02/2023	7ECB22500
484A2	Change to Company De	tails Change Member	r Name or Address		
484	05/10/2022	05/10/2022	2	05/10/2022	7EBX07203
484E	Change to Company De Company Officeholder	tails Appointment or (	Cessation of A		
CL02	04/07/2022	04/07/2022	3	04/07/2022	0C2002943
CL02	Copy of Credit Licence				
205	27/06/2022	27/06/2022	2	24/06/2022	7EBT79557
205A	Notification of Resolution	n Changing Company	v Name		
CL02	24/06/2022	24/06/2022	3	24/06/2022	0C2002936
CL02	Copy of Credit Licence				
205	23/06/2022	23/06/2022	2	23/06/2022	7EBT67040
205A	Notification of Resolution	n Changing Company	v Name		
CL02	20/06/2022	20/06/2022	3	20/06/2022	0C2002932
CL02	Copy of Credit Licence				
205	16/06/2022	16/06/2022	2	14/06/2022	7EBT42378
205A	Notification of Resolution	n Changing Company	Name		
484	16/11/2021	16/11/2021	2	16/11/2021	7EBN28611
484E	Change to Company De Company Officeholder	tails Appointment or (	Cessation of A		
484	16/11/2021	16/11/2021	2	16/11/2021	7EBN28149
484E	Change to Company De Company Officeholder	tails Appointment or (	Cessation of A		
484	02/04/2020	02/04/2020	2	02/04/2020	7EAV31414
484E	Change to Company De Company Officeholder	tails Appointment or (	Cessation of A		
488	12/08/2019	13/08/2019	3	12/08/2019	030603186
488M	Application to Change R				
	Synchronise Review Dat	te With Holding Comp	bany - No Fee		

					261
484 484E	11/06/2019 Change to Company De	11/06/2019 etails Appointment or	2 Cessation of A	11/06/2019	7EAM14141
	Company Officeholder				
370	03/06/2019	04/06/2019	2	03/06/2019	030591710
370	Notification By Officeho	lder of Resignation or	Retirement		
484	23/07/2018	23/07/2018	2	23/07/2018	7EAC38801
484E	Change to Company De Company Officeholder	etails Appointment or	Cessation of A		
484	15/06/2018	15/06/2018	2	15/06/2018	7EAB07158
484A1	Change to Company De Address	etails Change Officeh	older Name Or		
484	29/03/2018	29/03/2018	3	29/03/2018	8E0043375
484	Change to Company De				
484B	Change of Registered A				
484C 484E	CHANGE OF PRINCIP/ APPOINTMENT OR CE				
404	AFFOINTMENT OR CE	SSATION OF A COM	IFAINT OFFICEHOL	DER	
2601	23/11/2017	12/12/2017	2	08/12/2017	030163839
2601	NOTIFICATION OF INT	ENTION TO GIVE FI	NANCIAL ASSISTAN	NCE	
2602	22/11/2017	08/12/2017	9	22/11/2017	030163742
2602A	NOTIFICATION OF FIN				
	COMPANY'S OWN ME	MBERS			
488	12/12/2016	19/12/2016	4	12/12/2016	029384209
488A	APPLICATION TO CHA	NGE REVIEW DATE	OF A COMPANY O	R SCHEME -	
	SYN. WITH HOLDING	COMPANY (1-9 COY	S/SCHEMES)- FEE	APPLIES	
484	04/05/2016	04/05/2016	2	27/04/2016	5E4030789
484C	CHANGE TO COMPAN	Y DETAILS CHANGE	OF PRINCIPAL PL	ACE OF	
	BUSINESS (ADDRESS	)			
484	28/07/2015	28/07/2015	3	22/07/2015	5E3829626
484	CHANGE TO COMPAN	Y DETAILS			
484O	CHANGES TO SHARE				
484N	CHANGES TO (MEMBI	ERS) SHARE HOLDII	NGS		
CL02	10/03/2015	10/03/2015	3	10/03/2015	0C0000158
CL02	COPY OF CREDIT LIC	ENCE			
488	30/09/2014	07/10/2014	4	30/09/2014	028726090
488B	APPLICATION TO CHA				
	SYN. BY OFFICE HOLI	DER (1-9 COYS/SCH	EMES) - FEE APPLI	ES	
484	24/10/2013	24/10/2013	2	23/10/2013	5E3417533
484A1	CHANGE TO COMPAN		—		020111000
	ADDRESS				

					202
484	24/10/2013	24/10/2013	2	23/10/2013	5E3417532
484A1		DETAILS CHANGE OFFI			0_01000_
404A1		DETAILS CHANGE OFFI			
	ADDRESS				
484	05/07/2012	05/07/2012	2	11/06/2012	5E3053598
484C	CHANGE TO COMPANY	DETAILS CHANGE OF F	RINCIPAL PLACE	EOF	
	BUSINESS (ADDRESS)				
404	20/05/2042	00/05/0040	4.4	20/05/2042	000004500
484	28/05/2012	29/05/2012	11	29/05/2012	028031588
484	CHANGE TO COMPANY				
484J	NOTIFICATION OF SHAL	RE CANCELLATION - CO	MPANY BUY-BAC	K	
4840	CHANGES TO SHARE S	STRUCTURE			
484N	CHANGES TO (MEMBE	RS) SHARE HOLDINGS			
	,	,			
280	20/04/2012	27/04/2012	4	20/04/2012	028007258
		ND DOCUMENTS RE BU	-	20/04/2012	020007200
280	NUTICE OF MEETING A	IND DOCUMENTS RE BU	IT-BACK		
484	16/04/2012	16/04/2012	2	05/04/2012	5E2977429
484A1	CHANGE TO COMPANY	DETAILS CHANGE OFFI	ICEHOLDER NAM	1E OR	
	ADDRESS				
484	24/02/2012	24/02/2012	2	20/02/2012	5E2941191
					522941191
484E		DETAILS APPOINTMEN	I OR CESSATION	NOFA	
	COMPANY OFFICEHOL	DER			
CL02	10/05/2011	10/05/2011	3	10/05/2011	0C8003074
CL02	COPY OF CREDIT LICE	NCE			
CL02	21/02/2011	21/02/2011	3	21/02/2011	0C3002093
CL02	COPY OF CREDIT LICE		0	21/02/2011	00002000
CLU2	COPY OF CREDIT LICE	NCE			
309	18/11/2010	18/11/2010	31	09/11/2010	7E3306222
309A	NOTIFICATION OF DETA	AILS OF A CHARGE			
484	08/11/2010	08/11/2010	2	03/11/2010	5E2538534
484C		DETAILS CHANGE OF F			
4040		DETAILO ONANOL OF T			
	BUSINESS (ADDRESS)				
484	25/08/2010	25/08/2010	2	19/08/2010	5E2456938
484A1	CHANGE TO COMPANY	DETAILS CHANGE OFFI	ICEHOLDER NAM	1E OR	
	ADDRESS				
484	25/08/2010	25/08/2010	2	19/08/2010	5E2456939
484A1		DETAILS CHANGE OFFI			0
404A1		DETAILS CHANGE OF F			
	ADDRESS				
484	29/06/2010	29/06/2010	2	29/06/2010	7E2996454
484A1	CHANGE TO COMPANY	DETAILS CHANGE OFFI	ICEHOLDER NAM	1E OR	
	ADDRESS				
484	08/03/2010	08/03/2010	2	08/03/2010	7E2742313
484A1		DETAILS CHANGE OFFI			

ADDRESS

484 484E	26/05/2009 CHANGE TO COMPAI COMPANY OFFICEHO	_	2 MENT OR CESS	28/04/2009 ATION OF A	1E5466267
484 484E	26/05/2009 CHANGE TO COMPAI COMPANY OFFICEHO	-	2 MENT OR CESS	28/04/2009 ATION OF A	1E5466245
484 484E	22/05/2009 CHANGE TO COMPAI COMPANY OFFICEHO	_	2 MENT OR CESS	27/04/2009 ATION OF A	1E5460744
484 484 484O 484N	22/05/2009 CHANGE TO COMPAI CHANGES TO SHARE CHANGES TO (MEME	STRUCTURE	3 IGS	27/04/2009	1E5460745
484 484E	25/05/2007 CHANGE TO COMPAI COMPANY OFFICEHO Alters 023 651 924	_	4 MENT OR CESS/	28/05/2007 ATION OF A	023804128
370 370	01/05/2007 NOTIFICATION BY OF Altered by 023 804 128		3 SIGNATION OR F	01/05/2007 RETIREMENT	023651924
484 484 484B 484C 484E 484E 484H 484G 484O 484N	24/04/2007 CHANGE TO COMPAN CHANGE OF REGIST CHANGE OF PRINCIP APPOINTMENT OR C NOTIFICATION OF SH NOTIFICATION OF SH CHANGES TO SHARE CHANGES TO (MEME	ERED ADDRESS PAL PLACE OF BUSINI ESSATION OF A COM IARE CANCELLATION IARE ISSUE E STRUCTURE	PANY OFFICEHO		023797035
201 201C	18/04/2007 APPLICATION FOR R	18/04/2007 EGISTRATION AS A P	7 ROPRIETARY CC	18/04/2007 DMPANY	023077199

#### - Company Contact Addresses -

- Contact Address for ASIC use only Address: GPO BOX 565 BRISBANE QLD 4001 Start Date: 14/12/2021

\*\*\* End of Document \*\*\*

# (creditor) watch

Credit Report

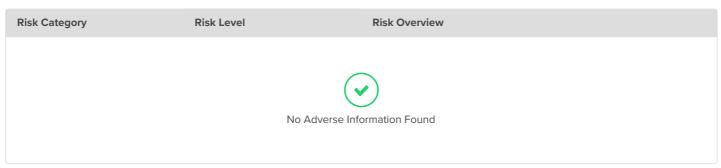
Name	PANTHERA FINANCE (VIC) PTY LTD
ABN	46124957937
ACN	124957937
Document Type	Credit Report
Report Generated	15-07-2024 at 19:56
ASIC Extract	Not Included
ASIC Extract Status	Not Included

Credit Report	✓ Included
RiskScore	✓ Included
Payment Rating	× Not Included
CW Bankruptcy Check (PIRS)	× Not Included
ASIC Data (On File)	× Not Included
ASIC Current Extract	× Not Included
ASIC Current & Historical	× Not Included
PPSR ACN	× Not Included
PPSR ABN	× Not Included
PPSR Business Name	× Not Included
Append Docs Lodged	<ul> <li>Included</li> </ul>
Append Business Names	<ul> <li>Included</li> </ul>
Append Credit Enquiries	<ul> <li>Included</li> </ul>

## Summary

B3 / 611 Neutral Risk	<b>34</b> Credit Enquiries	Registered
No Registered Defaults	No Court Actions	No Mercantile Enquiries
No ASIC Published Notices	No Critical ASIC Documents	Important Cross Directorships Not Available

Adverse





#### ABR Data

Main Name	PANTHERA FINANCE (VIC) PTY LTD
ABN	46 124 957 937
Registered Date	19-06-2007
Entity Status	Active
Entity Type	Australian Private Company
GST Status	Registered for GST (from 01-07-2009)
Main Physical Address	QLD 4066 (from 13-07-2018)
ABN Last Updated	28-06-2022

#### ASIC Data

Name	PANTHERA FINANCE (VIC) PTY LTD
Registered Office Address	L 2 555 CORONATION DR TOOWONG 4066
ACN	124 957 937
Registered Date	18-04-2007
Next Review Date	10-11-2024
Status	Registered
Company Type	Australian Proprietary Company
Class	Limited By Shares
Subclass	Proprietary Company
Locality	TOOWONG QLD 4066
Regulator	Australian Securities & Investments Commission

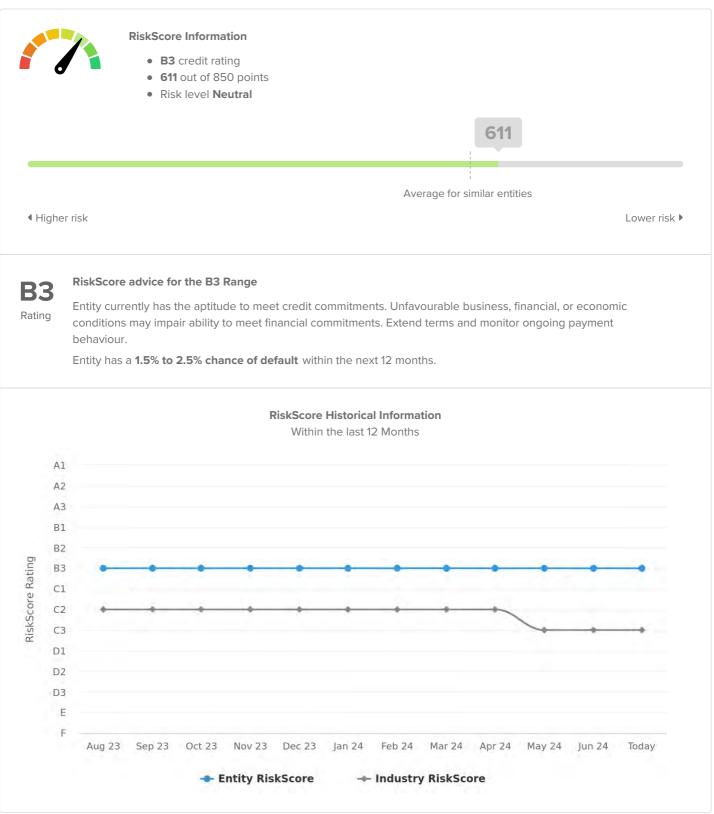
(creditor) watch

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ANZSIC Classification	Financial and Insurance Services Auxiliary Finance and Insurance Services Auxiliary Finance and Investment Services Other Auxiliary Finance and Investment Services
NACE Classification	Administration of financial markets Security and commodity contracts brokerage Other activities auxiliary to financial services, except insurance and pension funding Other activities auxiliary to insurance and pension funding Fund management activities



### RiskScore



 The CreditorWatch RiskScore is the most advanced algorithm in the market and is designed to ensure you make the right decision. The RiskScore has been developed using the latest machine learning techniques in combination with CreditorWatch's extensive data. The CreditorWatch RiskScore should be used in partnership with your internal credit procedures and policies.

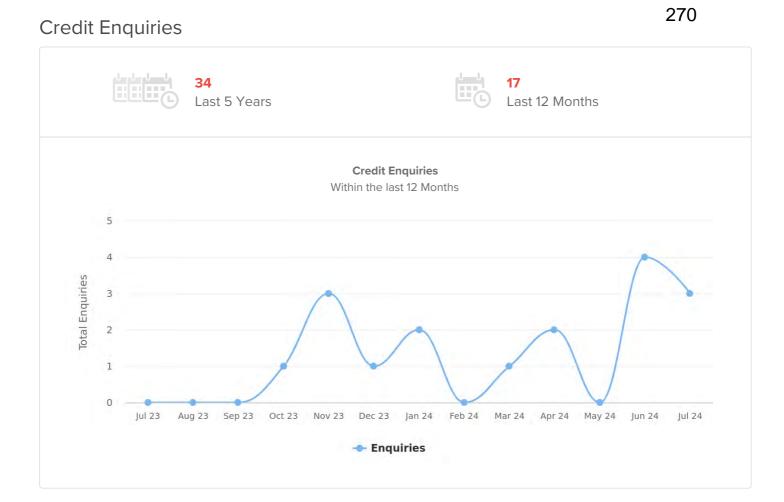
#### What is "probability of default"?

This is the likelihood that an entity will NOT be able to meet their financial commitments in the next 12 months eg: pay an invoice.

Report Generated: 15-07-2024 ASIC Extract: Not Included ASIC Extract Status: ASIC Extract Recommended

RiskScore Rating	Risk Level	Recommendation
A1, A2, A3	Very Low	Very strong credit quality based on behavioural and business demographics. Likelihood of default or insolvency is considered very low. Extend terms within consideration.
B1, B2	Low	Strong credit quality based on behavioural and business demographics. Likelihood of default or insolvency is considered very low. Extend terms within consideration.
B3, C1	Neutral	Lower than average default risk for an Australian business. Business demographics and behaviours indicative of low likelihood of default or insolvency in the short to medium term. Extend terms and monitor ongoing payment behaviour.
C2	Acceptable	Average default risk for an Australian business. Standard underwriting criteria and due diligence recommended prior to extending credit. Extend terms, closely monitor ongoing payment behaviour.
C3	Potential Risk	Behaviours and business demographics may indicate increased risk for some businesses in this group. Assessment of the entity's financial position and cashflow is recommended prior to extending material unsecured credit.
D1, D2, D3	High	Risk of default or insolvency is significantly higher than the average for Australian businesses. COD trading highly recommended.
E	Impaired	Entity is highly vulnerable to default or insolvency in the short term.
F	Defaulted	One or more creditors has initiated legal proceedings or other significant actions in response to unpaid debt obligations, or the entity is entering or has entered insolvency.

Please note that the rating and recommendation should be used in partnership with your company's internal credit procedures and policies. The rating should not be used as the sole reason in making decision about the entity.



#### Enquiries Ordered by Industry

Industry (ANZSIC Division)	No of Enquiries
Information Media and Telecommunications (J)	13
Financial and Insurance Services (K)	4
Total Enquiries (within the last 12 months)	17

#### Enquiries Ordered by Date

Industry (ANZSIC Division)	Date
Information Media and Telecommunications (J)	15-07-2024
Information Media and Telecommunications (J)	03-07-2024
Financial and Insurance Services (K)	03-07-2024
Information Media and Telecommunications (J)	21-06-2024
Information Media and Telecommunications (J)	20-06-2024
Information Media and Telecommunications (J)	07-06-2024
Information Media and Telecommunications (J)	05-06-2024
Information Media and Telecommunications (J)	19-04-2024
Information Media and Telecommunications (J)	04-04-2024
Information Media and Telecommunications (J)	15-03-2024
Information Media and Telecommunications (J)	29-01-2024
Information Media and Telecommunications (J)	08-01-2024
Information Media and Telecommunications (J)	01-12-2023
Financial and Insurance Services (K)	29-11-2023
Information Media and Telecommunications (J)	24-11-2023
Financial and Insurance Services (K)	14-11-2023
Financial and Insurance Services (K)	10-10-2023

Credit enquiries provide an indication of the number of times an entity's credit file has been accessed. For credit enquiries performed in the last 12 months, the date of the enquiry and the industry of the business, sole trader or individual performing the credit enquiry is detailed in the graph and table.

## **Risk Data**

Court Details	Plaintiff	Action	Nature of the Claim	Amount
			)	
		No Court A	ctions	
_				

CreditorWatch aggregate data from courts around Australia to provide a summary of court actions against an entity. When available, details of the action include location, case number, state, plaintiff, nature of the claim, action type and dollar amount.

#### **Payment Defaults**

Added	Invoice Due	Submitted By	Amount	Status
		No Payment Defaults Lodge	d	

A default indicates that the debtor has failed to make a payment for goods or services. Payment Defaults are unique to CreditorWatch and can have one of three statuses: outstanding, partial payment or settled.

#### Tax Defaults

Date Added	Date Updated	Submitted By	Status	Amount
		$\checkmark$		
	N	o Tax Defaults Lodged		

 A tax default indicates that a business has overdue tax payments and has failed to respond to a notice of disclosure by The Australian Taxation Office (ATO). Tax defaults are only lodged on debts that are over 90 days overdue and are over a value of \$100,000.

Mercantile Enquiries		273
Enquiry Date	Mercantile Agent	
	No Mercantile Enquiries Lodged	
A Mercantile enquiry is an indication the purpose of debt collection.	at a mercantile agency (or debt collection agency) has conducted a	n enquiry on this entity for the



## Status Changes

#### ASIC Entity Status Changes

Change Date As	ASIC Status
13-08-2019 Re	Registered (Current status)

• The most common ASIC entity statuses are: registered, deregistered, external administration and strike-off action in progress. This section identifies if there have any been changes to the status of the entity's ACN, and the date the changes have occurred.



## **Business Names**

#### **Registered Business Index**

Business Name	Status	Registered Number	Address
	There are no busin	ess name extracts registered to this compar	ıy

#### Registered Business Names

Name	Business Name Type	Source
CDDS PTY LTD	Former Name	ASIC
CDDS Pty Ltd	Main Name	ABR
PANTHERA FINANCE (VIC) PTY LTD	Main Name	ABR
PANTHERA FINANCE VICTORIA PTY LTD	Former Name	ASIC
PANTHERA FINANCE VICTORIA PTY LTD	Main Name	ABR
PANTHERA VIC PTY LTD	Former Name	ASIC
PANTHERA VIC PTY LTD	Main Name	ABR

Business names are derived from two data sources, one of which is basic information provided by ABR. The other comes from the business names extract index which, when available, includes the owner of the business name and registered business address.

## Appendix

#### Disclaimer

CreditorWatch is committed to ensuring that the information provided is accurate and comprehensive however due to data being received from sources not controlled by CreditorWatch we cannot guarantee that it is complete, verified or free of errors. To the extent permitted by law, CreditorWatch will not be held responsible for any errors or omissions therein concerning the information sourced and published in its publications, websites, API or emails.



 Workspace:
 PANTHERA FINANCE (VIC) PTY LTD ACN 124 957 937

 Matter:
 22-41076872

 Created:
 15/07/2024 07:40 PM





InfoTrack shall not be liable to the User in negligence or otherwise in respect of anything done, omitted, modified or done by the User in reliance in whole or in part on the Service including any assistance or demonstration provided to the User by InfoTrack and InfoTrack's liability to the User shall in any event be limited to the amount of the fees charged for the particular service to which such liability relates.



## PANTHERA FINANCE PTY LTD

ACN 147 634 482

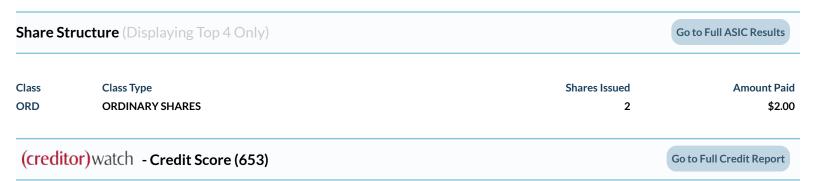


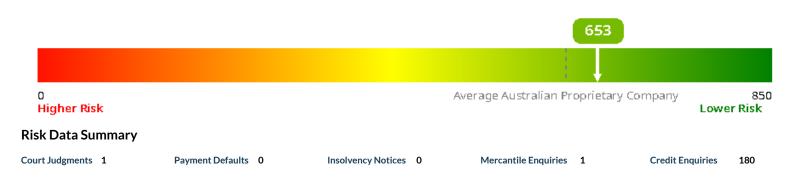
Go to full workspace

#### ASIC EXTRACT SNAPSHOT

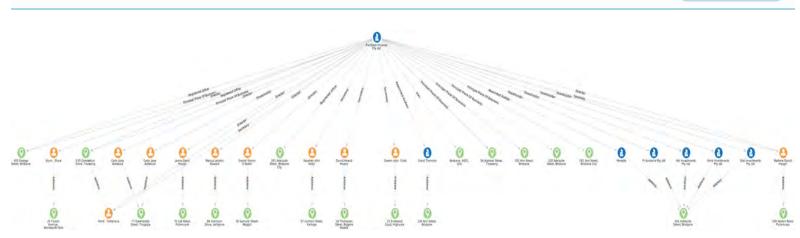
#### **CURRENT ORGANISATION DETAILS**

Date Extracted	02/07/2024	Start Date	13/08/2019
ACN	147 634 482	Name	PANTHERA FINANCE PTY LTD
ABN	99 147 634 482	Name Start Date	03/12/2010
Current Name	PANTHERA FINANCE PTY LTD	Status	Registered
Registered In	Queensland	Туре	Australian Proprietary Company
<b>Registration Date</b>	30/11/2010	Class	Limited By Shares
Review Date	10/11/2024	Sub Class	Proprietary Company
Company Type	ACN (Australian Company Number)	<b>Disclosing Entity</b>	No
<b>Current Directors</b>	2		
Current Secretaries	1		





## **REVEAL** - Company Visualisation



#### InfoTrack

www.infotrack.com.au 1800 738 524

## ASIC Current & Historical Organisation Extract



#### ASIC Data Extracted 02/07/2024 at 17:38

This extract contains information derived from the AustralianSecurities and Investment Commission's (ASIC) database undersection 1274A of the Corporations Act 2001.Please advise ASIC of any error or omission which you may identify.

No changes to the company information have been detected since last extracted.

#### - 147 634 482 PANTHERA FINANCE PTY LTD -

ACN (Australian Company Number):	147 634 482	Document No.
ABN:	99 147 634 482	
Current Name:	PANTHERA FINANCE PTY LTD	
Registered in:	Queensland	
<b>Registration Date:</b>	30/11/2010	
Review Date:	10/11/2024	
Company Bounded By	/:	
Company Bounded By	/:	

#### - Current Organisation Details -

PANTHERA FINANCE PTY LTD
03/12/2010
Registered
Australian Proprietary Company
Limited By Shares
Proprietary Company

#### - Former Organisation Details from 30/11/2010 to 02/12/2010 -

Name:	PANPHERA FINANCE PTY LTD	1E7011315
Name Start Date:	30/11/2010	
Status:	Registered	
Туре:	Australian Proprietary Company	
Class:	Limited By Shares	
Sub Class:	Proprietary Company	

#### - Company Addresses -

- Registered Office		8E0043317
Address:	LEVEL 2 555 CORONATION DRIVE TOOWONG QLD 4066	
Start Date:	05/04/2018	

#### - Previous Registered Office

7E3335835

030603187

279

		200
Address:	MERROTTS 'BRISBANE CLUB TOWER' LEVEL 6 241 ADELAIDE STREET BRISBANE CITY QLD 4000	
Start Date:	09/12/2010	
Cease Date:	04/04/2018	
- Previous Registered (	Office	1E7011315
Address:	LEVEL 21 400 GEORGE STREET BRISBANE QLD 4000	
Start Date:	30/11/2010	
Cease Date:	08/12/2010	
- Principal Place of Bus		8E0043317
Address:	LEVEL 2 555 CORONATION DRIVE TOOWONG QLD 4066	
Start Date:	23/03/2018	
- Previous Principal Pla	and of Business	5E4030791
Address:	G 555 CORONATION DRIVE TOOWONG QLD 4066	564030791
Start Date:		
Cease Date:	27/04/2016	
Cease Date:	22/03/2018	
- Previous Principal Pla	ace of Business	5E3516562
Address:	LEVEL 4 54 JEPHSON STREET TOOWONG QLD 4066	
Start Date:	26/03/2014	
Cease Date:	26/04/2016	
- Previous Principal Pla	ace of Business	5E3417549
Address:	'SUITE 113' UNIT 1B 192 ANN STREET BRISBANE QLD 4000	
Start Date:	23/10/2013	
Cease Date:	25/03/2014	
- Previous Principal Pla	ace of Business	5E3079077
Address:	SUITE 5 LEVEL 5 320 ADELAIDE STREET BRISBANE QLD 4000	
Start Date:	02/08/2012	
Cease Date:	22/10/2013	
- Previous Principal Pla	ace of Business	7E3335835
Address:	'1B' SUITE 113 192 ANN STREET BRISBANE CITY QLD 4000	
Start Date:	30/11/2010	
Cease Date:	01/08/2012	
<b> _</b>		
- Previous Principal Pla		1E7011315
Address:	LEVEL 21 400 GEORGE STREET BRISBANE QLD 4000	
Start Date:	30/11/2010	
Cease Date:	29/11/2010	

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#### - Company Officers -

#### Note:

A date or address shown as UNKNOWN has not been updated since ASIC took over the records in 1991. For details, order the appropriate historical state or territory documents, available in microfiche or paper format.

\* Check documents listed under ASIC Documents Received for recent changes.

#### **Director**

Name: Address: Birth Details: Appointment Date: Cease Date:	FRANK TERRANOVA '(FRANK TERRANOVA)' 555 CORONATION DRIVE TOOWONG QLD 4066 08/04/1969 GEELONG VIC 26/06/2024 //	281 9EAB03012
Name: Address: Birth Details: Appointment Date: Cease Date:	RYAN SHAW 25 TOULON AVENUE WENTWORTH FALLS NSW 2782 25/05/1970 BRAINTREE UNITED KINGDOM 26/06/2024 //	9EAB03012
Previous Director		
Name: Address: Birth Details: Appointment Date: Cease Date:	JAMIE GRANT HOUGH 70 LISK STREET PULLENVALE QLD 4069 07/05/1981 WOLLONGONG NSW 30/11/2010 26/06/2024	5E3417550
Name: Address: Birth Details: Appointment Date: Cease Date:	MATHEW DAVID HOUGH 109 HERRON ROAD PULLENVALE QLD 4069 07/05/1981 WOLLONGONG NSW 30/11/2010 26/06/2024	7E9743921
Name: Address: Birth Details: Appointment Date: Cease Date:	MARCUS LANDON RAWARD 86 GLENLYON DRIVE ASHGROVE QLD 4060 14/08/1972 BRISBANE QLD 23/03/2018 05/07/2018	8E0043317

Name:	DANIEL SIMON O'FARRELL	5E2582830
Address:	16 SAMARAI STREET MOGGILL QLD 4070	
Birth Details:	16/01/1974 PERTH WA	
Appointment Date:	30/11/2010	
Cease Date:	08/02/2012	
Name:	CARLY JANE ASHWOOD	1E7011315
Address:	77 GREENSLADE STREET TINGALPA QLD 4173	
Birth Details:	20/11/1981 NEWCASTLE NSW	

Appointment Date:

Cease Date:

30/11/2010

01/12/2010

#### **Secretary**

Name:	FRANK TERRANOVA	7EBN12251
Address:	'(FRANK TERRANOVA)' 555 CORONATION DRIVE TOOWONG QLD 4066	
Birth Details:	08/04/1969 GEELONG VIC	
Appointment Date:	28/10/2021	
Cease Date:	//	

#### Previous Secretary

Name: Address: Birth Details: Appointment Date: Cease Date:	STEPHEN JOHN KELLY 57 GORMAN STREET KALINGA QLD 4030 21/06/1966 BRISBANE QLD 05/10/2022 21/11/2023	7EBX07137
Name: Address: Birth Details: Appointment Date: Cease Date:	DAVID HEWITT PEARCE 18 THOMPSON STREET BIGGERA WATERS QLD 4216 22/03/1977 WARWICKSHIRE UNITED KINGDOM 25/03/2020 28/10/2021	7EAV31428
Name: Address: Birth Details: Appointment Date: Cease Date:	MATHEW DAVID HOUGH 109 HERRON ROAD PULLENVALE QLD 4069 07/05/1981 WOLLONGONG NSW 31/05/2019 25/03/2020	7EAM14157
Name: Address: Birth Details: Appointment Date: Cease Date:	DARREN JOHN COBB 21 ENDWOOD COURT HIGHVALE QLD 4520 30/03/1968 TAROOM QLD 12/12/2017 30/05/2019	7E9743921

#### **Appointed Auditor**

Name:	020 300 912 GRANT THORNTON	7EAF63423
Address:	'KING GEORGE CENTRAL' LEVEL 18 145 ANN STREET BRISBANE QLD 4000	(FR 2018)
Appointment Date:	01/07/2015	
Cease Date:	11	

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Previous Appointed Auditor

Name:	074 107 583 MERROTTS	7E7504043
Address:	'BRISBANE CLUB TOWER' LEVEL 6 241 ADELAIDE STREET BRISBANE QLD 4000	(FR 2015)
Appointment Date:	01/03/2015	
Cease Date:	19/02/2016	

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#### - Share Structure -

#### **Current**

Class:	ORDINARY SHARES	2E2213206
Number of Shares Issued:	2	
Total Amount Paid / Taken to be Paid:	\$2.00	
Total Amount Due and Payable:	\$0.00	

#### **Ceased/Former**

Class:	REDEEMABLE PREFERENCE SHARE	1E7011315
Number of Shares Issued:	1	
Total Amount Paid / Taken to be Paid:	\$1.00	
Total Amount Due and Payable:	\$0.00	

#### Note:

For each class of shares issued by a company, ASIC records the details of the twenty members of the class (based on shareholdings). The details of any other members holding the same number of shares as the twentieth ranked member will also be recorded by ASIC on the database. Where available, historical records show that a member has ceased to be ranked amongst the twenty members. This may, but does not necessarily mean, that they have ceased to be a member of the company.

#### - Share/Interest Holding -

#### **Current**

- <u>Holding</u> -				
Class:	ORD	Number Held:	2	7ECB22514
Beneficially Owned:	Yes	Fully Paid:	Yes	
- <u>Members</u> -				
Name:	PF AUSTRALIA PTY LTD			
ACN:	606 610 388			
Address:	'BRISBANE CLUB TOWER' LE	VEL 9 SUITE 1 241 ADEL	AIDE STREET BRISBANE QLD	4000
Joint Holding:	No			
Abn:	86 606 610 388			

#### **Ceased/Former**

- <u>Holding</u> - Class: Beneficially Owned:	ORD No	Number Held: Fully Paid:	1 Yes	7E3335835
- <u>Members</u> - Name: ACN: Address: Joint Holding:	HJK INVESTMENTS PTY 147 599 308 MERROTTS LEVEL 6 241 No		SBANE QLD 4000	
- <u>Holding</u> - Class: Beneficially Owned:	ORD No	Number Held: Fully Paid:	1 Yes	7E3335835
- <u>Members</u> - Name: ACN: Address: Joint Holding:	HMB INVESTMENTS PTY 147 599 344 MERROTTS LEVEL 6 241 No		SBANE QLD 4000	
- <u>Holding</u> - Class: Beneficially Owned:	ORD Yes	Number Held: Fully Paid:	1 Yes	7E4397086
- <u>Members</u> - Name: ACN: Address: Joint Holding:	DSO INVESTMENTS PTY 146 346 474 MERROTTS LEVEL 6 241 No		SBANE QLD 4000	
- <u>Holding</u> - Class: Beneficially Owned:	REDP Yes	Number Held: Fully Paid:	1 Yes	1E7011315
- <u>Members</u> - Name: Address: Joint Holding:	CARLY JANE ASHWOOD 77 GREENSLADE STREE No	T TINGALPA QLD 4173		

#### - External Administration Documents -

There are no external administration documents held for this organisation.

#### - Charges -

#### There are no charges held for this organisation.

#### Notes:

On 30 January 2012, the Personal Property Securities Register (PPS Register) commenced.

At that time ASIC transferred all details of current charges to the PPS Registrar.

ASIC can only provide details of satisfied charges prior to that date.

Details of current charges, or charge satisfied since 30 January 2012 can be found on the PPS Register, www.ppsr.gov.au. InfoTrack may cap documents for on-file searches to 250.

#### - Document List -

#### Notes:

\* Documents already listed under Registered Charges are not repeated here.

\* Data from Documents with no Date Processed are not included in this Extract.

\* Documents with '0' pages have not yet been imaged and are not available via DOCIMAGE. Imaging takes approximately 2 weeks from date of lodgement.

\* The document list for a current/historical extract will be limited unless you requested ALL documents for this extract.

\* In certain circumstances documents may be capped at 250.

<b>Form Type</b> 484 484E	Date Received 28/06/2024 Change to Company I Company Officeholde	Date Processed 28/06/2024 Details Appointment or r	No. Pages 3 Cessation of A	Effective Date 28/06/2024	Document No. 9EAB03012
484 484E	30/11/2023 Change to Company I Company Officeholde	30/11/2023 Details Appointment or r	2 Cessation of A	30/11/2023	7ECM05709
389 389B	16/08/2023 Annual Notice By Who Wholly-Owned Entity	31/08/2023 olly-Owned Entity Annu - Companies	4 al Notice By	16/08/2023	031088808
351 351	19/06/2023 Deed Relating to Clas	29/06/2023 s Order	24	19/06/2023	031066952
484 484A2	17/02/2023 Change to Company I	17/02/2023 Details Change Membe	2 r Name or Address	17/02/2023	7ECB22514
388 388H	23/11/2022 Financial Report Final Company That Is Not	23/11/2022 ncial Report - Large Pro a Disclosing Entity	31 oprietary	30/06/2022	7EBY70606
484 484E	05/10/2022 Change to Company I Company Officeholde	05/10/2022 Details Appointment or r	2 Cessation of A	05/10/2022	7EBX07137
484 484E	10/11/2021 Change to Company I Company Officeholde	10/11/2021 Details Appointment or r	2 Cessation of A	10/11/2021	7EBN12340

388 10/11/2021 10/11/2021 27 30/06/2021 7EBN12288 388H Financial Report Financial Report - Large Proprietary Company That Is Not a Disclosing Entity 484 10/11/2021 10/11/2021 2 10/11/2021 7EBN12251 484E Change to Company Details Appointment or Cessation of A Company Officeholder 388 02/11/2020 27 02/11/2020 30/06/2020 7EBB87812 388H Financial Report Financial Report - Large Proprietary Company That Is Not a Disclosing Entity 02/11/2020 02/11/2020 24 388 30/06/2019 7EBB87657 388H Financial Report Financial Report - Large Proprietary Company That Is Not a Disclosing Entity 2 484 02/04/2020 02/04/2020 02/04/2020 7EAV31428 Change to Company Details Appointment or Cessation of A 484E Company Officeholder 488 12/08/2019 13/08/2019 3 12/08/2019 030603187 488M Application to Change Review Date of a Company or Scheme Synchronise Review Date With Holding Company - No Fee 484 11/06/2019 2 11/06/2019 11/06/2019 7EAM14157 484E Change to Company Details Appointment or Cessation of A Company Officeholder 370 03/06/2019 04/06/2019 2 03/06/2019 030591713 370 Notification By Officeholder of Resignation or Retirement 388 31/10/2018 31/10/2018 27 30/06/2018 7EAF63423 388 **Financial Report** 388H Financial Report - Large Proprietary Company That Is Not A **Disclosing Entity** 388E Company - Appoint Change Name/address of Auditor 484 23/07/2018 23/07/2018 2 23/07/2018 7EAC38799 Change to Company Details Appointment or Cessation of A 484E Company Officeholder 484 29/03/2018 29/03/2018 2 29/03/2018 8E0043317 484 Change to Company Details 484B Change of Registered Address 484C Change of Principal Place of Business (Address)

484E APPOINTMENT OR CESSATION OF A COMPANY OFFICEHOLDER 315 02/01/2018 03/01/2018 1 19/02/2016 030168297 315A NOTICE OF RESIGNATION OR REMOVAL OF AUDITOR RESIGNATION OF AUDITOR

					287
484 484	14/12/2017 CHANGE TO COMPAN	14/12/2017	2	14/12/2017	7E9743921
484A1	CHANGE OFFICEHOLD		RESS		
484E	APPOINTMENT OR CE			LDER	
2601	23/11/2017	12/12/2017	2	08/12/2017	030163838
2601	NOTIFICATION OF INT	ENTION TO GIVE F	INANCIAL ASSISTA	NCE	
2602	22/11/2017	08/12/2017	9	22/11/2017	030163743
2602A	NOTIFICATION OF FIN/ COMPANY'S OWN MEN	-	CE DETAILS APPRO	OVAL BY	
488	12/12/2016	19/12/2016	4	12/12/2016	029384210
488A	APPLICATION TO CHAI		· · · · · · · · · ·		
	SYN. WITH HOLDING C	COMPANY (1-9 COY	/S/SCHEMES)- FEE	APPLIES	
388	30/11/2016	30/11/2016	25	30/06/2016	7E8575928
388H	FINANCIAL REPORT FI COMPANY THAT IS NO			TARY	
484	04/05/2016	04/05/2016	2	27/04/2016	5E4030791
484C	CHANGE TO COMPAN BUSINESS (ADDRESS)		e of principal pl	LACE OF	
388	26/11/2015	26/11/2015	25	30/06/2015	7E7504043
388	FINANCIAL REPORT				
388H	FINANCIAL REPORT - I DISCLOSING ENTITY	LARGE PROPRIET	ARY COMPANY THA	AT IS NOT A	
388E	COMPANY - APPOINT	CHANGE NAME/AD	DRESS OF AUDITC	DR	
484	29/07/2015	29/07/2015	3	01/07/2015	2E2213206
484	CHANGE TO COMPAN				
484O 484N	CHANGES TO SHARE CHANGES TO (MEMBE		INGS		
902	24/03/2015	08/04/2015	2	02/12/2010	029256128
902	SUPPLEMENTARY DO	CUMENT			
	Alters 7E3 335 835				
488	30/09/2014	07/10/2014	4	30/09/2014	028726093
488B	APPLICATION TO CHAI SYN. BY OFFICE HOLD	-		-	
484	08/04/2014	08/04/2014	2	26/03/2014	5E3516562
484C	CHANGE TO COMPAN BUSINESS (ADDRESS)		E OF PRINCIPAL PL	ACE OF	
484	24/10/2013	24/10/2013	2	23/10/2013	5E3417551
484A1	CHANGE TO COMPAN ADDRESS	Y DETAILS CHANG	E OFFICEHOLDER	NAME OR	
484	24/10/2013	24/10/2013	2	23/10/2013	5E3417550

484A1	CHANGE TO COMPANY ADDRESS	ZDETAILS CHANGE OFF	ICEHOLDER NAI	MEOR	200
484 484C	24/10/2013 CHANGE TO COMPANY BUSINESS (ADDRESS)	24/10/2013 7 DETAILS CHANGE OF F	2 PRINCIPAL PLAC	23/10/2013 E OF	5E3417549
484 484C	02/08/2012 CHANGE TO COMPANY BUSINESS (ADDRESS)	02/08/2012 Y DETAILS CHANGE OF F	2 PRINCIPAL PLAC	02/08/2012 E OF	5E3079077
484 484 484J 484O 484N	28/05/2012 CHANGE TO COMPANY NOTIFICATION OF SHA CHANGES TO SHARE S CHANGES TO (MEMBE	RE CANCELLATION - CC STRUCTURE	11 DMPANY BUY-BA	29/05/2012 CK	028031587
280 280	20/04/2012 NOTICE OF MEETING A	27/04/2012 AND DOCUMENTS RE BU	4 JY-BACK	20/04/2012	028007256
484 484A2	16/04/2012 CHANGE TO COMPANY	16/04/2012 2 DETAILS CHANGE MEN	2 IBER NAME OR .	16/04/2012 ADDRESS	7E4397086
484 484E	24/02/2012 CHANGE TO COMPANY COMPANY OFFICEHOL	24/02/2012 7 DETAILS APPOINTMEN DER	2 T OR CESSATIO	20/02/2012 N OF A	5E2941192
309 309A	16/01/2012 NOTIFICATION OF DET	16/01/2012 AILS OF A CHARGE	31	22/12/2011	7E4215050
CL02 CL02	18/05/2011 COPY OF CREDIT LICE	18/05/2011 NCE	3	18/05/2011	0C8003138
484 484A1	14/12/2010 CHANGE TO COMPANY ADDRESS	14/12/2010 7 DETAILS CHANGE OFF	2 ICEHOLDER NAI	01/12/2010 ME OR	5E2582830
370 370	03/12/2010 NOTIFICATION BY OFF	06/12/2010 ICEHOLDER OF RESIGN	2 IATION OR RETIF	03/12/2010 REMENT	7E3339577
205 205A	03/12/2010 NOTIFICATION OF RES	03/12/2010 OLUTION CHANGING CO	2 DMPANY NAME	02/12/2010	026219666
484 484 484B 484C 484C 484E 484O 484G 484H 484N	APPOINTMENT OR CES CHANGES TO SHARE S NOTIFICATION OF SHA	RED ADDRESS L PLACE OF BUSINESS SSATION OF A COMPAN STRUCTURE RE ISSUE RE CANCELLATION - RE	YOFFICEHOLDE		7E3335835

201	30/11/2010	30/11/2010	3	30/11/2010	1E7011315
201C	APPLICATION FOR F	REGISTRATION AS A P	ROPRIETARY CO	OMPANY	

#### - Financial Reports -

Document No.	Balance Date	Report Due	AGM Due	Extended AGM Due	AGM Held	Outstanding
7E7504043	30/06/2015	31/10/2015	//	//	//	No
7E8575928	30/06/2016	31/10/2016	//	//	//	No
7EAF63423	30/06/2018	31/10/2018	//	//	//	No
7EBB87657	30/06/2019	31/10/2019	//	//	//	No
7EBB87812	30/06/2020	31/10/2020	//	//	//	No
7EBN12288	30/06/2021	31/10/2021	//	//	//	No
7EBY70606	30/06/2022	31/10/2022	//	//	//	No

#### - Company Contact Addresses -

#### - Contact Address for ASIC use only

Address:	GPO BOX 565 BRISBANE QLD 4001
Start Date:	14/12/2021

\*\*\* End of Document \*\*\*

## (creditor) watch

Credit Report

Name	Panthera Finance Pty Ltd
ABN	99147634482
ACN	147634482
Document Type	Credit Report
Report Generated	15-07-2024 at 19:41
ASIC Extract	Not Included
ASIC Extract Status	Not Included

Credit Report	<ul> <li>Included</li> </ul>
RiskScore	✓ Included
Payment Rating	× Not Included
CW Bankruptcy Check (PIRS)	× Not Included
ASIC Data (On File)	× Not Included
ASIC Current Extract	× Not Included
ASIC Current & Historical	× Not Included
PPSR ACN	× Not Included
PPSR ABN	× Not Included
PPSR Business Name	× Not Included
Append Docs Lodged	✓ Included
Append Business Names	✓ Included
Append Credit Enquiries	✓ Included

## Summary

B1/653 Low Risk	180 Credit Enquiries	Registered
No Registered Defaults	1 Court Actions	<b>1</b> Mercantile Enquiries
No ASIC Published Notices	No Critical ASIC Documents	Important Cross Directorships Not Available

#### Adverse

Risk Data Detected - Review Required		
Risk Category	Risk Level	Risk Overview
Court Actions	High	There is a court action registered
Mercantile Enquiries	High	There is a Registered Mercantile Enquiry

#### ABR Data

Main Name	Panthera Finance Pty Ltd
ABN	99 147 634 482
Registered Date	30-11-2010
Entity Status	Active
Entity Type	Australian Private Company
GST Status	Registered for GST (from 01-06-2017)
Main Physical Address	QLD 4066 (from 01-03-2017)
ABN Last Updated	04-06-2020

#### ASIC Data

Name	PANTHERA FINANCE PTY LTD
Registered Office Address	L 2 555 CORONATION DR TOOWONG 4066
ACN	147 634 482
Registered Date	30-11-2010
Next Review Date	10-11-2024
Status	Registered
Company Type	Australian Proprietary Company
Class	Limited By Shares
Subclass	Proprietary Company
Locality	TOOWONG QLD 4066
Regulator	Australian Securities & Investments Commission

ANZSIC Classification	Administrative and Support Services Administrative Services Other Administrative Services Credit Reporting and Debt Collection Services
NACE Classification	Activities of collection agencies and credit bureaus Other business support service activities n.e.c.

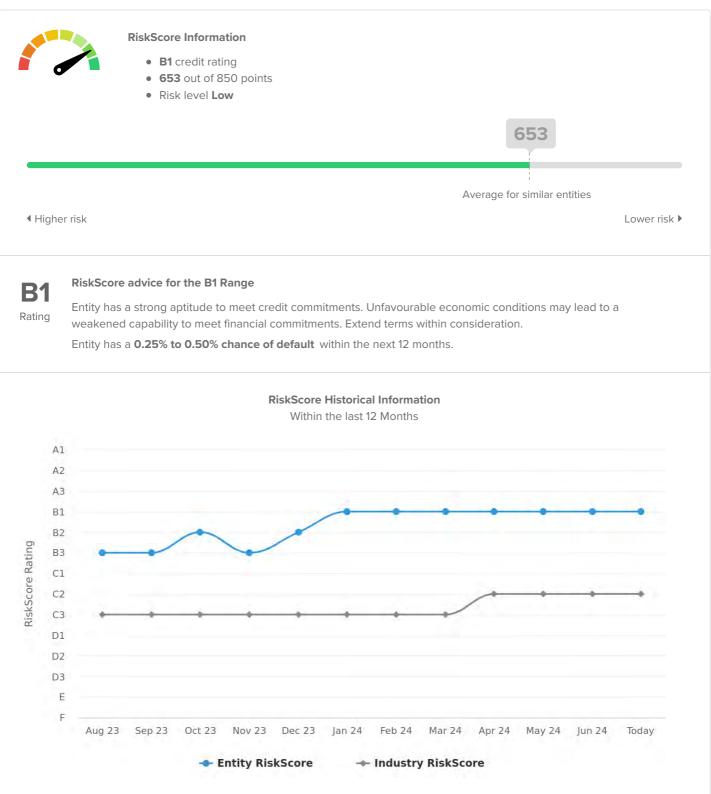
#### **Company Information**

Estimated Revenue	\$20M to \$50M
No of Employees	301 - 400 Employees

\* CreditorWatch estimates Employee and Revenue data based on a number of factors including third party data. It should not be used to make any financial decisions regarding this entity.



### RiskScore



The CreditorWatch RiskScore is the most advanced algorithm in the market and is designed to ensure you make the right decision. The RiskScore has been developed using the latest machine learning techniques in combination with CreditorWatch's extensive data. The CreditorWatch RiskScore should be used in partnership with your internal credit procedures and policies.

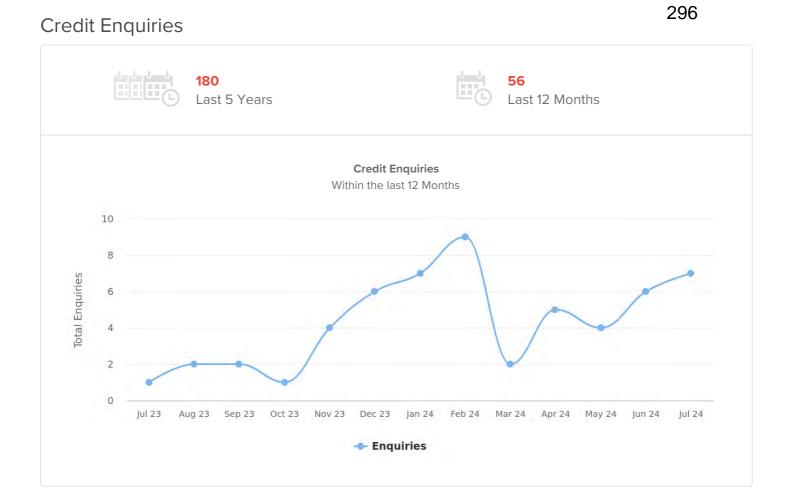
What is "probability of default"?

This is the likelihood that an entity will NOT be able to meet their financial commitments in the next 12 months eg: pay an invoice.

Report Generated: 15-07-2024 ASIC Extract: Not Included ASIC Extract Status: ASIC Extract Recommended

RiskScore Rating	Risk Level	Recommendation
A1, A2, A3	Very Low	Very strong credit quality based on behavioural and business demographics. Likelihood of default or insolvency is considered very low. Extend terms within consideration.
B1, B2	Low	Strong credit quality based on behavioural and business demographics. Likelihood of default or insolvency is considered very low. Extend terms within consideration.
B3, C1	Neutral	Lower than average default risk for an Australian business. Business demographics and behaviours indicative of low likelihood of default or insolvency in the short to medium term. Extend terms and monitor ongoing payment behaviour.
C2	Acceptable	Average default risk for an Australian business. Standard underwriting criteria and due diligence recommended prior to extending credit. Extend terms, closely monitor ongoing payment behaviour.
C3	Potential Risk	Behaviours and business demographics may indicate increased risk for some businesses in this group. Assessment of the entity's financial position and cashflow is recommended prior to extending material unsecured credit.
D1, D2, D3	High	Risk of default or insolvency is significantly higher than the average for Australian businesses. COD trading highly recommended.
E	Impaired	Entity is highly vulnerable to default or insolvency in the short term.
F	Defaulted	One or more creditors has initiated legal proceedings or other significant actions in response to unpaid debt obligations, or the entity is entering or has entered insolvency.

Please note that the rating and recommendation should be used in partnership with your company's internal credit procedures and policies. The rating should not be used as the sole reason in making decision about the entity.



#### Enquiries Ordered by Industry

Industry (ANZSIC Division)	No of Enquiries
Information Media and Telecommunications (J)	23
Financial and Insurance Services (K)	16
Other Services (S)	4
Construction (E)	3
Retail Trade (G)	3
Wholesale Trade (F)	3
Administrative and Support Services (N)	1
Health Care and Social Assistance (Q)	1
Professional, Scientific and Technical Services (M)	1
Transport, Postal and Warehousing (I)	1
Total Enquiries (within the last 12 months)	56

#### Enquiries Ordered by Date

	Industry (ANZSIC Division)				
--	----------------------------	--	--	--	--

Industry (ANZSIC Division)	297 Date
Information Media and Telecommunications (J)	15-07-2024
Other Services (S)	15-07-2024
Information Media and Telecommunications (J)	13-07-2024
Other Services (S)	12-07-2024
Information Media and Telecommunications (J)	05-07-2024
Financial and Insurance Services (K)	03-07-2024
Information Media and Telecommunications (J)	02-07-2024
Financial and Insurance Services (K)	24-06-2024
nformation Media and Telecommunications (J)	21-06-2024
nformation Media and Telecommunications (J)	20-06-2024
nformation Media and Telecommunications (J)	05-06-2024
Financial and Insurance Services (K)	05-06-2024
Financial and Insurance Services (K)	04-06-2024
Financial and Insurance Services (K)	31-05-2024
Financial and Insurance Services (K)	14-05-2024
nformation Media and Telecommunications (J)	09-05-2024
nformation Media and Telecommunications (J)	07-05-2024
Wholesale Trade (F)	17-04-2024
Construction (E)	11-04-2024
Wholesale Trade (F)	11-04-2024
Administrative and Support Services (N)	04-04-2024
nformation Media and Telecommunications (J)	04-04-2024
nformation Media and Telecommunications (J)	15-03-2024
Financial and Insurance Services (K)	08-03-2024
nformation Media and Telecommunications (J)	26-02-2024
nformation Media and Telecommunications (J)	21-02-2024
nformation Media and Telecommunications (J)	16-02-2024
nformation Media and Telecommunications (J)	14-02-2024
Retail Trade (G)	13-02-2024

Industry (ANZSIC Division)	298 Date
Retail Trade (G)	12-02-2024
Financial and Insurance Services (K)	07-02-2024
Financial and Insurance Services (K)	06-02-2024
Transport, Postal and Warehousing (I)	01-02-2024
Financial and Insurance Services (K)	31-01-2024
Information Media and Telecommunications (J)	29-01-2024
Information Media and Telecommunications (J)	24-01-2024
Information Media and Telecommunications (J)	23-01-2024
Information Media and Telecommunications (J)	21-01-2024
Financial and Insurance Services (K)	18-01-2024
Information Media and Telecommunications (J)	08-01-2024
Financial and Insurance Services (K)	19-12-2023
Retail Trade (G)	12-12-2023
Financial and Insurance Services (K)	11-12-2023
Financial and Insurance Services (K)	07-12-2023
Financial and Insurance Services (K)	04-12-2023
Information Media and Telecommunications (J)	01-12-2023
Financial and Insurance Services (K)	29-11-2023
Information Media and Telecommunications (J)	22-11-2023
Construction (E)	16-11-2023
Wholesale Trade (F)	15-11-2023
Health Care and Social Assistance (Q)	11-10-2023
Construction (E)	26-09-2023
Other Services (S)	05-09-2023
Other Services (S)	31-08-2023
Professional, Scientific and Technical Services (M)	10-08-2023
Information Media and Telecommunications (J)	29-07-2023

Credit enquiries provide an indication of the number of times an entity's credit file has been accessed. For credit enquiries performed in the last 12 months, the date of the enquiry and the industry of the business, sole trader or individual performing the credit enquiry is detailed in the graph and table.



### Risk Data

#### Court Actions

Court Details	Plaintiff	Action	Nature of the Claim	Amount
Action Date 20-12-2021 Court Location Magistrates Court SA Case Number 0012658/21/CIV State SA	PANTHERA FINANCE PTY LTD	Default Judgement	Default Judgement	\$61,429.00

CreditorWatch aggregate data from courts around Australia to provide a summary of court actions against an entity. When available, details of the action include location, case number, state, plaintiff, nature of the claim, action type and dollar amount.

#### **Payment Defaults**

Added	Invoice Due	Submitted By	Amount	Status	
		$\checkmark$			
No Payment Defaults Lodged					

A default indicates that the debtor has failed to make a payment for goods or services. Payment Defaults are unique to CreditorWatch and can have one of three statuses: outstanding, partial payment or settled.

#### Tax Defaults

Date Added	Date Updated	Submitted By	Status	Amount
		$\checkmark$		
	N	o Tax Defaults Lodged		

 A tax default indicates that a business has overdue tax payments and has failed to respond to a notice of disclosure by The Australian Taxation Office (ATO). Tax defaults are only lodged on debts that are over 90 days overdue and are over a value of \$100,000.

#### Mercantile Enquiries

Enquiry Date	Mercantile Agent
02-12-2022	Mercantile Enquiry Lodged

A Mercantile enquiry is an indication that a mercantile agency (or debt collection agency) has conducted an enquiry on this entity for the purpose of debt collection.

### Status Changes

### ASIC Entity Status Changes

Change Date	ASIC Status
13-08-2019	Registered (Current status)

• The most common ASIC entity statuses are: registered, deregistered, external administration and strike-off action in progress. This section identifies if there have any been changes to the status of the entity's ACN, and the date the changes have occurred.



### **Business Names**

#### **Registered Business Index**

Business Name	Status	Registered Number	Address
PANTHERA FINANCE	Registered	NNI: 641490566 ACN: 147634482 ASIC: 99147634482	Toowong 4066 QLD

#### Registered Business Names

Name	Business Name Type	Source
PANPHERA FINANCE PTY LTD	Former Name	ASIC
PANTHERA FINANCE	Business Name	ABR
Panthera Finance Pty Ltd	Main Name	ABR
Panthera Finance Pty Ltd	Main Trading Name	ABR

Business names are derived from two data sources, one of which is basic information provided by ABR. The other comes from the business names extract index which, when available, includes the owner of the business name and registered business address.



# Appendix

#### Disclaimer

CreditorWatch is committed to ensuring that the information provided is accurate and comprehensive however due to data being received from sources not controlled by CreditorWatch we cannot guarantee that it is complete, verified or free of errors. To the extent permitted by law, CreditorWatch will not be held responsible for any errors or omissions therein concerning the information sourced and published in its publications, websites, API or emails.

(creditor) watch







### **PF AUSTRALIA PTY LTD**

### ACN 606 610 388



Go to Full Credit Report

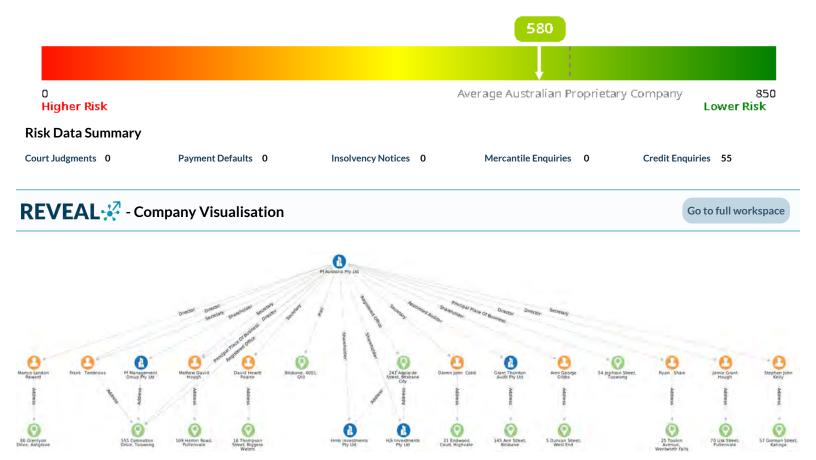
#### ASIC EXTRACT SNAPSHOT

#### **CURRENT ORGANISATION DETAILS**

Date Extracted	15/07/2024	Start Date	13/08/2019
ACN	606 610 388	Name	PF AUSTRALIA PTY LTD
ABN	86 606 610 388	Name Start Date	23/06/2015
Current Name	PF AUSTRALIA PTY LTD	Status	Registered
Registered In	Queensland	Туре	Australian Proprietary Company
<b>Registration Date</b>	23/06/2015	Class	Limited By Shares
Review Date	10/11/2024	Sub Class	Proprietary Company
Company Type	ACN (Australian Company Number)	<b>Disclosing Entity</b>	No
<b>Current Directors</b>	2		
<b>Current Secretaries</b>	1		

Share Structure (Displaying Top 4 Only)			Go to Full ASIC Results
Class	Class Type	Shares Issued	Amount Paid
ORD	ORDINARY SHARES	137000000	\$137,000,000.00

(creditor) watch - Credit Score (580)



#### InfoTrack

www.infotrack.com.au 1800 738 524

### ASIC **Current & Historical Organisation Extract**



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#### ASIC Data Extracted 15/07/2024 at 19:25

This extract contains information derived from the AustralianSecurities and Investment Commission's (ASIC) database undersection 1274A of the Corporations Act 2001. Please advise ASIC of any error or omission which you may identify.

#### - 606 610 388 PF AUSTRALIA PTY LTD -

ACN (Australian Company Number): ABN: Current Name: Registered in: Registration Date: Review Date: Company Bounded By	606 610 388 86 606 610 388 PF AUSTRALIA PTY LTD Queensland 23/06/2015 10/11/2024	Document No.
- Current Organisa	tion Details -	
Name: Name Start Date: Status: Type: Class: Sub Class:	PF AUSTRALIA PTY LTD 23/06/2015 Registered Australian Proprietary Company Limited By Shares Proprietary Company	030603188
- Company Addres	Ses -	
- <u>Registered Office</u> Address: Start Date:	LEVEL 2 555 CORONATION DRIVE TOOWONG QLD 4066 05/04/2018	8E0043296
- <u>Previous Registered</u> Address: Start Date: Cease Date:	Office 'BRISBANE CLUB TOWER' LEVEL 6 241 ADELAIDE STREET BRISBANE CITY QLD 4000 23/06/2015 04/04/2018	2E2013210
- <u>Principal Place of Bu</u> Address: Start Date:		8E0043296
- <u>Previous Principal Pl</u> Address: Start Date:	ace of Business G 555 CORONATION DRIVE TOOWONG QLD 4066 27/04/2016	5E4030792

		307
Cease Date:	22/03/2018	
- <u>Previous Principal Pla</u> Address: Start Date: Cease Date:	ace of Business LEVEL 4 54 JEPHSON STREET TOOWONG QLD 4066 23/06/2015 26/04/2016	2E2013210
- Company Officers	S -	
appropriate historical sta	n as UNKNOWN has not been updated since ASIC took over the records in 1991. For details ite or territory documents, available in microfiche or paper format. d under ASIC Documents Received for recent changes.	, order the
<b>Director</b>		
Name: Address: Birth Details: Appointment Date: Cease Date:	FRANK TERRANOVA '(FRANK TERRANOVA)' 555 CORONATION DRIVE TOOWONG QLD 4066 08/04/1969 GEELONG VIC 26/06/2024 //	9EAB03013
Name: Address: Birth Details: Appointment Date: Cease Date:	RYAN SHAW 25 TOULON AVENUE WENTWORTH FALLS NSW 2782 25/05/1970 BRAINTREE UNITED KINGDOM 26/06/2024 //	9EAB03013
Previous Director		
Name: Address: Birth Details: Appointment Date: Cease Date:	JAMIE GRANT HOUGH 70 LISK STREET PULLENVALE QLD 4069 07/05/1981 WOLLONGONG NSW 23/06/2015 26/06/2024	2E2013210
Name:		7E9743442

Name:	
Address:	
Birth Details:	
Appointment Date:	
Cease Date:	

MATHEW DAVID HOUGH 109 HERRON ROAD PULLENVALE QLD 4069 07/05/1981 WOLLONGONG NSW 23/06/2015 26/06/2024

Name:	MARCUS LANDON RAWARD
Address:	86 GLENLYON DRIVE ASHGROVE QLD 4060
Birth Details:	14/08/1972 BRISBANE QLD
Appointment Date:	23/03/2018
Cease Date:	05/07/2018

8E0043296

#### **Secretary**

Name:	FRANK TERRANOVA	7EBM86851
Address:	'(FRANK TERRANOVA)' 555 CORONATION DRIVE TOOWONG QLD 4066	
Birth Details:	08/04/1969 GEELONG VIC	
Appointment Date:	28/10/2021	
Cease Date:	//	

#### **Previous Secretary**

Name: Address: Birth Details: Appointment Date: Cease Date:	STEPHEN JOHN KELLY 57 GORMAN STREET KALINGA QLD 4030 21/06/1966 BRISBANE QLD 05/10/2022 21/11/2023	7EBX07158
Name: Address: Birth Details: Appointment Date: Cease Date:	DAVID HEWITT PEARCE 18 THOMPSON STREET BIGGERA WATERS QLD 4216 22/03/1977 WARWICKSHIRE UNITED KINGDOM 25/03/2020 28/10/2021	7EAV31425
Name: Address: Birth Details: Appointment Date: Cease Date:	MATHEW DAVID HOUGH 109 HERRON ROAD PULLENVALE QLD 4069 07/05/1981 WOLLONGONG NSW 31/05/2019 25/03/2020	7EAM14163
Name: Address: Birth Details: Appointment Date: Cease Date:	DARREN JOHN COBB 21 ENDWOOD COURT HIGHVALE QLD 4520 30/03/1968 TAROOM QLD 12/12/2017 31/05/2019	7E9743442

#### **Appointed Auditor**

Name:	130 913 594 GRANT THORNTON AUDIT PTY LTD	7E8575920
Address:	'KING GEORGE CENTRAL' LEVEL 18 145 ANN STREET BRISBANE QLD 4000	(FR 2016)
Appointment Date:	19/01/2016	
Cease Date:	//	
Abn:	91 130 913 594	

#### - Share Structure -

#### **Current**

Class:	ORDINARY SHARES	1F0525290
Number of Shares Issued:	13700000	
Total Amount Paid / Taken to be Paid:	\$137,000,000.00	
Total Amount Due and Payable:	\$0.00	

#### **Ceased/Former**

Class:	REDEEMABLE PREFERENCE SHARE	2E2013210
Number of Shares Issued:	1	
Total Amount Paid / Taken to be Paid:	\$1.00	
Total Amount Due and Payable:	\$0.00	

#### Note:

For each class of shares issued by a company, ASIC records the details of the twenty members of the class (based on shareholdings). The details of any other members holding the same number of shares as the twentieth ranked member will also be recorded by ASIC on the database. Where available, historical records show that a member has ceased to be ranked amongst the twenty members. This may, but does not necessarily mean, that they have ceased to be a member of the company.

#### - Share/Interest Holding -

#### **Current**

Class:	ORD	Number Held:	137000000	9E0038335
Beneficially Owned:	Yes	Fully Paid:	Yes	
- <u>Members</u> -				
Name:	PF MANAGEMEN	T GROUP PTY LTD		
ACN:	622 786 001			
Address:	LEVEL 2 555 COR	ONATION DRIVE TOOWONG QL	.D 4066	
Joint Holding:	No			

#### **Ceased/Former**

Class: Beneficially Owned:	ORD No	Number Held: Fully Paid:	68500000 Yes	1F0525290
- <u>Members</u> - Name: ACN: Address: Joint Holding:	HMB INVESTMENTS PTY LTI 147 599 344 LEVEL 6 241 ADELAIDE STR No	_	D 4000	
- <u>Holding</u> - Class: Beneficially Owned:	ORD No	Number Held: Fully Paid:	68500000 Yes	1F0525290
- <u>Members</u> - Name: ACN: Address: Joint Holding:	HJK INVESTMENTS PTY LTD 147 599 308 LEVEL 6 241 ADELAIDE STR No		D 4000	
- <u>Holding</u> - Class: Beneficially Owned: - Members -	REDP Yes	Number Held: Fully Paid:	1 Yes	2E2013210
- <u>Members</u> - Name: Address: Joint Holding:	ARON GEORGE GIBBS UNIT 14 5 DUNCAN STREET No	WEST END QLD 4101		

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#### - External Administration Documents -

#### There are no external administration documents held for this organisation.

- Charges -

#### There are no charges held for this organisation.

#### Notes:

On 30 January 2012, the Personal Property Securities Register (PPS Register) commenced. At that time ASIC transferred all details of current charges to the PPS Registrar. ASIC can only provide details of satisfied charges prior to that date. Details of current charges, or charge satisfied since 30 January 2012 can be found on the PPS Register, www.ppsr.gov.au. InfoTrack may cap documents for on-file searches to 250.

- Document List -

#### Notes:

\* Documents already listed under Registered Charges are not repeated here.

\* Data from Documents with no Date Processed are not included in this Extract.

\* Documents with '0' pages have not yet been imaged and are not available via DOCIMAGE. Imaging takes approximately 2 weeks from date of lodgement.

\* The document list for a current/historical extract will be limited unless you requested ALL documents for this extract.

\* In certain circumstances documents may be capped at 250.

Form Type 484	Date Received 28/06/2024	Date Processed 28/06/2024	No. Pages 3	Effective Date 28/06/2024	Document No. 9EAB03013
484E	Change to Company Company Officeholde				
484	30/11/2023	30/11/2023	2	30/11/2023	7ECM05695
484E	Change to Company Company Officeholde	Details Appointment or er	Cessation of A		
389	16/08/2023	31/08/2023	4	16/08/2023	031088809
389B	Annual Notice By Wh Wholly-Owned Entity	olly-Owned Entity Annu - Companies	al Notice By		
351	19/06/2023	29/06/2023	24	19/06/2023	031066952
351	Deed Relating to Cla	ss Order			
388	23/11/2022	23/11/2022	37	30/06/2022	7EBY70655
388H	Financial Report Fina Company That Is Not	ncial Report - Large Pro a Disclosing Entity	oprietary		
484	05/10/2022	05/10/2022	2	05/10/2022	7EBX07158
484E	Change to Company Company Officeholde	Details Appointment or er	Cessation of A		
484	03/11/2021	03/11/2021	2	03/11/2021	7EBM89309
484E	Change to Company Company Officeholde	Details Appointment or er	Cessation of A		
388	03/11/2021	03/11/2021	31	30/06/2021	7EBM86883
388H	Financial Report Fina Company That Is Not	ncial Report - Large Presson and States and S The states and States	oprietary		
484	03/11/2021	03/11/2021	2	03/11/2021	7EBM86851
484E	Change to Company Company Officeholde	Details Appointment or er	Cessation of A		
388	02/11/2020	02/11/2020	31	30/06/2020	7EBB87889
388H	Financial Report Fina Company That Is Not	ncial Report - Large Pro a Disclosing Entity	oprietary		
388	02/11/2020	02/11/2020	28	30/06/2019	7EBB87849
388H	Financial Report Fina Company That Is Not	ncial Report - Large Pr a Disclosing Entity	oprietary		
484	02/04/2020	02/04/2020	2	02/04/2020	7EAV31425
484E	Change to Company Company Officeholde	Details Appointment or er	Cessation of A		

488 488M	12/08/201913/08/20193Application to Change Review Date of a Company or Sche Synchronise Review Date With Holding Company - No Fee		030603188
484 484E	11/06/201911/06/20192Change to Company Details Appointment or Cessation of aCompany Officeholder	11/06/2019 A	7EAM14163
388 388H	31/10/201831/10/201831Financial Report Financial Report - Large ProprietaryCompany That Is Not a Disclosing Entity	30/06/2018	7EAF63555
484 484E	23/07/2018 23/07/2018 2 Change to Company Details Appointment or Cessation of A	23/07/2018 A	7EAC38795
-	Company Officeholder		
484 484 484B 484C 484E	29/03/201829/03/20182Change to Company DetailsChange of Registered AddressChange of Principal Place of Business (Address)Appointment or Cessation of a Company Officeholder	29/03/2018	8E0043296
484	08/01/2018 08/01/2018 3	08/01/2018	9E0038335
484N	Change to Company Details Changes to (Members) Share Holdings		
410	21/12/2017 21/12/2017 1	21/12/2017	7E9773121
410B	Application For Reservation of a New Name Upon Change Name	Of	
410 410B	21/12/2017 21/12/2017 1 Application For Reservation of a New Name Upon Change Name	21/12/2017 Of	7E9773070
410 410B	21/12/2017 21/12/2017 1 Application For Reservation of a New Name Upon Change Name	21/12/2017 Of	7E9773058
484 484A1	14/12/2017 14/12/2017 2 Change to Company Details Change Officeholder Name O Address	14/12/2017 r	7E9743442
484 484E	13/12/201713/12/20172Change to Company Details Appointment or Cessation of ACompany Officeholder	13/12/2017 A	7E9742949
2601 2601	23/11/2017 12/12/2017 2 Notification of Intention to Give Financial Assistance	08/12/2017	030163837
2602 2602A	22/11/2017 08/12/2017 9 Notification of Financial Assistance Details Approval By	22/11/2017	030163739

Company's Own Members

388 388H	16/11/2017 Financial Report Financia	16/11/2017 Pl Report - Large Proprieta	29	30/06/2017	7E9654683		
50011	Financial Report Financial Report - Large Proprietary Company That Is Not a Disclosing Entity						
388	30/11/2016	30/11/2016	29	30/06/2016	7E8575920		
388	Financial Report						
388H	FINANCIAL REPORT - L DISCLOSING ENTITY	ARGE PROPRIETARY CO	OMPANY THAT IS	S NOT A			
388E	COMPANY - APPOINT C	HANGE NAME/ADDRES	S OF AUDITOR				
484	04/05/2016	04/05/2016	2	27/04/2016	5E4030792		
484C	CHANGE TO COMPANY	DETAILS CHANGE OF F	RINCIPAL PLAC	E OF			
	BUSINESS (ADDRESS)						
484	29/07/2015	31/07/2015	9	31/07/2015	1F0525290		
484	CHANGE TO COMPANY	DETAILS					
484H	NOTIFICATION OF SHA	RE CANCELLATION - RE	DEEMABLE PRE	FERENCES			
484G	NOTIFICATION OF SHA	RE ISSUE					
4840	CHANGES TO SHARE S	STRUCTURE					
484N	CHANGES TO (MEMBER	RS) SHARE HOLDINGS					
201	23/06/2015	23/06/2015	3	23/06/2015	2E2013210		
201C	APPLICATION FOR REGISTRATION AS A PROPRIETARY COMPANY						

### - Financial Reports -

Document No.	Balance Date	Report Due	AGM Due	Extended AGM Due	AGM Held	Outstanding
7E8575920	30/06/2016	31/10/2016	//	//	//	No
7E9654683	30/06/2017	31/10/2017	//	//	//	No
7EAF63555	30/06/2018	31/10/2018	//	//	//	No
7EBB87849	30/06/2019	31/10/2019	//	//	//	No
7EBB87889	30/06/2020	31/10/2020	//	//	//	No
7EBM86883	30/06/2021	31/10/2021	//	//	//	No
7EBY70655	30/06/2022	31/10/2022	//	//	//	No

### - Company Contact Addresses -

#### - Contact Address for ASIC use only

Address:	GPO BOX 565 BRISBANE QLD 4001
Start Date:	14/12/2021

\*\*\* End of Document \*\*\*

# (creditor) watch

Credit Report

Name	PF AUSTRALIA PTY LTD
ABN	86606610388
ACN	606610388
Document Type	Credit Report
Report Generated	15-07-2024 at 19:25
ASIC Extract	Not Included
ASIC Extract Status	Not Included

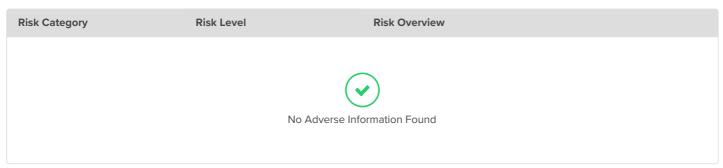
Credit Report	<ul> <li>Included</li> </ul>
RiskScore	<ul> <li>Included</li> </ul>
Payment Rating	× Not Included
CW Bankruptcy Check (PIRS)	× Not Included
ASIC Data (On File)	× Not Included
ASIC Current Extract	× Not Included
ASIC Current & Historical	× Not Included
PPSR ACN	× Not Included
PPSR ABN	× Not Included
PPSR Business Name	× Not Included
Append Docs Lodged	<ul> <li>Included</li> </ul>
Append Business Names	<ul> <li>Included</li> </ul>
Append Credit Enquiries	<ul> <li>Included</li> </ul>

(creditor) watch

### Summary

C1 / 580 Neutral Risk	55 Credit Enquiries	Registered
No Registered Defaults	No Court Actions	No Mercantile Enquiries
No ASIC Published Notices	No Critical ASIC Documents	Important Cross Directorships Not Available

#### Adverse





#### ABR Data

Main Name	PF AUSTRALIA PTY LTD
ABN	86 606 610 388
Registered Date	02-07-2015
Entity Status	Active
Entity Type	Australian Private Company
GST Status	Registered for GST (from 01-07-2017)
Main Physical Address	QLD 4000 (from 02-07-2015)
ABN Last Updated	03-08-2017

#### ASIC Data

Name	PF AUSTRALIA PTY LTD
Registered Office Address	L 2 555 CORONATION DR TOOWONG 4066
ACN	606 610 388
Registered Date	23-06-2015
Next Review Date	10-11-2024
Status	Registered
Company Type	Australian Proprietary Company
Class	Limited By Shares
Subclass	Proprietary Company
Locality	TOOWONG QLD 4066
Regulator	Australian Securities & Investments Commission

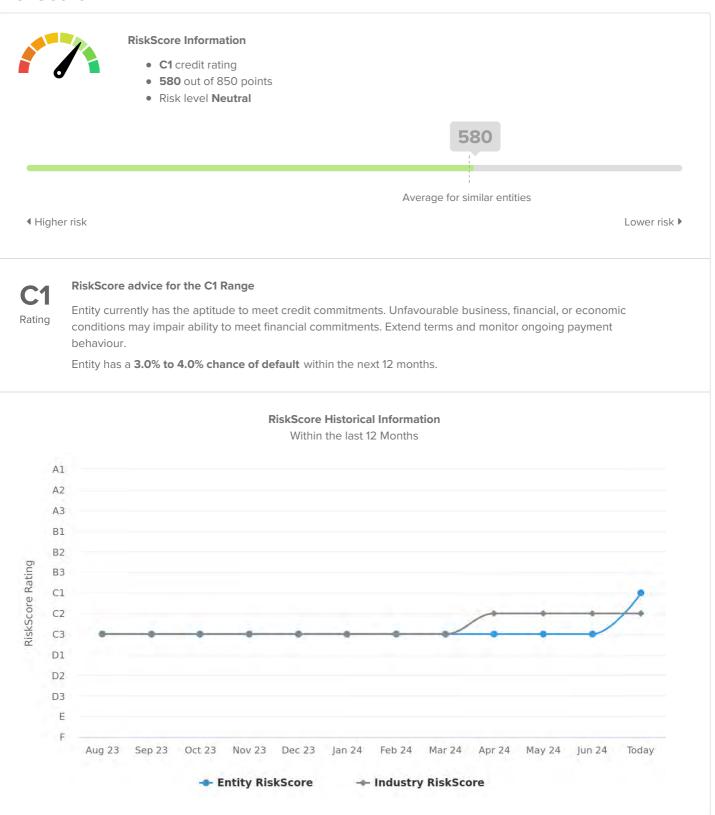
(creditor) watch

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### RiskScore



The CreditorWatch RiskScore is the most advanced algorithm in the market and is designed to ensure you make the right decision. The RiskScore has been developed using the latest machine learning techniques in combination with CreditorWatch's extensive data. The CreditorWatch RiskScore should be used in partnership with your internal credit procedures and policies.

#### What is "probability of default"?

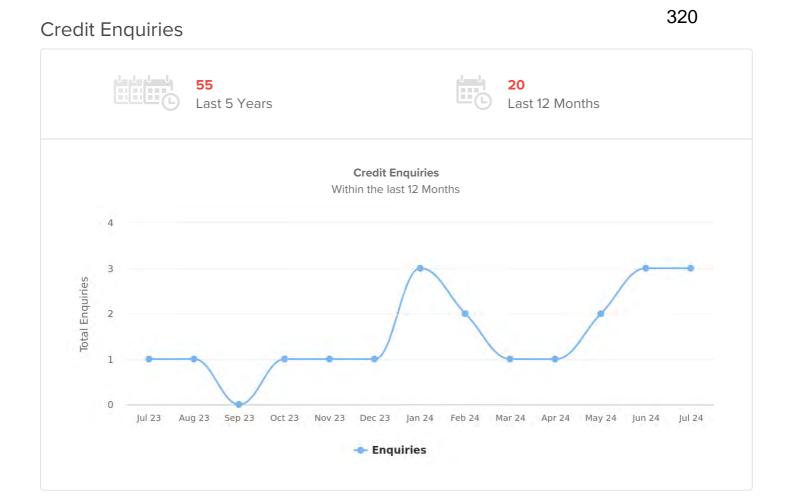
This is the likelihood that an entity will NOT be able to meet their financial commitments in the next 12 months eg: pay an invoice.

Report Generated: 15-07-2024 ASIC Extract: Not Included ASIC Extract Status: ASIC Extract Recommended

RiskScore Rating	Risk Level	Recommendation
A1, A2, A3	Very Low	Very strong credit quality based on behavioural and business demographics. Likelihood of default or insolvency is considered very low. Extend terms within consideration.
B1, B2	Low	Strong credit quality based on behavioural and business demographics. Likelihood of default or insolvency is considered very low. Extend terms within consideration.
B3, C1	Neutral	Lower than average default risk for an Australian business. Business demographics and behaviours indicative of low likelihood of default or insolvency in the short to medium term. Extend terms and monitor ongoing payment behaviour.
C2	Acceptable	Average default risk for an Australian business. Standard underwriting criteria and due diligence recommended prior to extending credit. Extend terms, closely monitor ongoing payment behaviour.
C3	Potential Risk	Behaviours and business demographics may indicate increased risk for some businesses in this group. Assessment of the entity's financial position and cashflow is recommended prior to extending material unsecured credit.
D1, D2, D3	High	Risk of default or insolvency is significantly higher than the average for Australian businesses. COD trading highly recommended.
E	Impaired	Entity is highly vulnerable to default or insolvency in the short term.
F	Defaulted	One or more creditors has initiated legal proceedings or other significant actions in response to unpaid debt obligations, or the entity is entering or has entered insolvency.

Please note that the rating and recommendation should be used in partnership with your company's internal credit procedures and policies. The rating should not be used as the sole reason in making decision about the entity.





#### Enquiries Ordered by Industry

Industry (ANZSIC Division)	No of Enquiries
Information Media and Telecommunications (J)	16
Wholesale Trade (F)	3
Other Services (S)	1
Total Enquiries (within the last 12 months)	20

(creditor) watch

#### Enquiries Ordered by Date

Industry (ANZSIC Division)	Date
Information Media and Telecommunications (J)	15-07-2024
Other Services (S)	15-07-2024
Information Media and Telecommunications (J)	13-07-2024
Information Media and Telecommunications (J)	21-06-2024
Information Media and Telecommunications (J)	20-06-2024
Information Media and Telecommunications (J)	05-06-2024
Wholesale Trade (F)	15-05-2024
Information Media and Telecommunications (J)	07-05-2024
Information Media and Telecommunications (J)	04-04-2024
Information Media and Telecommunications (J)	15-03-2024
Information Media and Telecommunications (J)	21-02-2024
Information Media and Telecommunications (J)	16-02-2024
Information Media and Telecommunications (J)	29-01-2024
Information Media and Telecommunications (J)	24-01-2024
Information Media and Telecommunications (J)	08-01-2024
Information Media and Telecommunications (J)	01-12-2023
Wholesale Trade (F)	10-11-2023
Wholesale Trade (F)	31-10-2023
Information Media and Telecommunications (J)	07-08-2023
Information Media and Telecommunications (J)	29-07-2023

Credit enquiries provide an indication of the number of times an entity's credit file has been accessed. For credit enquiries performed in the last 12 months, the date of the enquiry and the industry of the business, sole trader or individual performing the credit enquiry is detailed in the graph and table.

(creditor) watch

### **Risk Data**

Court Details	Plaintiff	Action	Nature of the Claim	Amount
		<ul> <li>✓</li> </ul>	)	
		No Court A	ctions	

CreditorWatch aggregate data from courts around Australia to provide a summary of court actions against an entity. When available, details of the action include location, case number, state, plaintiff, nature of the claim, action type and dollar amount.

#### **Payment Defaults**

Added	Invoice Due	Submitted By	Amount	Status
		$\bigcirc$		
		No Payment Defaults Lodge	a	

A default indicates that the debtor has failed to make a payment for goods or services. Payment Defaults are unique to CreditorWatch and can have one of three statuses: outstanding, partial payment or settled.

#### Tax Defaults

Date Added	Date Updated	Submitted By	Status	Amount
		$\checkmark$		
	N	o Tax Defaults Lodged		

 A tax default indicates that a business has overdue tax payments and has failed to respond to a notice of disclosure by The Australian Taxation Office (ATO). Tax defaults are only lodged on debts that are over 90 days overdue and are over a value of \$100,000.

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Mercantile Enquiries		323
Enquiry Date	Mercantile Agent	
	No Mercantile Enquiries Lodged	
A Mercantile enquiry is an indication that a me purpose of debt collection.	ercantile agency (or debt collection agency) has conducte	ed an enquiry on this entity for the



### Status Changes

#### ASIC Entity Status Changes

Change Date	ASIC Status
13-08-2019	Registered (Current status)

• The most common ASIC entity statuses are: registered, deregistered, external administration and strike-off action in progress. This section identifies if there have any been changes to the status of the entity's ACN, and the date the changes have occurred.



### **Business Names**

#### **Registered Business Index**

Business Name	Status	Registered Number	Address
	There are no busir	ness name extracts registered to this compa	iny

#### **Registered Business Names**

Name	Business Name Type	Source
PF AUSTRALIA PTY LTD	Main Name	ABR

Business names are derived from two data sources, one of which is basic information provided by ABR. The other comes from the business names extract index which, when available, includes the owner of the business name and registered business address.



# Appendix

#### Disclaimer

CreditorWatch is committed to ensuring that the information provided is accurate and comprehensive however due to data being received from sources not controlled by CreditorWatch we cannot guarantee that it is complete, verified or free of errors. To the extent permitted by law, CreditorWatch will not be held responsible for any errors or omissions therein concerning the information sourced and published in its publications, websites, API or emails.









### PF MANAGEMENT GROUP PTY LTD

ACN 622 786 001

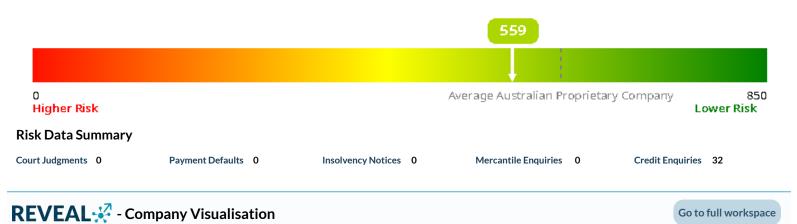


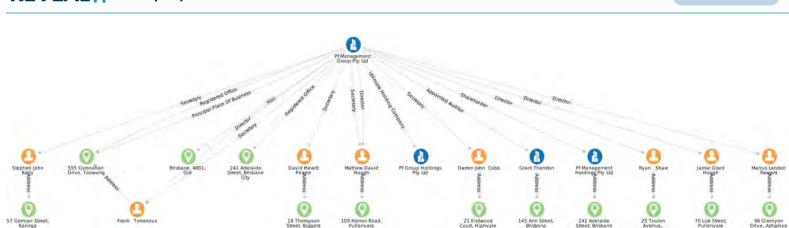
#### ASIC EXTRACT SNAPSHOT

#### **CURRENT ORGANISATION DETAILS**

Date Extracted	15/07/2024	Start Date	10/11/2017
ACN	622 786 001	Name	PF MANAGEMENT GROUP PTY LTD
ABN	-	Name Start Date	10/11/2017
Current Name	PF MANAGEMENT GROUP PTY LTD	Status	Registered
Registered In	Queensland	Туре	Australian Proprietary Company
<b>Registration Date</b>	10/11/2017	Class	Limited By Shares
Review Date	10/11/2024	Sub Class	Proprietary Company
Company Type	ACN (Australian Company Number)	<b>Disclosing Entity</b>	No
<b>Current Directors</b>	2		
<b>Current Secretaries</b>	1		

Class Type Shares Issued ORD ORDINARY SHARES 2	
	Amount Paid
ORD ORDINARY SHARES 2	\$2.00





www.infotrack.com.au 1800 738 524

### ASIC **Current & Historical Organisation Extract**



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#### ASIC Data Extracted 15/07/2024 at 19:25

This extract contains information derived from the AustralianSecurities and Investment Commission's (ASIC) database undersection 1274A of the Corporations Act 2001. Please advise ASIC of any error or omission which you may identify.

#### - 622 786 001 PF MANAGEMENT GROUP PTY LTD -

ACN (Australian Company Number): ABN:	622 786 001	Document No.
Current Name:	PF MANAGEMENT GROUP PTY LTD	
Registered in: Registration Date:	Queensland 10/11/2017	
Review Date:	10/11/2024	
Company Bounded By	r:	
- Current Organisa	tion Details -	
Name:	PF MANAGEMENT GROUP PTY LTD	3E9862301
Name Start Date:	10/11/2017	
Status:	Registered	
Туре:	Australian Proprietary Company	
Class:	Limited By Shares	
Sub Class:	Proprietary Company	
- Company Addres	ises -	

- <u>Registered Office</u> Address: Start Date:	LEVEL 2 555 CORONATION DRIVE TOOWONG QLD 4066 05/04/2018	8E0043326
- Previous Registered	<u>Office</u>	3E9862301
Address:	'BRISBANE CLUB TOWER' LEVEL 6 241 ADELAIDE STREET BRISBANE CITY QLD 4000	
Start Date:	10/11/2017	
Cease Date:	04/04/2018	
- Principal Place of Bu	siness	8E0043326
Address:	LEVEL 2 555 CORONATION DRIVE TOOWONG QLD 4066	
Start Date:	23/03/2018	
- <u>Previous Principal Pl</u> Address: Start Date:	<u>ace of Business</u> 555 CORONATION DRIVE TOOWONG QLD 4066 10/11/2017	3E9862301

#### - Company Officers -

#### Note:

A date or address shown as UNKNOWN has not been updated since ASIC took over the records in 1991. For details, order the appropriate historical state or territory documents, available in microfiche or paper format. \* Check documents listed under ASIC Documents Received for recent changes.

#### **Director**

Name:	FRANK TERRANOVA	9EAB03007
Address:	'(FRANK TERRANOVA)' 555 CORONATION DRIVE TOOWONG QLD 4066	
Birth Details:	08/04/1969 GEELONG VIC	
Appointment Date:	26/06/2024	
Cease Date:	//	

Name:	RYAN SHAW	9EAB03007
Address:	25 TOULON AVENUE WENTWORTH FALLS NSW 2782	
Birth Details:	25/05/1970 BRAINTREE UNITED KINGDOM	
Appointment Date:	26/06/2024	
Cease Date:	//	

#### **Previous Director**

Name: Address: Birth Details: Appointment Date: Cease Date:	JAMIE GRANT HOUGH 70 LISK STREET PULLENVALE QLD 4069 07/05/1981 WOLLONGONG NSW 10/11/2017 26/06/2024	3E9862301
Name: Address: Birth Details: Appointment Date: Cease Date:	MATHEW DAVID HOUGH 109 HERRON ROAD PULLENVALE QLD 4069 07/05/1981 WOLLONGONG NSW 10/11/2017 26/06/2024	7EAB07175
Name: Address: Birth Details: Appointment Date: Cease Date:	MARCUS LANDON RAWARD 86 GLENLYON DRIVE ASHGROVE QLD 4060 14/08/1972 BRISBANE QLD 23/03/2018 05/07/2018	8E0043326

#### **Secretary**

Name:FRANK TERRANOVAAddress:'(FRANK TERRANOVA)' 555 CORONATION DRIVE TOOWONG QLD 4066Birth Details:08/04/1969 GEELONG VICAppointment Date:28/10/2021Cease Date://

#### **Previous Secretary**

Name: Address: Birth Details: Appointment Date: Cease Date:	STEPHEN JOHN KELLY 57 GORMAN STREET KALINGA QLD 4030 21/06/1966 BRISBANE QLD 05/10/2022 21/11/2023	7EBX06975
Name: Address: Birth Details: Appointment Date: Cease Date:	DAVID HEWITT PEARCE 18 THOMPSON STREET BIGGERA WATERS QLD 4216 22/03/1977 WARWICKSHIRE UNITED KINGDOM 25/03/2020 28/10/2021	7EAV31427
Name: Address: Birth Details: Appointment Date: Cease Date:	MATHEW DAVID HOUGH 109 HERRON ROAD PULLENVALE QLD 4069 07/05/1981 WOLLONGONG NSW 31/05/2019 25/03/2020	7EAM14169
Name: Address: Birth Details: Appointment Date: Cease Date:	DARREN JOHN COBB 21 ENDWOOD COURT HIGHVALE QLD 4520 30/03/1968 TAROOM QLD 10/11/2017 31/05/2019	3E9862301

#### **Appointed Auditor**

Name:	020 300 912 GRANT THORNTON	7EAF66051
Address:	145 ANN STREET BRISBANE QLD 4000	(FR 2018)
Appointment Date:	01/12/2017	
Cease Date:	11	

#### **Ultimate Holding Company**

Name:	622 776 765 PF GROUP HOLDINGS PTY LTD	3E9862301
Address:		

Appointment Date:	
Cease Date:	//

#### - Share Structure -

#### **Current**

Class:	ORDINARY SHARES	3E9862301
Number of Shares Issued:	2	
Total Amount Paid / Taken to be Paid:	\$2.00	
Total Amount Due and Payable:	\$0.00	

#### Note:

For each class of shares issued by a company, ASIC records the details of the twenty members of the class (based on shareholdings). The details of any other members holding the same number of shares as the twentieth ranked member will also be recorded by ASIC on the database. Where available, historical records show that a member has ceased to be ranked amongst the twenty members. This may, but does not necessarily mean, that they have ceased to be a member of the company.

#### - Share/Interest Holding -

#### **Current**

- Holding -				
Class:	ORD	Number Held:	2	7ECB22393
Beneficially Owned:	Yes	Fully Paid:	Yes	
- <u>Members</u> -				
Name:	PF MANAGEMEN	T HOLDINGS PTY LTD		
ACN:	622 782 512			
Address:	'BRISBANE CLUB	TOWER' LEVEL 9 SUITE 1 241 A	DELAIDE STREET	BRISBANE QLD 4000
Joint Holding:	No			

#### - External Administration Documents -

There are no external administration documents held for this organisation.

- Charges -

There are no charges held for this organisation.

#### Notes:

On 30 January 2012, the Personal Property Securities Register (PPS Register) commenced.

At that time ASIC transferred all details of current charges to the PPS Registrar.

ASIC can only provide details of satisfied charges prior to that date.

Details of current charges, or charge satisfied since 30 January 2012 can be found on the PPS Register, www.ppsr.gov.au. InfoTrack may cap documents for on-file searches to 250.

#### - Document List -

#### Notes:

\* Documents already listed under Registered Charges are not repeated here.

\* Data from Documents with no Date Processed are not included in this Extract.

\* Documents with '0' pages have not yet been imaged and are not available via DOCIMAGE. Imaging takes approximately 2 weeks from date of lodgement.

\* The document list for a current/historical extract will be limited unless you requested ALL documents for this extract.

\* In certain circumstances documents may be capped at 250.

<b>Form Type</b> 484 484E	Date Received 28/06/2024 Change to Company Company Officeholde	Date Processed 28/06/2024 Details Appointment or er	No. Pages 3 Cessation of A	Effective Date 28/06/2024	Document No. 9EAB03007
484 484E	30/11/2023 Change to Company Company Officeholde	30/11/2023 Details Appointment or er	2 Cessation of A	30/11/2023	7ECM05698
389 389B	16/08/2023 Annual Notice By Wh Wholly-Owned Entity	31/08/2023 olly-Owned Entity Annu - Companies	4 al Notice By	16/08/2023	031088810
351 351	19/06/2023 Deed Relating to Cla	29/06/2023 ss Order	24	19/06/2023	031066952
484 484A2	17/02/2023 Change to Company	17/02/2023 Details Change Membe	2 r Name or Address	17/02/2023	7ECB22393
388 388H	23/11/2022 Financial Report Fina Company That Is Not	23/11/2022 Incial Report - Large Pro a Disclosing Entity	36 oprietary	30/06/2022	7EBY70545
484 484E	05/10/2022 Change to Company Company Officeholde	05/10/2022 Details Appointment or er	2 Cessation of A	05/10/2022	7EBX06975
484 484E	10/11/2021 Change to Company Company Officeholde	10/11/2021 Details Appointment or er	2 Cessation of A	10/11/2021	7EBN12611
388 388H	10/11/2021 Financial Report Fina Company That Is Not	10/11/2021 Incial Report - Large Pro a Disclosing Entity	31 oprietary	30/06/2021	7EBN12545
484	10/11/2021	10/11/2021	2	10/11/2021	7EBN12486

484E	Change to Company De Company Officeholder	etails Appointment or (	Cessation of A			
388	02/11/2020	02/11/2020	32	30/06/2020	7EBB88375	
388H	Financial Report Financ		-			
	Company That Is Not a		. ,			
388	02/11/2020	02/11/2020	28	30/06/2019	7EBB88052	
388H	Financial Report Financ	ial Report - Large Pro	prietary			
	Company That Is Not a	Disclosing Entity				
10.1			2	00/04/0000	75 4 40 4 40 7	
484	02/04/2020	02/04/2020	2	02/04/2020	7EAV31427	
484E	Change to Company De	etails Appointment or (	Jessation of A			
	Company Officeholder					
484	11/06/2019	11/06/2019	2	11/06/2019	7EAM14169	
484E	Change to Company De	etails Appointment or (	Cessation of A			
	Company Officeholder					
388	01/11/2018	01/11/2018	31	30/06/2018	7EAF66051	
388	Financial Report					
388H	Financial Report - Large Proprietary Company That Is Not A					
2005	Disclosing Entity Company - Appoint Change Name/address of Auditor					
388E	Company - Appoint Cha	ange Name/address of	Auditor			
484	23/07/2018	23/07/2018	2	23/07/2018	7EAC38790	
484E	Change to Company Details Appointment or Cessation of A					
	Company Officeholder					
484	15/06/2018	15/06/2018	2	15/06/2018	7EAB07175	
484A1	Change to Company De	etails Change Officeho	older Name Or			
	Address					
484	29/03/2018	29/03/2018	2	29/03/2018	8E0043326	
484	Change to Company De	etails				
484B	Change of Registered Address					
484C	Change of Principal Place of Business (Address)					
484E	Appointment or Cessati					
201	10/11/2017	10/11/2017	3	10/11/2017	3E9862301	
201C	Application For Registra	ation as a Proprietary (	Company			

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### - Financial Reports -

Document No.	Balance Date	Report Due	AGM Due	Extended AGM Due	AGM Held	Outstanding
7EAF66051	30/06/2018	31/10/2018	//	//	//	No
7EBB88052	30/06/2019	31/10/2019	//	//	//	No
7EBB88375	30/06/2020	31/10/2020	//	//	//	No
7EBN12545	30/06/2021	31/10/2021	//	//	//	No
7EBY70545	30/06/2022	31/10/2022	//	//	//	No

#### - Company Contact Addresses -

#### - Contact Address for ASIC use only

 Address:
 GPO BOX 565 BRISBANE QLD 4001

 Start Date:
 14/12/2021

#### - Previous Contact Address for ASIC use only

Address:	GPO BOX 565 BRISBANE QLD 4001
Start Date:	30/11/2017
Cease Date:	14/12/2021

\*\*\* End of Document \*\*\*

# (creditor) watch

Credit Report

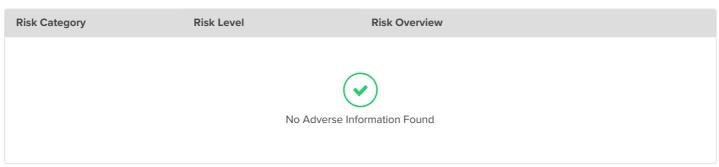
Name	PF MANAGEMENT GROUP PTY LTD
ABN	76622786001
ACN	622786001
Document Type	Credit Report
Report Generated	15-07-2024 at 19:25
ASIC Extract	Not Included
ASIC Extract Status	Not Included

Credit Report	✓ Included
RiskScore	✓ Included
Payment Rating	× Not Included
CW Bankruptcy Check (PIRS)	× Not Included
ASIC Data (On File)	× Not Included
ASIC Current Extract	× Not Included
ASIC Current & Historical	× Not Included
PPSR ACN	× Not Included
PPSR ABN	× Not Included
PPSR Business Name	× Not Included
Append Docs Lodged	✓ Included
Append Business Names	<ul> <li>Included</li> </ul>
Append Credit Enquiries	✓ Included

## Summary

C2 / 559 Acceptable Risk	32 Credit Enquiries	Registered
No Registered Defaults	No Court Actions	No Mercantile Enquiries
No ASIC Published Notices	No Critical ASIC Documents	Important Cross Directorships Not Available

Adverse





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#### ABR Data

Main Name	PF MANAGEMENT GROUP PTY LTD
ABN	76 622 786 001
Registered Date	10-11-2017
Entity Status	Active
Entity Type	Australian Private Company
GST Status	Not currently registered for GST
Main Physical Address	QLD 4066 (from 11-06-2019)
ABN Last Updated	11-06-2019

#### ASIC Data

Name	PF MANAGEMENT GROUP PTY LTD		
Registered Office Address	L 2 555 CORONATION DR TOOWONG 4066		
ACN	622 786 001		
Registered Date	10-11-2017		
Next Review Date	10-11-2024		
Status	Registered		
Company Type	Australian Proprietary Company		
Class	Limited By Shares		
Subclass	Proprietary Company		
Locality	TOOWONG QLD 4066		
Regulator	Australian Securities & Investments Commission		

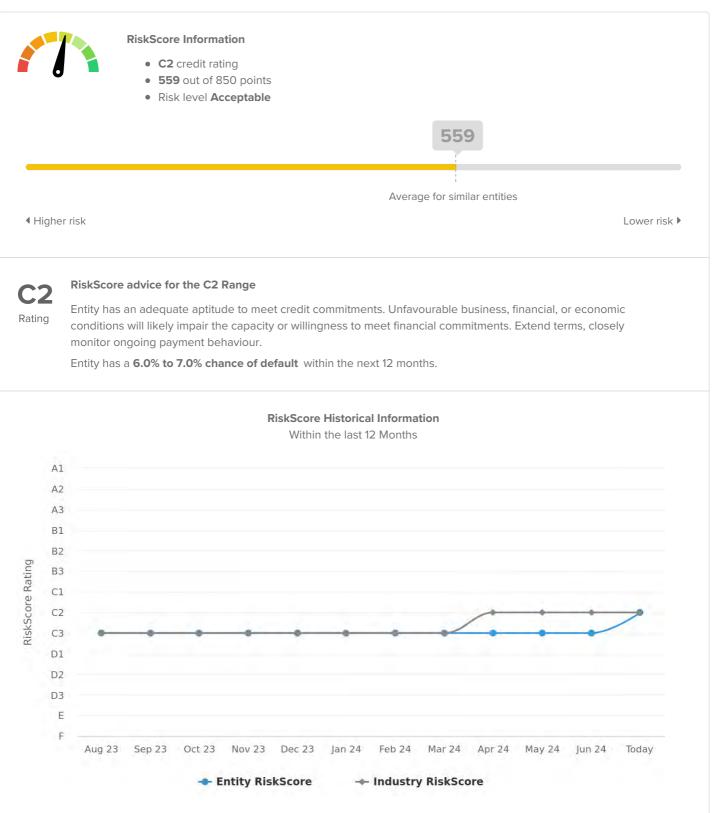
(creditor) watch

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ANZSIC Classification	Administrative and Support Services Administrative Services Other Administrative Services Credit Reporting and Debt Collection Services
NACE Classification	Activities of collection agencies and credit bureaus Other business support service activities n.e.c.



## RiskScore



 The CreditorWatch RiskScore is the most advanced algorithm in the market and is designed to ensure you make the right decision. The RiskScore has been developed using the latest machine learning techniques in combination with CreditorWatch's extensive data. The CreditorWatch RiskScore should be used in partnership with your internal credit procedures and policies.

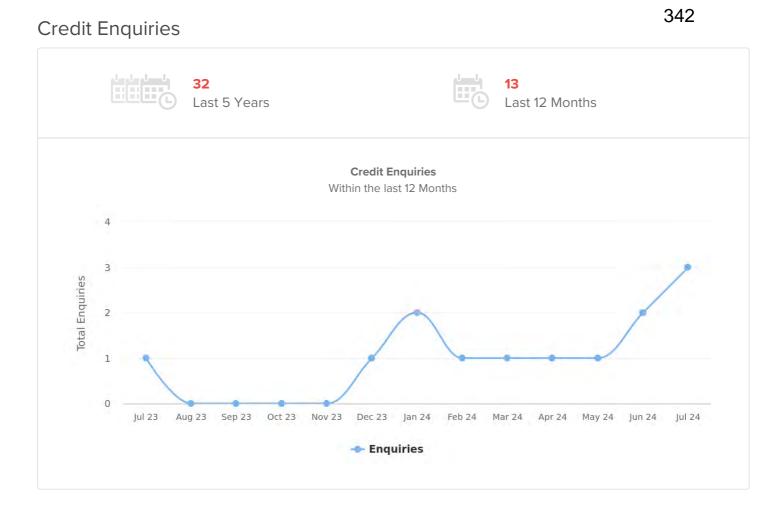
#### What is "probability of default"?

This is the likelihood that an entity will NOT be able to meet their financial commitments in the next 12 months eg: pay an invoice.

Report Generated: 15-07-2024 ASIC Extract: Not Included ASIC Extract Status: ASIC Extract Recommended

RiskScore Rating	Risk Level	Recommendation
A1, A2, A3	Very Low	Very strong credit quality based on behavioural and business demographics. Likelihood of default or insolvency is considered very low. Extend terms within consideration.
B1, B2	Low	Strong credit quality based on behavioural and business demographics. Likelihood of default or insolvency is considered very low. Extend terms within consideration.
B3, C1	Neutral	Lower than average default risk for an Australian business. Business demographics and behaviours indicative of low likelihood of default or insolvency in the short to medium term. Extend terms and monitor ongoing payment behaviour.
C2	Acceptable	Average default risk for an Australian business. Standard underwriting criteria and due diligence recommended prior to extending credit. Extend terms, closely monitor ongoing payment behaviour.
C3	Potential Risk	Behaviours and business demographics may indicate increased risk for some businesses in this group. Assessment of the entity's financial position and cashflow is recommended prior to extending material unsecured credit.
D1, D2, D3	High	Risk of default or insolvency is significantly higher than the average for Australian businesses. COD trading highly recommended.
E	Impaired	Entity is highly vulnerable to default or insolvency in the short term.
F	Defaulted	One or more creditors has initiated legal proceedings or other significant actions in response to unpaid debt obligations, or the entity is entering or has entered insolvency.

Please note that the rating and recommendation should be used in partnership with your company's internal credit procedures and policies. The rating should not be used as the sole reason in making decision about the entity.



#### Enquiries Ordered by Industry

Industry (ANZSIC Division)	No of Enquiries
Information Media and Telecommunications (J)	12
Other Services (S)	1
Total Enquiries (within the last 12 months)	13

#### Enquiries Ordered by Date

Enquines ordered by Date			
Industry (ANZSIC Division)	Date		
Information Media and Telecommunications (J)	15-07-2024		
Other Services (S)	15-07-2024		
Information Media and Telecommunications (J)	13-07-2024		
Information Media and Telecommunications (J)	21-06-2024		
Information Media and Telecommunications (J)	20-06-2024		
Information Media and Telecommunications (J)	07-05-2024		
Information Media and Telecommunications (J)	04-04-2024		
Information Media and Telecommunications (J)	15-03-2024		
Information Media and Telecommunications (J)	21-02-2024		
Information Media and Telecommunications (J)	29-01-2024		
Information Media and Telecommunications (J)	08-01-2024		
Information Media and Telecommunications (J)	01-12-2023		
Information Media and Telecommunications (J)	29-07-2023		

Credit enquiries provide an indication of the number of times an entity's credit file has been accessed. For credit enquiries performed in the last 12 months, the date of the enquiry and the industry of the business, sole trader or individual performing the credit enquiry is detailed in the graph and table.

## **Risk Data**

Court Details	Plaintiff	Action	Nature of the Claim	Amount	
$\checkmark$					
		No Court Ac	tions		

CreditorWatch aggregate data from courts around Australia to provide a summary of court actions against an entity. When available, details of the action include location, case number, state, plaintiff, nature of the claim, action type and dollar amount.

### Payment Defaults

Added	Invoice Due	Submitted By	Amount	Status
		$\bigcirc$		
		No Payment Defaults Lodge	a	

A default indicates that the debtor has failed to make a payment for goods or services. Payment Defaults are unique to CreditorWatch and can have one of three statuses: outstanding, partial payment or settled.

#### Tax Defaults

Date Added	Date Updated	Submitted By	Status	Amount
		$\checkmark$		
	N	o Tax Defaults Lodged		

 A tax default indicates that a business has overdue tax payments and has failed to respond to a notice of disclosure by The Australian Taxation Office (ATO). Tax defaults are only lodged on debts that are over 90 days overdue and are over a value of \$100,000.

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Mercantile Er	nquiries		345
	Enquiry Date	Mercantile Agent	
		No Mercantile Enquiries Lodged	
	e enquiry is an indication that a debt collection.	mercantile agency (or debt collection agency) has conducted a	n enquiry on this entity for the



## Status Changes

#### ASIC Entity Status Changes

Change Date	ASIC Status
10-11-2017	Registered (Current status)

• The most common ASIC entity statuses are: registered, deregistered, external administration and strike-off action in progress. This section identifies if there have any been changes to the status of the entity's ACN, and the date the changes have occurred.



## **Business Names**

#### **Registered Business Index**

Business Name	Status	Registered Number	Address
	There are no busin	ess name extracts registered to this com	pany

#### **Registered Business Names**

Name	Business Name Type	Source
PF MANAGEMENT GROUP PTY LTD	Main Name	ABR

Business names are derived from two data sources, one of which is basic information provided by ABR. The other comes from the business names extract index which, when available, includes the owner of the business name and registered business address.



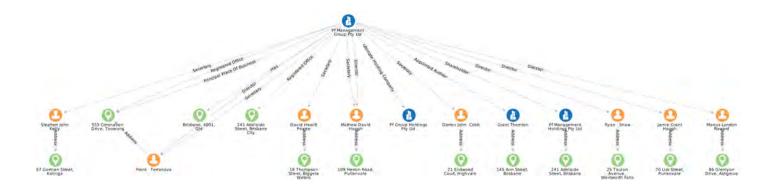
## Appendix

#### Disclaimer

CreditorWatch is committed to ensuring that the information provided is accurate and comprehensive however due to data being received from sources not controlled by CreditorWatch we cannot guarantee that it is complete, verified or free of errors. To the extent permitted by law, CreditorWatch will not be held responsible for any errors or omissions therein concerning the information sourced and published in its publications, websites, API or emails.







InfoTrack shall not be liable to the User in negligence or otherwise in respect of anything done, omitted, modified or done by the User in reliance in whole or in part on the Service including any assistance or demonstration provided to the User by InfoTrack and InfoTrack's liability to the User shall in any event be limited to the amount of the fees charged for the particular service to which such liability relates.



## **RECEIVABLES PEOPLE SOLUTIONS P**

ACN 667 888 566



Go to full workspace

#### ASIC EXTRACT SNAPSHOT

#### **CURRENT ORGANISATION DETAILS**

Date Extracted	01/07/2024	Start Date	11/05/2023
ACN	667 888 566	Name	RECEIVABLES PEOPLE SOLUTIONS PTY LTD
ABN	70 667 888 566	Name Start Date	11/05/2023
Current Name	RECEIVABLES PEOPLE SOLUTIONS PTY LTD	Status	Registered
Registered In	Queensland	Туре	Australian Proprietary Company
<b>Registration Date</b>	11/05/2023	Class	Limited By Shares
Review Date	11/05/2025	Sub Class	Proprietary Company
Company Type	ACN (Australian Company Number)	<b>Disclosing Entity</b>	No
Current Directors	2		
<b>Current Secretaries</b>	1		
ABN Current Name Registered In Registration Date Review Date Company Type Current Directors	70 667 888 566 RECEIVABLES PEOPLE SOLUTIONS PTY LTD Queensland 11/05/2023 11/05/2025 ACN (Australian Company Number) 2	Name Start Date Status Type Class Sub Class	11/05/2023 Registered Australian Proprietary Company Limited By Shares Proprietary Company

Share Str	Share Structure (Displaying Top 4 Only)		Go to Full ASIC Results
Class	Class Type	Shares Issued	Amount Paid
ORD	ORDINARY SHARES	100	\$100.00
	pr)watch - Credit Score (546)		Go to Full C

			546	
0 Higher Risk			Average Australian Proprietary Company	850 Lower Risk
Risk Data Summary				
Court Judgments 0	Payment Defaults 0	Insolvency Notices 0	Mercantile Enquiries 0 Credit Enquiries	s 9

## **REVEAL** - Company Visualisation



#### InfoTrack

www.infotrack.com.au 1800 738 524

## ASIC Current & Historical Organisation Extract



#### ASIC Data Extracted 01/07/2024 at 15:37

This extract contains information derived from the AustralianSecurities and Investment Commission's (ASIC) database undersection 1274A of the Corporations Act 2001.Please advise ASIC of any error or omission which you may identify.

No changes to the company information have been detected since last extracted.

#### - 667 888 566 RECEIVABLES PEOPLE SOLUTIONS PTY LTD -

ACN (Australian Company Number):	667 888 566	Document No.
ABN:	70 667 888 566	
Current Name:	RECEIVABLES PEOPLE SOLUTIONS PTY LTD	
Registered in:	Queensland	
Registration Date:	11/05/2023	
Review Date:	11/05/2025	
Company Bounded B	3y:	
- Current Organis	ation Details -	
Name:	RECEIVABLES PEOPLE SOLUTIONS PTY LTD	
Name Start Date:	11/05/2023	
-		

Status:	Registered
Туре:	Australian Proprietary Company
Class:	Limited By Shares
Sub Class:	Proprietary Company

#### - Company Addresses -

- <u>Registered Office</u> Address: Start Date:	LEVEL 2 555 CORONATION DRIVE TOOWONG QLD 4066 18/05/2023	5EHQ90948
- <u>Previous Registered (</u> Address: Start Date: Cease Date:	Dffice LEVEL 21 400 GEORGE STREET BRISBANE QLD 4000 11/05/2023 17/05/2023	5EHQ86489
- <u>Principal Place of Bus</u> Address: Start Date:	<u>siness</u> LEVEL 2 555 CORONATION DRIVE TOOWONG QLD 4066 11/05/2023	5EHQ90948
- <u>Previous Principal Pla</u> Address: Start Date:	ace of Business LEVEL 21 400 GEORGE STREET BRISBANE QLD 4000 11/05/2023	5EHQ86489

#### - Company Officers -

#### Note:

A date or address shown as UNKNOWN has not been updated since ASIC took over the records in 1991. For details, order the appropriate historical state or territory documents, available in microfiche or paper format. \* Check documents listed under ASIC Documents Received for recent changes.

**Director** 

Name:	FRANK TERRANOVA	9EAB03024
Address:	'(FRANK TERRANOVA)' 555 CORONATION DRIVE TOOWONG QLD 4066	
Birth Details:	08/04/1969 GEELONG VIC	
Appointment Date:	26/06/2024	
Cease Date:	//	

Name:	RYAN SHAW	9EAB03024
Address:	25 TOULON AVENUE WENTWORTH FALLS NSW 2782	
Birth Details:	25/05/1970 BRAINTREE UNITED KINGDOM	
Appointment Date:	26/06/2024	
Cease Date:	//	

#### **Previous Director**

Name: Address: Birth Details: Appointment Date: Cease Date:	MATHEW DAVID HOUGH 109 HERRON ROAD PULLENVALE QLD 4069 07/05/1981 WOLLONGONG NSW 11/05/2023 26/06/2024	5EHQ90948
Name: Address: Birth Details: Appointment Date: Cease Date:	JAMIE GRANT HOUGH 70 LISK STREET PULLENVALE QLD 4069 07/05/1981 WOLLONGONG NSW 11/05/2023 26/06/2024	5EHQ90948
Name: Address: Birth Details: Appointment Date: Cease Date:	REBECCA MAY JANET CRUDEN UNIT 6 14 MCILWRAITH STREET EVERTON PARK QLD 4053 29/11/1987 BRISBANE QLD 11/05/2023 11/05/2023	5EHQ86489

#### **Secretary**

#### - Share Structure -

#### **Current**

Class:	ORDINARY SHARES	5EHQ90948
Number of Shares Issued:	100	
Total Amount Paid / Taken to be Paid:	\$100.00	
Total Amount Due and Payable:	\$0.00	

#### Ceased/Former

Class:	REDEEMABLE PREFERENCE SHARES	5EHQ86489
Number of Shares Issued:	1	
Total Amount Paid / Taken to be Paid:	\$1.00	
Total Amount Due and Payable:	\$0.00	

#### Note:

For each class of shares issued by a company, ASIC records the details of the twenty members of the class (based on shareholdings). The details of any other members holding the same number of shares as the twentieth ranked member will also be recorded by ASIC on the database. Where available, historical records show that a member has ceased to be ranked amongst the twenty members. This may, but does not necessarily mean, that they have ceased to be a member of the company.

#### - Share/Interest Holding -

#### **Current**

- <u>Holding</u> -				
Class:	ORD	Number Held:	100	5EHQ90948
Beneficially Owned:	Yes	Fully Paid:	Yes	
- <u>Members</u> -				
Name:	PF AUSTRALIA P	TY LTD		
ACN:	606 610 388			
Address:	LEVEL 2 555 COF	RONATION DRIVE TOOWONG QL	D 4066	
Joint Holding:	No			

#### **Ceased/Former**

- <u>Holding</u> - Class: Beneficially Owned:	REDP Yes	Number Held: Fully Paid:	1 Yes	5EHQ86489
- <u>Members</u> - Name: Address: Joint Holding:	REBECCA MAY JANET CRUI UNIT 6 14 MCILWRAITH STR No		D 4053	

#### - External Administration Documents -

#### There are no external administration documents held for this organisation.

#### - Charges -

#### There are no charges held for this organisation.

#### Notes:

On 30 January 2012, the Personal Property Securities Register (PPS Register) commenced.

At that time ASIC transferred all details of current charges to the PPS Registrar.

ASIC can only provide details of satisfied charges prior to that date.

Details of current charges, or charge satisfied since 30 January 2012 can be found on the PPS Register, www.ppsr.gov.au. InfoTrack may cap documents for on-file searches to 250.

#### - Document List -

#### Notes:

\* Documents already listed under Registered Charges are not repeated here.

\* Data from Documents with no Date Processed are not included in this Extract.

\* Documents with '0' pages have not yet been imaged and are not available via DOCIMAGE. Imaging takes approximately 2 weeks from date of lodgement.

\* The document list for a current/historical extract will be limited unless you requested ALL documents for this extract.

\* In certain circumstances documents may be capped at 250.

Form Type	Date Received	Date Processed	No. Pages	Effective Date	Document No.
484	28/06/2024	28/06/2024	3	28/06/2024	9EAB03024
484E	Change to Company Company Officeholde	Details Appointment or er	Cessation of A		
351	19/06/2023	29/06/2023	24	19/06/2023	031066952
351	Deed Relating to Cla	ss Order			

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370	12/05/2023	15/05/2023	2	12/05/2023	5EHQ94614	
370	Notification By Officehol	der of Resignation or Re	etirement			
484	11/05/2023	11/05/2023	5	11/05/2023	5EHQ90948	
484	Change to Company De	tails				
484B	Change of Registered A	ddress				
484C	Change of Principal Place of Business (Address)					
484E	Appointment or Cessation of a Company Officeholder					
4840	Changes to Share Structure					
484G	Notification of Share Issue					
484H	Notification of Share Cancellation - Redeemable Preferences					
484N	Changes to (Members) Share Holdings					
201	11/05/2023	11/05/2023	3	11/05/2023	5EHQ86489	
201C	Application For Registration as a Proprietary Company					

## - Company Contact Addresses -

-	Contact	Address	for	ASIC	use	only	

Address:	GPO BOX 565 BRISBANE QLD 4001
Start Date:	27/06/2024

\*\*\* End of Document \*\*\*

# (creditor) watch

Credit Report

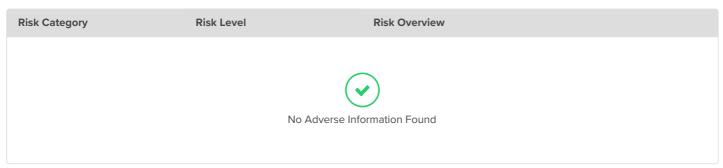
Name	RECEIVABLES PEOPLE SOLUTIONS PTY LTD
ABN	70667888566
ACN	667888566
Document Type	Credit Report
Report Generated	15-07-2024 at 19:31
ASIC Extract	Not Included
ASIC Extract Status	Not Included

Credit Report	✓ Included
RiskScore	✓ Included
Payment Rating	× Not Included
CW Bankruptcy Check (PIRS)	× Not Included
ASIC Data (On File)	× Not Included
ASIC Current Extract	× Not Included
ASIC Current & Historical	× Not Included
PPSR ACN	× Not Included
PPSR ABN	× Not Included
PPSR Business Name	× Not Included
Append Docs Lodged	<ul> <li>Included</li> </ul>
Append Business Names	<ul> <li>Included</li> </ul>
Append Credit Enquiries	<ul> <li>Included</li> </ul>

## Summary

C3 / 546 Borderline Risk	9 Credit Enquiries	Registered
No Registered Defaults	No Court Actions	No Mercantile Enquiries
No ASIC Published Notices	No Critical ASIC Documents	Important Cross Directorships Not Available

#### Adverse





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#### ABR Data

Main Name	RECEIVABLES PEOPLE SOLUTIONS PTY LTD
ABN	70 667 888 566
Registered Date	11-05-2023
Entity Status	Active
Entity Type	Australian Private Company
GST Status	Registered for GST (from 01-06-2023)
Main Physical Address	QLD 4066 (from 11-05-2023)
ABN Last Updated	02-06-2023

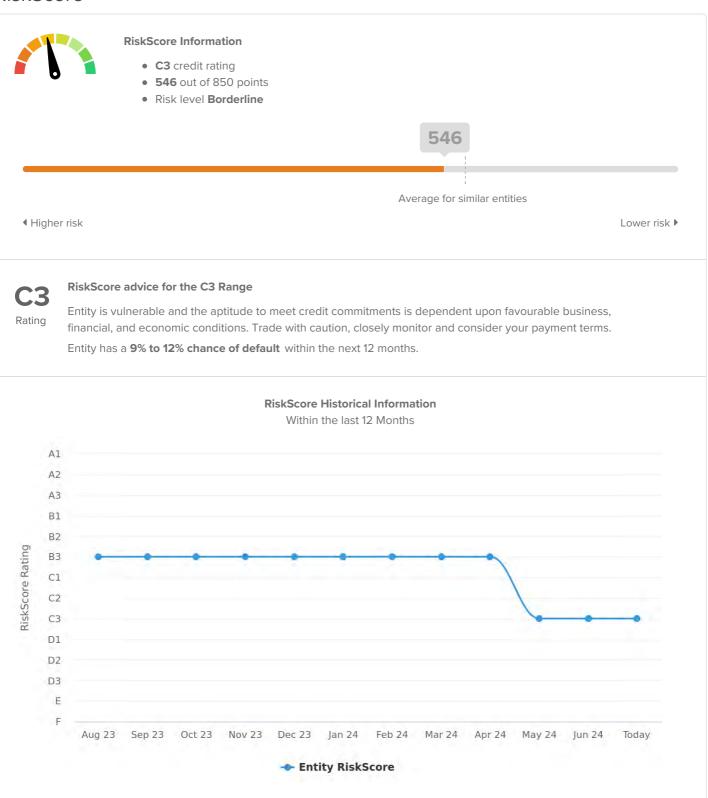
#### ASIC Data

Name	RECEIVABLES PEOPLE SOLUTIONS PTY LTD	
Registered Office Address	LEVEL 2 555 CORONATION DRIVE TOOWONG QLD 4066	
ACN	667 888 566	
Registered Date	11-05-2023	
Next Review Date	11-05-2025	
Status	Registered	
Company Type	Australian Proprietary Company	
Class	Limited By Shares	
Subclass	Proprietary Company	
Locality	TOOWONG QLD 4066	
Regulator	Australian Securities & Investments Commission	

(creditor) watch

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## RiskScore



The CreditorWatch RiskScore is the most advanced algorithm in the market and is designed to ensure you make the right decision. The RiskScore has been developed using the latest machine learning techniques in combination with CreditorWatch's extensive data. The CreditorWatch RiskScore should be used in partnership with your internal credit procedures and policies.

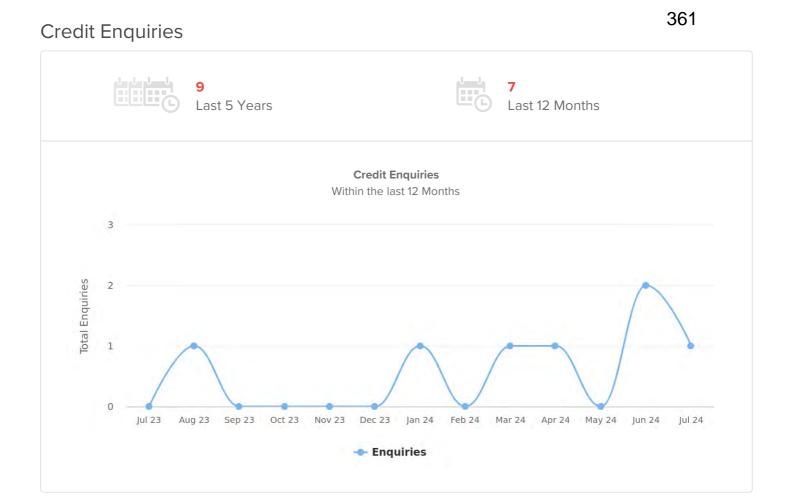
What is "probability of default"?

This is the likelihood that an entity will NOT be able to meet their financial commitments in the next 12 months eg: pay an invoice.

Report Generated: 15-07-2024 ASIC Extract: Not Included ASIC Extract Status: ASIC Extract Recommended

RiskScore Rating	Risk Level	Recommendation
A1, A2, A3	Very Low	Very strong credit quality based on behavioural and business demographics. Likelihood of default or insolvency is considered very low. Extend terms within consideration.
B1, B2	Low	Strong credit quality based on behavioural and business demographics. Likelihood of default or insolvency is considered very low. Extend terms within consideration.
B3, C1	Neutral	Lower than average default risk for an Australian business. Business demographics and behaviours indicative of low likelihood of default or insolvency in the short to medium term. Extend terms and monitor ongoing payment behaviour.
C2	Acceptable	Average default risk for an Australian business. Standard underwriting criteria and due diligence recommended prior to extending credit. Extend terms, closely monitor ongoing payment behaviour.
C3	Potential Risk	Behaviours and business demographics may indicate increased risk for some businesses in this group. Assessment of the entity's financial position and cashflow is recommended prior to extending material unsecured credit.
D1, D2, D3	High	Risk of default or insolvency is significantly higher than the average for Australian businesses. COD trading highly recommended.
E	Impaired	Entity is highly vulnerable to default or insolvency in the short term.
F	Defaulted	One or more creditors has initiated legal proceedings or other significant actions in response to unpaid debt obligations, or the entity is entering or has entered insolvency.

Please note that the rating and recommendation should be used in partnership with your company's internal credit procedures and policies. The rating should not be used as the sole reason in making decision about the entity.



#### Enquiries Ordered by Industry

Industry (ANZSIC Division)	No of Enquiries
Information Media and Telecommunications (J)	7
Total Enquiries (within the last 12 months)	7

#### Enquiries Ordered by Date

Industry (ANZSIC Division)	Date
Information Media and Telecommunications (J)	15-07-2024
Information Media and Telecommunications (J)	21-06-2024
Information Media and Telecommunications (J)	20-06-2024
Information Media and Telecommunications (J)	04-04-2024
Information Media and Telecommunications (J)	15-03-2024
Information Media and Telecommunications (J)	29-01-2024
Information Media and Telecommunications (J)	07-08-2023

Credit enquiries provide an indication of the number of times an entity's credit file has been accessed. For credit enquiries performed in the last 12 months, the date of the enquiry and the industry of the business, sole trader or individual performing the credit enquiry is detailed in the graph and table.



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## **Risk Data**

#### **Court Actions**

Court Details	Plaintiff	Action	Nature of the Claim	Amount
		No Court A	tions	
		No court A		
<ul> <li>CreditorWatch aggr</li> </ul>	regate data from courts arou	nd Australia to provide	a summary of court actions against	an entity. When available, details

of the action include location, case number, state, plaintiff, nature of the claim, action type and dollar amount.

Payment Defaults

Added	Invoice Due	Submitted By	Amount	Status
		$\checkmark$		
		No Payment Defaults Lodg	jed	
			onvicos. Poviment Defaulte are unique to C	

A default indicates that the debtor has failed to make a payment for goods or services. Payment Defaults are unique to CreditorWatch and can have one of three statuses: outstanding, partial payment or settled.

#### Tax Defaults

Date Added	Date Updated	Submitted By	Status	Amount
		$\checkmark$		
	N	o Tax Defaults Lodged		

 A tax default indicates that a business has overdue tax payments and has failed to respond to a notice of disclosure by The Australian Taxation Office (ATO). Tax defaults are only lodged on debts that are over 90 days overdue and are over a value of \$100,000.



Mercantile Enquiries			364
Enquiry	Date	Mercantile Agent	
	No Merc	cantile Enquiries Lodged	
A Mercantile enquiry is an i purpose of debt collection.	ndication that a mercantile agen	ncy (or debt collection agency) has conducted an enquiry on t	nis entity for the



## Status Changes

### ASIC Entity Status Changes

Change Date	ASIC Status
11-05-2023	Registered (Current status)

• The most common ASIC entity statuses are: registered, deregistered, external administration and strike-off action in progress. This section identifies if there have any been changes to the status of the entity's ACN, and the date the changes have occurred.



## **Business Names**

#### **Registered Business Index**

Business Name	Status	Registered Number	Address
	There are no busine	ess name extracts registered to this com	pany

#### **Registered Business Names**

Name	Business Name Type	Source
RECEIVABLES PEOPLE SOLUTIONS PTY LTD	Main Name	ABR

Business names are derived from two data sources, one of which is basic information provided by ABR. The other comes from the business names extract index which, when available, includes the owner of the business name and registered business address.



## Appendix

#### Disclaimer

CreditorWatch is committed to ensuring that the information provided is accurate and comprehensive however due to data being received from sources not controlled by CreditorWatch we cannot guarantee that it is complete, verified or free of errors. To the extent permitted by law, CreditorWatch will not be held responsible for any errors or omissions therein concerning the information sourced and published in its publications, websites, API or emails.







**REVEAL** 

## STATE MERCANTILE PTY LTD

ACN 108 116 445



#### ASIC EXTRACT SNAPSHOT

#### CURRENT ORGANISATION DETAILS

Date Extracted	15/07/2024	Start Date	13/08/2019
ACN	108 116 445	Name	STATE MERCANTILE PTY LTD
ABN	75 108 116 445	Name Start Date	24/02/2004
Current Name	STATE MERCANTILE PTY LTD	Status	Registered
Registered In	Queensland	Туре	Australian Proprietary Company
<b>Registration Date</b>	24/02/2004	Class	Limited By Shares
Review Date	10/11/2024	Sub Class	Proprietary Company
Company Type	ACN (Australian Company Number)	<b>Disclosing Entity</b>	No
<b>Current Directors</b>	2		
Current Secretaries	1		

Share Structure (Displaying Top 4 Only)			Go to Full ASIC Results		
Class A	Class Type A CLASS ORDINARY SHARES	Shares Issued 6	Amount Paid \$6.00		
(credit	or) watch - Credit Score (606)	G	o to Full Credit Report		

			606		
0 Higher Risk			Average Australian Propriet:	ary Company 850 Lower Risk	
Risk Data Summary					
Court Judgments 0	Payment Defaults 0	Insolvency Notices 0	Mercantile Enquiries 0	Credit Enquiries 20	



#### InfoTrack

www.infotrack.com.au 1800 738 524

## ASIC Current & Historical Organisation Extract



#### ASIC Data Extracted 15/07/2024 at 19:40

This extract contains information derived from the AustralianSecurities and Investment Commission's (ASIC) database undersection 1274A of the Corporations Act 2001.Please advise ASIC of any error or omission which you may identify.

#### - 108 116 445 STATE MERCANTILE PTY LTD -

ACN (Australian Company Number):	108 116 445	Document No.	
ABN:	75 108 116 445		
Current Name:	STATE MERCANTILE PTY LTD		
Registered in:	Queensland		
<b>Registration Date:</b>	24/02/2004		
Review Date:	10/11/2024		
Company Bounded By	r:		
- Current Organisa	tion Details -		
Name:	STATE MERCANTILE PTY LTD	030603185	
Name Start Date:	24/02/2004		
Status:	Registered		
Туре:	Australian Proprietary Company		
Class:	Limited By Shares		
Sub Class:	Proprietary Company		
- Company Addres	ises -		
- <u>Registered Office</u>		8E0043385	
Address:	LEVEL 2 555 CORONATION DRIVE TOOWONG QLD 4066		
Start Date:	05/04/2018		
- Previous Registered	Office	1E6429556	
Address:	MERROTTS 'BRISBANE CLUB TOWER' LEVEL 6 241 ADELAIDE STREET BRISBANE QLD 4000		
Start Date:	28/04/2010		
Cease Date:	04/04/2018		
- Previous Registered Office		7E1440419	
Address:	LEVEL 5 87 WICKHAM TERRACE BRISBANE QLD 4000		
Start Date:	24/01/2008		
Cease Date:	27/04/2010		
- Previous Registered	- Previous Registered Office		
Address:	LEVEL UNIT 5 87 WICKHAM TERRACE BRISBANE QLD 4000	7E1440419	

		371
Start Data:	24/04/2009	011
Start Date: Cease Date:	24/01/2008 24/01/2008	
Cease Dale.	24/01/2008	
- Previous Registered	Office	020839604
Address:	'1B' SUITE 113 192 ANN STREET BRISBANE QLD 4000	
Start Date:	31/12/2004	
Cease Date:	23/01/2008	
- Previous Registered	Office	019672665
Address:	30 CURRUNGUNDI ROAD JINDALEE QLD 4074	010072000
Start Date:	24/02/2004	
Cease Date:	30/12/2004	
- Principal Place of Bu		8E0043385
Address:	LEVEL 2 555 CORONATION DRIVE TOOWONG QLD 4066	
Start Date:	23/03/2018	
- Previous Principal Pl	ace of Business	5E4030793
Address:	G 555 CORONATION DRIVE TOOWONG QLD 4066	324030733
Start Date:	27/04/2016	
Cease Date:	22/03/2018	
- Previous Principal Pl		5E3053600
Address:	LEVEL 4 54 JEPHSON STREET TOOWONG QLD 4066	
Start Date:	11/06/2012	
Cease Date:	26/04/2016	
- Previous Principal Pl	ace of Business	5E2977432
Address:	LEVEL 3 67 ASTOR TERRACE SPRING HILL QLD 4000	
Start Date:	05/04/2012	
Cease Date:	10/06/2012	
		750000004
- Previous Principal Pl	<u>ace of Business</u> 'SUITE 113' UNIT 1B 192 ANN STREET BRISBANE OLD 4000	7E2993684
Address: Start Date:	14/06/2010	
Cease Date:	04/04/2012	
Cease Dale.	07/07/2012	
- Previous Principal Pl	ace of Business	1E6429556
Address:	LEVEL 3 67 ASTOR TERRACE SPRING HILL QLD 4000	
Start Date:	18/03/2010	
Cease Date:	13/06/2010	
- Previous Principal Pl	ace of Business	1E2816073
Address:	'LEVLE 5' 87 WICKHAM TERRACE SPRING HILL QLD 4000	0.0070
Start Date:	14/12/2006	
Cease Date:	17/03/2010	
- Previous Principal Pl		019672665
Address:	30 CURRUNGUNDI ROAD JINDALEE QLD 4074	
Start Date:	24/02/2004	
Cease Date:	13/12/2006	

# - Company Officers -

#### Note:

A date or address shown as UNKNOWN has not been updated since ASIC took over the records in 1991. For details, order the appropriate historical state or territory documents, available in microfiche or paper format. \* Check documents listed under ASIC Documents Received for recent changes.

**Director** 

Name: Address: Birth Details: Appointment Date: Cease Date:	FRANK TERRANOVA '(FRANK TERRANOVA)' 555 CORONATION DRIVE TOOWONG QLD 4066 08/04/1969 GEELONG VIC 26/06/2024 //	9EAB03014
Name: Address: Birth Details:	RYAN SHAW 25 TOULON AVENUE WENTWORTH FALLS NSW 2782 25/05/1970 BRAINTREE UNITED KINGDOM	9EAB03014

#### **Previous Director**

Appointment Date:

Cease Date:

26/06/2024

//

Name: Address: Birth Details: Appointment Date: Cease Date:	JAMIE GRANT HOUGH 70 LISK STREET PULLENVALE QLD 4069 07/05/1981 WOLLONGONG NSW 01/12/2007 26/06/2024	5E3417556
Name: Address: Birth Details: Appointment Date: Cease Date:	MATHEW DAVID HOUGH 109 HERRON ROAD PULLENVALE QLD 4069 07/05/1981 WOLLONGONG NSW 01/12/2007 26/06/2024	7EAB07154
Name: Address: Birth Details: Appointment Date: Cease Date:	MARCUS LANDON RAWARD 86 GLENLYON DRIVE ASHGROVE QLD 4060 14/08/1972 BRISBANE QLD 23/03/2018 05/07/2018	8E0043385
Name: Address: Birth Details: Appointment Date: Cease Date:	DANIEL SIMON O'FARRELL 'SUITE 113' UNIT 1B 192 ANN STREET BRISBANE QLD 4000 16/01/1974 PERTH WA 10/01/2005 08/02/2012	7E2993684

Name: Address: Birth Details: Appointment Date: Cease Date:	MATHEW DAVID HOUGH 40 CAMPBELL STREET WINDSOR QLD 4030 07/05/1981 WOLLONGONG NSW 04/01/2005 10/01/2005	020952002
Name: Address: Birth Details: Appointment Date: Cease Date:	DANIEL SIMON O'FARRELL 30 CURRUNGUNDI ROAD JINDALEE QLD 4074 16/01/1974 PERTH WA 24/02/2004 04/01/2005	019672665

# Secretary

Name:	FRANK TERRANOVA	7EBN12399
Address:	'(FRANK TERRANOVA)' 555 CORONATION DRIVE TOOWONG QLD 4066	
Birth Details:	08/04/1969 GEELONG VIC	
Appointment Date:	28/10/2021	
Cease Date:	11	

# **Previous Secretary**

Name: Address: Birth Details: Appointment Date: Cease Date:	STEPHEN JOHN KELLY 57 GORMAN STREET KALINGA QLD 4030 21/06/1966 BRISBANE QLD 05/10/2022 21/11/2023	7EBX07190
Name: Address: Birth Details: Appointment Date: Cease Date:	DAVID HEWITT PEARCE 18 THOMPSON STREET BIGGERA WATERS QLD 4216 22/03/1977 WARWICKSHIRE UNITED KINGDOM 25/03/2020 28/10/2021	7EAV31431
Name: Address: Birth Details: Appointment Date: Cease Date:	MATHEW DAVID HOUGH 109 HERRON ROAD PULLENVALE QLD 4069 07/05/1981 WOLLONGONG NSW 31/05/2019 25/03/2020	7EAM14178
Name: Address: Birth Details: Appointment Date:	DARREN JOHN COBB 21 ENDWOOD COURT HIGHVALE QLD 4520 30/03/1968 TAROOM QLD 23/03/2018	8E0043385

## - Share Structure -

#### <u>Current</u>

Class:	A CLASS ORDINARY SHARES
Number of Shares Issued:	6
Total Amount Paid / Taken to be Paid:	\$6.00
Total Amount Due and Payable:	\$0.00

#### Note:

For each class of shares issued by a company, ASIC records the details of the twenty members of the class (based on shareholdings). The details of any other members holding the same number of shares as the twentieth ranked member will also be recorded by ASIC on the database. Where available, historical records show that a member has ceased to be ranked amongst the twenty members. This may, but does not necessarily mean, that they have ceased to be a member of the company.

## - Share/Interest Holding -

#### **Current**

- Holding -				
Class:	А	Number Held:	6	7ECB22443
Beneficially Owned:	Yes	Fully Paid:	Yes	
- Members -				
Name:	PF AUSTRALIA PT	Y LTD		
ACN:	606 610 388			
Address:	'BRISBANE CLUB	TOWER' LEVEL 9 SUITE 1 241 AI	DELAIDE STREET	BRISBANE QLD 4000
Joint Holding:	No			
Abn:	86 606 610 388			

#### **Ceased/Former**

- Holding -				
Class:	A	Number Held:	3	1E3002081
Beneficially Owned:	No	Fully Paid:	Yes	
- Members -				
Name:	JH GROUP PTY LTD			
ACN:	123 029 069			
Address:	MERROTTS LEVEL 6 241	1 ADELAIDE STREET BRIS	SBANE QLD 4000	
Joint Holding:	No			

5E3829625

Abn:	98 123 029 069			
- <u>Holding</u> - Class:	A	Number Held:	3	1E3002081
Beneficially Owned:	No	Fully Paid:	Yes	120002001
,		· · · · · · · · · · · · · · · · · · ·		
- <u>Members</u> -				
Name:	MH GROUP PTY LTD			
ACN:	123 029 005			
Address:		41 ADELAIDE STREET BRI	SBANE QLD 4000	
Joint Holding:	No			
Abn:	98 123 029 005			
- <u>Holding</u> -				,
Class:	A	Number Held:	3	1E3002081
Beneficially Owned:	No	Fully Paid:	Yes	
- Members -				
Name:	BRIX INVESTMENTS G	ROUP PTY LTD		
ACN:	123 131 715			
Address:		41 ADELAIDE STREET BRI	SBANE QLD 4000	
Joint Holding:	No			
- <u>Holding</u> -				
Class:	A	Number Held:	3	1E2816074
Beneficially Owned:	Yes	Fully Paid:	Yes	
- <u>Members</u> -				
Name:	DANIEL SIMON O'FARF	RELL		
Address:	6 SCRIVEN STREET M	OUNT CROSBY QLD 4306		
Joint Holding:	No			
- <u>Holding</u> -				
Class:	Α	Number Held:	3	1E2816075
Beneficially Owned:	Yes	Fully Paid:	Yes	
- <u>Members</u> -				
Name:	JAMIE GRANT HOUGH			
Address:	40 CAMPBELL STREET	WINDSOR QLD 4030		
Joint Holding:	No			
Halding				
- <u>Holding</u> - Class:	А	Number Held:	3	1E2816076
Beneficially Owned:	A Yes	Fully Paid:	3 Yes	122010070
Denencially Owned.	169	i uny raiu.	100	
- <u>Members</u> -				
Name:	MATTHEW DAVID HOU			
Address:	40 CAMPBELL STREET	WINDSOR QLD 4030		
Joint Holding:	No			

## - External Administration Documents -

### There are no external administration documents held for this organisation.

# - Charges -

#### There are no charges held for this organisation.

#### Notes:

On 30 January 2012, the Personal Property Securities Register (PPS Register) commenced.

At that time ASIC transferred all details of current charges to the PPS Registrar.

ASIC can only provide details of satisfied charges prior to that date.

Details of current charges, or charge satisfied since 30 January 2012 can be found on the PPS Register, www.ppsr.gov.au. InfoTrack may cap documents for on-file searches to 250.

# - Document List -

#### Notes:

\* Documents already listed under Registered Charges are not repeated here.

\* Data from Documents with no Date Processed are not included in this Extract.

\* Documents with '0' pages have not yet been imaged and are not available via DOCIMAGE. Imaging takes approximately 2 weeks from date of lodgement.

\* The document list for a current/historical extract will be limited unless you requested ALL documents for this extract.

\* In certain circumstances documents may be capped at 250.

<b>Form Type</b> 484 484E	Date Received 28/06/2024 Change to Company Company Officeholde	Date Processed 28/06/2024 Details Appointment or r	No. Pages 3 Cessation of A	Effective Date 28/06/2024	Document No. 9EAB03014
484 484E	30/11/2023 Change to Company Company Officeholde	30/11/2023 Details Appointment or r	2 Cessation of A	30/11/2023	7ECM05712
351 351	19/06/2023 Deed Relating to Clas	29/06/2023 ss Order	24	19/06/2023	031066952
484 484A2	17/02/2023 Change to Company	17/02/2023 Details Change Membe	2 er Name or Address	17/02/2023	7ECB22443
484 484E	05/10/2022 Change to Company Company Officeholde	05/10/2022 Details Appointment or r	2 Cessation of A	05/10/2022	7EBX07190
484 484E	10/11/2021 Change to Company Company Officeholde	10/11/2021 Details Appointment or r	2 Cessation of A	10/11/2021	7EBN12450
484	10/11/2021	10/11/2021	2	10/11/2021	7EBN12399

					011
484E	Change to Company De Company Officeholder	etails Appointment or C	Cessation of A		
484	02/04/2020	02/04/2020	2	02/04/2020	7EAV31431
484E	Change to Company De			02/04/2020	7 EAV 3 143 1
404E	Company Officeholder	tails Appointment of C	Jessation of A		
488	12/08/2019	13/08/2019	3	12/08/2019	030603185
488M	Application to Change F	Review Date of a Comp	oany or Scheme		
	Synchronise Review Da	te With Holding Comp	any - No Fee		
484	11/06/2019	11/06/2019	2	11/06/2019	7EAM14178
484E	Change to Company De	etails Appointment or C	Cessation of A		
	Company Officeholder				
484	23/07/2018	23/07/2018	2	23/07/2018	7EAC38800
484E	Change to Company De Company Officeholder	etails Appointment or C	Cessation of A		
484	15/06/2018	15/06/2018	2	15/06/2018	7EAB07154
484A1	Change to Company De Address	tails Change Officeho	lder Name Or		
484	29/03/2018	29/03/2018	3	29/03/2018	8E0043385
484	Change to Company De	etails			
484B	Change of Registered A				
484C	Change of Principal Pla	•			
484E	Appointment or Cessation	on of a Company Offic	eholder		
2601	23/11/2017	12/12/2017	2	08/12/2017	030163836
2601	Notification of Intention	to Give Financial Assis	stance		
2602	22/11/2017	08/12/2017	9	22/11/2017	030163741
2602A	Notification of Financial	Assistance Details Ap	proval By		
	Company's Own Membe	ers			
488	12/12/2016	19/12/2016	4	12/12/2016	029384208
488A	Application to Change F	Review Date of a Comp	oany or Scheme -		
	Syn. With Holding Com	oany (1-9 Coys/schem	es)- Fee Applies		
484	04/05/2016	04/05/2016	2	27/04/2016	5E4030793
484C	Change to Company De	etails Change of Princip	pal Place Of		
	Business (Address)				
484	28/07/2015	28/07/2015	3	22/07/2015	5E3829625
484	Change to Company De				
4840	Changes to Share Struc				
484N	Changes to (Members)	Share Holdings			
488	30/09/2014	07/10/2014	4	30/09/2014	028726089
488B	APPLICATION TO CHA	NGE REVIEW DATE	OF A COMPANY O	R SCHEME -	
	SYN. BY OFFICE HOLD	DER (1-9 COYS/SCHE	EMES) - FEE APPL	IES	

484 484A1	24/10/2013 24/10/2013 2 CHANGE TO COMPANY DETAILS CHANGE OFFICEHOLDER N/ ADDRESS	23/10/2013 AME OR	5E3417556
484 484A1	24/10/2013 24/10/2013 2 CHANGE TO COMPANY DETAILS CHANGE OFFICEHOLDER N/ ADDRESS	23/10/2013 AME OR	5E3417555
484 484C	05/07/2012 05/07/2012 2 CHANGE TO COMPANY DETAILS CHANGE OF PRINCIPAL PLA BUSINESS (ADDRESS)	11/06/2012 CE OF	5E3053600
484 484 484J 484O 484N	28/05/2012 29/05/2012 11 CHANGE TO COMPANY DETAILS NOTIFICATION OF SHARE CANCELLATION - COMPANY BUY-B CHANGES TO SHARE STRUCTURE CHANGES TO (MEMBERS) SHARE HOLDINGS	29/05/2012 ACK	028031586
280 280	20/04/2012 27/04/2012 4 NOTICE OF MEETING AND DOCUMENTS RE BUY-BACK	20/04/2012	028007255
484 484C	16/04/2012 16/04/2012 2 CHANGE TO COMPANY DETAILS CHANGE OF PRINCIPAL PLA BUSINESS (ADDRESS)	05/04/2012 CE OF	5E2977432
484 484E	24/02/2012 24/02/2012 2 CHANGE TO COMPANY DETAILS APPOINTMENT OR CESSATI COMPANY OFFICEHOLDER	20/02/2012 ON OF A	5E2941193
484 484 484C 484A1	28/06/2010 28/06/2010 3 CHANGE TO COMPANY DETAILS CHANGE OF PRINCIPAL PLACE OF BUSINESS (ADDRESS) CHANGE OFFICEHOLDER NAME OR ADDRESS	28/06/2010	7E2993684
484 484 484B 484C	21/04/2010 01/06/2010 2 CHANGE TO COMPANY DETAILS CHANGE OF REGISTERED ADDRESS CHANGE OF PRINCIPAL PLACE OF BUSINESS (ADDRESS)	18/03/2010	1E6429556
309 309A	22/03/2010 22/03/2010 28 NOTIFICATION OF DETAILS OF A CHARGE	11/03/2010	7E2780967
484 484A1	08/03/2010 08/03/2010 2 CHANGE TO COMPANY DETAILS CHANGE OFFICEHOLDER N/ ADDRESS	08/03/2010 AME OR	7E2742392
309 309A	23/10/2008 23/10/2008 31 NOTIFICATION OF DETAILS OF A CHARGE	10/10/2008	7E1868594
902 902	21/04/2008 21/04/2008 2 SUPPLEMENTARY DOCUMENT	05/12/2007	024704073

Alters 7E1 390 761

484 484B	17/01/2008 CHANGE TO COMPAN	17/01/2008 Y DETAILS CHANGE OF I	2 REGISTERED AD	17/01/2008 DRESS	7E1440419
484 484E	05/12/2007 CHANGE TO COMPAN COMPANY OFFICEHOL Altered by 024 704 073	05/12/2007 Y DETAILS APPOINTMEN .DER	2 IT OR CESSATIO	05/12/2007 N OF A	7E1390761
484 484 484O 484N	13/03/2007 CHANGE TO COMPAN CHANGES TO SHARE CHANGES TO (MEMBE		4	16/02/2007	1E3002081
484 484C	09/01/2007 CHANGE TO COMPAN BUSINESS (ADDRESS)	09/01/2007 Y DETAILS CHANGE OF   )	2 PRINCIPAL PLAC	14/12/2006 E OF	1E2816073
484 484 484A1 484A2	09/01/2007 CHANGE TO COMPAN CHANGE OFFICEHOLE CHANGE MEMBER NA	DER NAME OR ADDRESS	2	14/12/2006	1E2816074
484 484A2	09/01/2007 CHANGE TO COMPAN	09/01/2007 Y DETAILS CHANGE MEN	2 /IBER NAME OR	14/12/2006 ADDRESS	1E2816075
484 484A2	09/01/2007 CHANGE TO COMPAN	09/01/2007 Y DETAILS CHANGE MEN	2 /IBER NAME OR	14/12/2006 ADDRESS	1E2816076
484 484E	03/02/2005 CHANGE TO COMPAN COMPANY OFFICEHOL	15/03/2005 Y DETAILS APPOINTMEN _DER	3 IT OR CESSATIO	22/02/2005 N OF A	021009211
484 484E	04/01/2005 CHANGE TO COMPAN COMPANY OFFICEHOL	04/01/2005 Y DETAILS APPOINTMEN _DER	4 IT OR CESSATIO	04/01/2005 N OF A	020952002
484 484B	24/12/2004 CHANGE TO COMPAN	24/12/2004 Y DETAILS CHANGE OF		24/12/2004 DDRESS	020839604
201 201C	24/02/2004 APPLICATION FOR RE	24/02/2004 GISTRATION AS A PROP	12 RIETARY COMPA	24/02/2004 ANY	019672665

# - Company Contact Addresses -

<ul> <li>Contact Address for ASIC use only</li> </ul>			
Address:	GPO BOX 565 BRISBANE QLD 4001		
Start Date:	14/12/2021		

\*\*\* End of Document \*\*\*

# (creditor) watch

Credit Report

Name	STATE MERCANTILE PTY LTD
ABN	75108116445
ACN	108116445
Document Type	Credit Report
Report Generated	15-07-2024 at 19:41
ASIC Extract	Not Included
ASIC Extract Status	Not Included

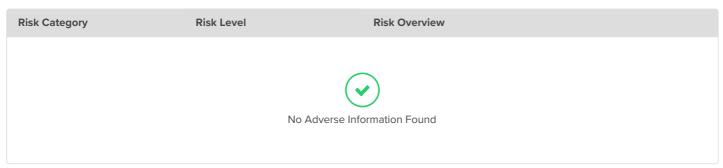
Credit Report	<ul> <li>Included</li> </ul>
RiskScore	<ul> <li>Included</li> </ul>
Payment Rating	× Not Included
CW Bankruptcy Check (PIRS)	× Not Included
ASIC Data (On File)	× Not Included
ASIC Current Extract	× Not Included
ASIC Current & Historical	× Not Included
PPSR ACN	× Not Included
PPSR ABN	× Not Included
PPSR Business Name	× Not Included
Append Docs Lodged	<ul> <li>Included</li> </ul>
Append Business Names	<ul> <li>Included</li> </ul>
Append Credit Enquiries	<ul> <li>Included</li> </ul>

(creditor) watch

# Summary

B3 / 606 Neutral Risk	20 Credit Enquiries	Registered
No Registered Defaults	No Court Actions	No Mercantile Enquiries
No ASIC Published Notices	No Critical ASIC Documents	Important Cross Directorships Not Available

# Adverse





# ABR Data

Main Name	STATE MERCANTILE PTY LTD
ABN	75 108 116 445
Registered Date	24-02-2004
Entity Status	Active
Entity Type	Australian Private Company
GST Status	Registered for GST (from 24-02-2004)
Main Physical Address	QLD 4066 (from 13-07-2018)
ABN Last Updated	04-06-2020

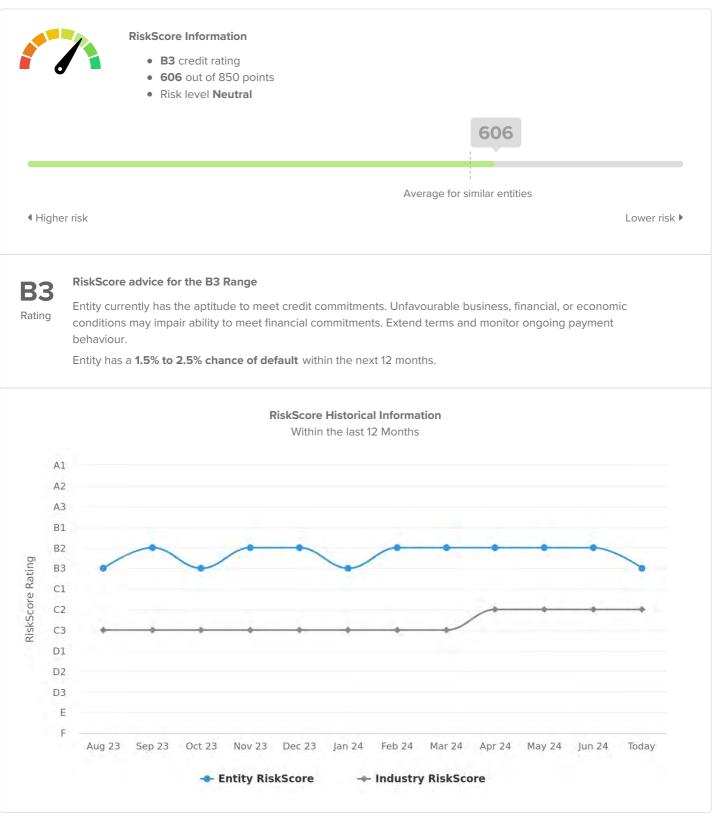
# ASIC Data

Name	STATE MERCANTILE PTY LTD
Registered Office Address	L 2 555 CORONATION DR TOOWONG 4066
ACN	108 116 445
Registered Date	24-02-2004
Next Review Date	10-11-2024
Status	Registered
Company Type	Australian Proprietary Company
Class	Limited By Shares
Subclass	Proprietary Company
Locality	TOOWONG QLD 4066
Regulator	Australian Securities & Investments Commission

(creditor) watch



# RiskScore



 The CreditorWatch RiskScore is the most advanced algorithm in the market and is designed to ensure you make the right decision. The RiskScore has been developed using the latest machine learning techniques in combination with CreditorWatch's extensive data. The CreditorWatch RiskScore should be used in partnership with your internal credit procedures and policies.

#### What is "probability of default"?

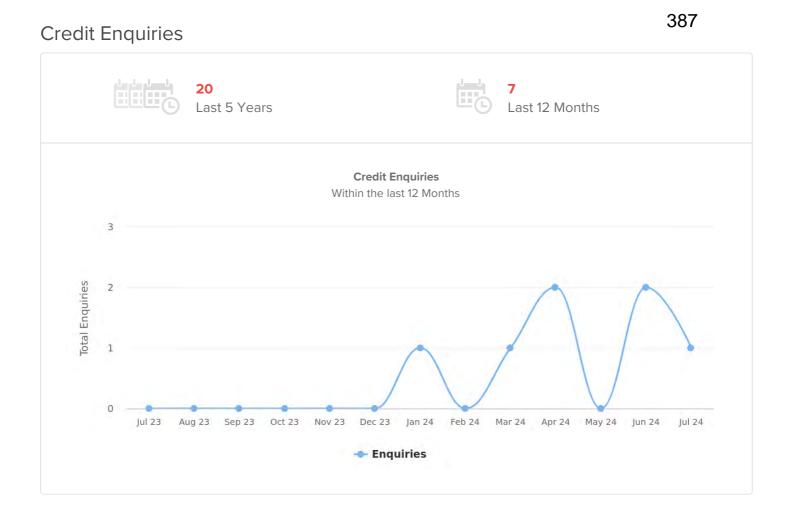
This is the likelihood that an entity will NOT be able to meet their financial commitments in the next 12 months eg: pay an invoice.

Report Generated: 15-07-2024 ASIC Extract: Not Included ASIC Extract Status: ASIC Extract Recommended

RiskScore Rating	Risk Level	Recommendation
A1, A2, A3	Very Low	Very strong credit quality based on behavioural and business demographics. Likelihood of default or insolvency is considered very low. Extend terms within consideration.
B1, B2	Low	Strong credit quality based on behavioural and business demographics. Likelihood of default or insolvency is considered very low. Extend terms within consideration.
B3, C1	Neutral	Lower than average default risk for an Australian business. Business demographics and behaviours indicative of low likelihood of default or insolvency in the short to medium term. Extend terms and monitor ongoing payment behaviour.
C2	Acceptable	Average default risk for an Australian business. Standard underwriting criteria and due diligence recommended prior to extending credit. Extend terms, closely monitor ongoing payment behaviour.
C3	Potential Risk	Behaviours and business demographics may indicate increased risk for some businesses in this group. Assessment of the entity's financial position and cashflow is recommended prior to extending material unsecured credit.
D1, D2, D3	High	Risk of default or insolvency is significantly higher than the average for Australian businesses. COD trading highly recommended.
E	Impaired	Entity is highly vulnerable to default or insolvency in the short term.
F	Defaulted	One or more creditors has initiated legal proceedings or other significant actions in response to unpaid debt obligations, or the entity is entering or has entered insolvency.

Please note that the rating and recommendation should be used in partnership with your company's internal credit procedures and policies. The rating should not be used as the sole reason in making decision about the entity.

(creditor) watch



# Enquiries Ordered by Industry

Industry (ANZSIC Division)	No of Enquiries
Information Media and Telecommunications (J)	7
Total Enquiries (within the last 12 months)	7

# Enquiries Ordered by Date

Industry (ANZSIC Division)	Date
Information Media and Telecommunications (J)	15-07-2024
Information Media and Telecommunications (J)	21-06-2024
Information Media and Telecommunications (J)	20-06-2024
Information Media and Telecommunications (J)	19-04-2024
Information Media and Telecommunications (J)	04-04-2024
Information Media and Telecommunications (J)	15-03-2024
Information Media and Telecommunications (J)	29-01-2024

Credit enquiries provide an indication of the number of times an entity's credit file has been accessed. For credit enquiries performed in the last 12 months, the date of the enquiry and the industry of the business, sole trader or individual performing the credit enquiry is detailed in the graph and table.



# **Risk Data**

# **Court Actions**

Court Details	Plaintiff	Action	Nature of the Claim	Amount
			)	
		No Court Ad	ctions	
CreditorWatch aggi	regate data from courts arou	nd Australia to provide	a summary of court actions agains	t an entity. When available, details

of the action include location, case number, state, plaintiff, nature of the claim, action type and dollar amount.

**Payment Defaults** 

Added	Invoice Due	Submitted By	Amount	Status
		$\checkmark$		
		No Payment Defaults Lodg	ed	
	a that the debter bee felled to me	alva a navimant fax seada av a	anviago, Dourmont Dofoulto aro unique to Cr	

A default indicates that the debtor has failed to make a payment for goods or services. Payment Defaults are unique to CreditorWatch and can have one of three statuses: outstanding, partial payment or settled.

# Tax Defaults

Date Added	Date Updated	Submitted By	Status	Amount
		$\checkmark$		
	N	o Tax Defaults Lodged		

 A tax default indicates that a business has overdue tax payments and has failed to respond to a notice of disclosure by The Australian Taxation Office (ATO). Tax defaults are only lodged on debts that are over 90 days overdue and are over a value of \$100,000.



Mercantile Enquiries			390
Enquiry Da	te	Mercantile Agent	
	No Mer	cantile Enquiries Lodged	
A Mercantile enquiry is an indi purpose of debt collection.	cation that a mercantile ager	ncy (or debt collection agency) has conducted an enquiry c	n this entity for the



# Status Changes

# ASIC Entity Status Changes

Change Date	ASIC Status
13-08-2019	Registered (Current status)

• The most common ASIC entity statuses are: registered, deregistered, external administration and strike-off action in progress. This section identifies if there have any been changes to the status of the entity's ACN, and the date the changes have occurred.



# **Business Names**

# **Registered Business Index**

Business Name	Status	Registered Number	Address
STATE MERCANTILE	Registered	NNI: 641490806 ACN: 108116445 ASIC: 75108116445	Toowong 4066 QLD

# Registered Business Names

Name	Business Name Type	Source
STATE MERCANTILE	Business Name	ABR
STATE MERCANTILE PTY LTD	Main Name	ABR

Business names are derived from two data sources, one of which is basic information provided by ABR. The other comes from the business names extract index which, when available, includes the owner of the business name and registered business address.



# Appendix

# Disclaimer

CreditorWatch is committed to ensuring that the information provided is accurate and comprehensive however due to data being received from sources not controlled by CreditorWatch we cannot guarantee that it is complete, verified or free of errors. To the extent permitted by law, CreditorWatch will not be held responsible for any errors or omissions therein concerning the information sourced and published in its publications, websites, API or emails.







InfoTrack shall not be liable to the User in negligence or otherwise in respect of anything done, omitted, modified or done by the User in reliance in whole or in part on the Service including an assistance or demonstration provided to the User by InfoTrack and InfoTrack's liability to the User shall in any event be limited to the amount of the fees charged for the particular service to which such liability relates.



# STATEWIDE MERCANTILE SERVICES

ACN 123 231 934



# ASIC EXTRACT SNAPSHOT

## **CURRENT ORGANISATION DETAILS**

Date Extracted	01/07/2024	Start Date	13/08/2019
ACN	123 231 934	Name	STATEWIDE MERCANTILE SERVICES PTY LTD
ABN	95 123 231 934	Name Start Date	02/02/2007
Current Name	STATEWIDE MERCANTILE SERVICES PTY LTD	Status	Registered
Registered In	Victoria	Туре	Australian Proprietary Company
<b>Registration Date</b>	21/12/2006	Class	Limited By Shares
Review Date	10/11/2024	Sub Class	Proprietary Company
Company Type	ACN (Australian Company Number)	<b>Disclosing Entity</b>	No
<b>Current Directors</b>	2		
<b>Current Secretaries</b>	1		

Share St	tructure (Displaying Top 4 Only)		Go to Full ASIC Results	
Class ORD1	Class Type ORDINARY SHARES	Shares Issued	Amount Paid \$10.00	
(credite	or)watch - Credit Score (583)	G	io to Full Credit Report	

			583	
0 Higher Risk			Average Australian Proprieta	ry Company 850 Lower Risk
Risk Data Summary				
Court Judgments 0	Payment Defaults 0	Insolvency Notices 0	Mercantile Enquiries 0	Credit Enquiries 15
REVEAL 🚀 - Co	mpany Visualisation			Go to full workspace



www.infotrack.com.au 1800 738 524

# ASIC Current & Historical Organisation Extract



#### ASIC Data Extracted 01/07/2024 at 15:37

This extract contains information derived from the AustralianSecurities and Investment Commission's (ASIC) database undersection 1274A of the Corporations Act 2001.Please advise ASIC of any error or omission which you may identify.

No changes to the company information have been detected since last extracted.

# - 123 231 934 STATEWIDE MERCANTILE SERVICES PTY LTD -

ACN (Australian Company Number):	123 231 934	Document No.
ABN:	95 123 231 934	
Current Name:	STATEWIDE MERCANTILE SERVICES PTY LTD	
Registered in:	Victoria	
<b>Registration Date:</b>	21/12/2006	
Review Date:	10/11/2024	
Company Bounded B	ly:	

# - Current Organisation Details -

Name:	STATEWIDE MERCANTILE SERVICES PTY LTD	030603183
Name Start Date:	02/02/2007	
Status:	Registered	
Туре:	Australian Proprietary Company	
Class:	Limited By Shares	
Sub Class:	Proprietary Company	

### - Former Organisation Details from 21/12/2006 to 01/02/2007 -

Name:	P J COONEY PTY LTD	1E2796446
Name Start Date:	21/12/2006	
Status:	Registered	
Туре:	Australian Proprietary Company	
Class:	Limited By Shares	
Sub Class:	Proprietary Company	

### - Company Addresses -

- Registered Office		7ECH95698
Address:	LEVEL 6 15 WILLIAM STREET MELBOURNE VIC 3000	
Start Date:	07/09/2023	

#### - Previous Registered Office

7EBE35352

		397
Address:	LEVEL 3 380 DOCKLANDS DRIVE DOCKLANDS VIC 3008	
Start Date:	10/02/2021	
Cease Date:	06/09/2023	
Description Descriptions du	0///	450700440
- Previous Registered		1E2796446
Address:	363 KING STREET MELBOURNE VIC 3000	
Start Date:	21/12/2006	
Cease Date:	09/02/2021	
- Principal Place of Bus	siness	7ECH95698
Address:	LEVEL 6 15 WILLIAM STREET MELBOURNE VIC 3000	
Start Date:	14/08/2023	
- Previous Principal Pla	ace of Business	7EBE35352
Address:	LEVEL 3 380 DOCKLANDS DRIVE DOCKLANDS VIC 3008	
Start Date:	01/02/2021	
Cease Date:	13/08/2023	
- Previous Principal Pla		7EAJ56549
Address:	LEVEL 2 469 LA TROBE STREET MELBOURNE VIC 3000	
Start Date:	01/03/2019	
Cease Date:	31/01/2021	
Developer Deleval - 1 Di		450700440
- Previous Principal Pla		1E2796446
Address:	363 KING STREET MELBOURNE VIC 3000	
Start Date:	21/12/2006	
Cease Date:	28/02/2019	

# - Company Officers -

#### Note:

A date or address shown as UNKNOWN has not been updated since ASIC took over the records in 1991. For details, order the appropriate historical state or territory documents, available in microfiche or paper format. \* Check documents listed under ASIC Documents Received for recent changes.

**Director** 

Name: Address: Birth Details: Appointment Date:	FRANK TERRANOVA '(FRANK TERRANOVA)' 555 CORONATION DRIVE TOOWONG QLD 4066 08/04/1969 GEELONG VIC 26/06/2024	9EAB03019
Cease Date: Name: Address:	// RYAN SHAW 25 TOULON AVENUE WENTWORTH FALLS NSW 2782	9EAB03019
Birth Details: Appointment Date: Cease Date:	25/05/1970 BRAINTREE UNITED KINGDOM 26/06/2024 //	

# **Previous Director**

Name: Address: Birth Details: Appointment Date: Cease Date:	MATHEW DAVID HOUGH 109 HERRON ROAD PULLENVALE QLD 4069 07/05/1981 WOLLONGONG NSW 31/12/2017 26/06/2024	7E9800361
Name: Address: Birth Details: Appointment Date: Cease Date:	JAMIE GRANT HOUGH 70 LISK STREET PULLENVALE QLD 4069 07/05/1981 WOLLONGONG NSW 31/12/2017 26/06/2024	7E9800361
Name: Address: Birth Details: Appointment Date: Cease Date:	MARCUS LANDON RAWARD 86 GLENLYON DRIVE ASHGROVE QLD 4060 14/08/1972 BRISBANE QLD 31/12/2017 05/07/2018	7E9800361
Name: Address: Birth Details: Appointment Date: Cease Date:	TREVOR BASSINGTHWAIGHTE 7 PETRE AVENUE ALTONA MEADOWS VIC 3028 30/08/1954 FINLEY NSW 03/07/2015 31/12/2017	7E7122146
Name: Address: Birth Details: Appointment Date: Cease Date:	RAINERIO BORJA 1329 GLORIOSA STREET DASMARINAS VILLAGE MAKATI CITY PHILIPPINES 11/03/1962 MANILA PHILIPPINES 03/07/2015 31/12/2017	7E7122146
Name: Address: Birth Details: Appointment Date: Cease Date:	ANTHONY RIVAS '6009' 35 QUEENSBRIDGE STREET SOUTHBANK VIC 3006 07/05/1967 LOS ANGELS, CA UNITED STATES 03/07/2015 24/06/2016	7E7122146
Name: Address: Birth Details: Appointment Date: Cease Date:	PAUL JOSEPH COONEY 35 STONNINGTON PLACE TOORAK VIC 3142 14/11/1952 MELBOURNE VIC 21/12/2006 03/07/2015	1E5615395
Name: Address: Birth Details:	JOHN JONES 507 PRUDENTIAL ROAD HORSHAM PENNSYLVANIA 19036 UNITED STATES 22/06/1955 PHILADELPHIA, PENNSYLVANIA UNITED STATES	7E4908060

Appointment Date:	01/12/2012	
Cease Date:	03/07/2015	
Name:	THOMAS ERHARDT	7E4908060
Address:	507 PRUDENTIAL ROAD HORSHAM PENNSYLVANIA 19036 UNITED STATES	
Birth Details:	16/11/1962 GRAND RAPIDS, MICHIGAN UNITED STATES	
Appointment Date:	01/12/2012	
Cease Date:	03/07/2015	

#### **Secretary**

Name: FRAN	K TERRANOVA 7EBN12242
Address: '(FRAM	NK TERRANOVA)' 555 CORONATION DRIVE TOOWONG QLD 4066
Birth Details: 08/04/	1969 GEELONG VIC
Appointment Date: 28/10/	2021
Cease Date: //	

# **Previous Secretary**

Name: Address: Birth Details: Appointment Date: Cease Date:	STEPHEN JOHN KELLY 57 GORMAN STREET KALINGA QLD 4030 21/06/1966 BRISBANE QLD 05/10/2022 21/11/2023	7EBX07273
Name: Address: Birth Details: Appointment Date: Cease Date:	DAVID HEWITT PEARCE 18 THOMPSON STREET BIGGERA WATERS QLD 4216 22/03/1977 WARWICKSHIRE UNITED KINGDOM 25/03/2020 28/10/2021	7EAV31434
Name: Address: Birth Details: Appointment Date: Cease Date:	MATHEW DAVID HOUGH 109 HERRON ROAD PULLENVALE QLD 4069 07/05/1981 WOLLONGONG NSW 31/05/2019 25/03/2020	7EAM14180
Name: Address: Birth Details: Appointment Date: Cease Date:	DARREN JOHN COBB 21 ENDWOOD COURT HIGHVALE QLD 4520 30/03/1968 TAROOM QLD 31/12/2017 31/05/2019	7E9800361

Address: Birth Details: Appointment Date: Cease Date:	7 PETRE AVENUE ALTONA MEADOWS VIC 3028 30/08/1954 FINLEY NSW 30/10/2009 31/12/2017	
Name:	LIANGLIANG ZHUANG	7E8768850
Address:	12 TENNYSON COURT TEMPLESTOWE VIC 3106	
Birth Details:	22/10/1981 SHANGHAI CHINA	
Appointment Date:	24/06/2016	
Cease Date:	31/12/2017	
Name:	PAUL JOSEPH COONEY	1E5615395
Address:	35 STONNINGTON PLACE TOORAK VIC 3142	
Birth Details:	14/11/1952 MELBOURNE VIC	
Appointment Date:	21/12/2006	
Cease Date:	30/10/2009	

# - Share Structure -

## **Current**

Class:	ORDINARY SHARES
Number of Shares Issued:	10
Total Amount Paid / Taken to be Paid:	\$10.00
Total Amount Due and Payable:	\$0.00

1E2796446

400

### Note:

For each class of shares issued by a company, ASIC records the details of the twenty members of the class (based on shareholdings). The details of any other members holding the same number of shares as the twentieth ranked member will also be recorded by ASIC on the database. Where available, historical records show that a member has ceased to be ranked amongst the twenty members. This may, but does not necessarily mean, that they have ceased to be a member of the company.

## - Share/Interest Holding -

# **Current**

- <u>Holding</u> -				
Class:	ORD1	Number Held:	10	1E2796446
Beneficially Owned:	Yes	Fully Paid:	Yes	
<u>.</u>				
- <u>Members</u> -				
Name:	ARL COLLECT PTY LTD			
ACN:	103 234 653			

# - External Administration Documents -

There are no external administration documents held for this organisation.

## - Charges -

#### There are no charges held for this organisation.

#### Notes:

On 30 January 2012, the Personal Property Securities Register (PPS Register) commenced. At that time ASIC transferred all details of current charges to the PPS Registrar. ASIC can only provide details of satisfied charges prior to that date. Details of current charges, or charge satisfied since 30 January 2012 can be found on the PPS Register, www.ppsr.gov.au. InfoTrack may cap documents for on-file searches to 250.

#### - Document List -

#### Notes:

\* Documents already listed under Registered Charges are not repeated here.

\* Data from Documents with no Date Processed are not included in this Extract.

\* Documents with '0' pages have not yet been imaged and are not available via DOCIMAGE. Imaging takes approximately 2 weeks from date of lodgement.

\* The document list for a current/historical extract will be limited unless you requested ALL documents for this extract.

\* In certain circumstances documents may be capped at 250.

<b>Form Type</b> 484 484E	Date Received 28/06/2024 Change to Company Company Officeholde	Date Processed 28/06/2024 Details Appointment or er	No. Pages 3 Cessation of A	Effective Date 28/06/2024	Document No. 9EAB03019	
484	30/11/2023	30/11/2023	2	30/11/2023	7ECM05713	
484E	Change to Company	Details Appointment or	Cessation of A			
	Company Officeholde	er				
484	31/08/2023	31/08/2023	2	31/08/2023	7ECH95698	
484	Change to Company	Details				
484B	Change of Registere	d Address				
484C	Change of Principal F	Change of Principal Place of Business (Address)				
351	19/06/2023	29/06/2023	24	19/06/2023	031066952	
351	Deed Relating to Class Order					
484	05/10/2022	05/10/2022	2	05/10/2022	7EBX07273	
484E	Change to Company	Details Appointment or	Cessation of A			

Company Officeholder

484 484E	10/11/2021 Change to Company De Company Officeholder	10/11/2021 tails Appointment or Ces	2 ssation of A	10/11/2021	7EBN12355
484 484E	10/11/2021 Change to Company De Company Officeholder	10/11/2021 tails Appointment or Ces	2 ssation of A	10/11/2021	7EBN12242
484 484 484B	03/02/2021 Change to Company De Change of Registered A	ddress	2	03/02/2021	7EBE35352
484C 484	Change of Principal Plac 02/04/2020	02/04/2020	2	02/04/2020	7EAV31434
484E	Change to Company De Company Officeholder	tails Appointment or Ces	sation of A		
488 488M	12/08/2019 Application to Change R Synchronise Review Dat	•	•	12/08/2019	030603183
484 484E	11/06/2019 Change to Company De Company Officeholder	11/06/2019 tails Appointment or Ces	2 ssation of A	11/06/2019	7EAM14180
484 484C	19/03/2019 Change to Company De Business (Address)	19/03/2019 tails Change of Principal	2 Place Of	19/03/2019	7EAJ56549
484 484E	23/07/2018 Change to Company De Company Officeholder	23/07/2018 tails Appointment or Ces	2 ssation of A	23/07/2018	7EAC38820
2601 2601	16/01/2018 Notification of Intention t	19/01/2018 o Give Financial Assista	2 nce	30/01/2018	030228649
2602 2602A	16/01/2018 Notification of Financial / Company's Own Membe		10 oval By	16/01/2018	030228641
484 484E	10/01/2018 Change to Company De Company Officeholder	10/01/2018 tails Appointment or Ces	2 ssation of A	10/01/2018	7E9800374
484 484E	10/01/2018 Change to Company De Company Officeholder	10/01/2018 tails Appointment or Ces	4 ssation of A	10/01/2018	7E9800361
484 484A1	14/02/2017 Change to Company De	14/02/2017 tails Change Officeholde	2 er Name Or	14/02/2017	7E8768850

Address

484 484A1	28/06/2016 Change to Company Det Address	28/06/2016 ails Change Officeholder N	2 Iame Or	28/06/2016	7E8096346
484 484E	28/06/2016 Change to Company Def Company Officeholder	28/06/2016 tails Appointment or Cessa	2 tion of A	28/06/2016	7E8095355
484 484E	12/07/2015 Change to Company Det Company Officeholder	12/07/2015 tails Appointment or Cessa	3 tion of A	12/07/2015	7E7122146
484 484E 484E		12/12/2012 tails Appointment or Cessa / DETAILS APPOINTMEN DER		12/12/2012 N OF A	7E4908060
484 484E	24/11/2009 CHANGE TO COMPANY COMPANY OFFICEHOL	24/11/2009 ( DETAILS APPOINTMEN DER	2 T OR CESSATIO	24/11/2009 N OF A	7E2563671
484 484A1	09/07/2009 CHANGE TO COMPANY ADDRESS	10/07/2009 7 DETAILS CHANGE OFFI	2 CEHOLDER NAM	22/06/2009 ME OR	1E5615395
205 205A	02/02/2007 NOTIFICATION OF RES	02/02/2007 OLUTION CHANGING CC	1 DMPANY NAME	31/01/2007	023574824
201 201C	21/12/2006 APPLICATION FOR REC	21/12/2006 GISTRATION AS A PROPF	3 RIETARY COMPA	21/12/2006 NY	1E2796446

# - Company Contact Addresses -

- Contact Address for ASIC use onlyAddress:GPO BOX 565 BRISBANE QLD 4001Start Date:14/12/2021

\*\*\* End of Document \*\*\*

# (creditor) watch

Credit Report

Name	Statewide Mercantile Services Pty Ltd
ABN	95123231934
ACN	123231934
Document Type	Credit Report
Report Generated	15-07-2024 at 19:41
ASIC Extract	Not Included
ASIC Extract Status	Not Included

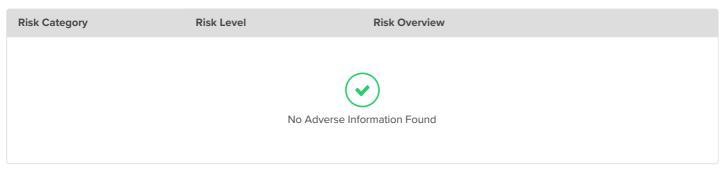
Credit Report	<ul> <li>Included</li> </ul>
RiskScore	<ul> <li>Included</li> </ul>
Payment Rating	× Not Included
CW Bankruptcy Check (PIRS)	× Not Included
ASIC Data (On File)	× Not Included
ASIC Current Extract	× Not Included
ASIC Current & Historical	× Not Included
PPSR ACN	× Not Included
PPSR ABN	× Not Included
PPSR Business Name	× Not Included
Append Docs Lodged	<ul> <li>Included</li> </ul>
Append Business Names	<ul> <li>Included</li> </ul>
Append Credit Enquiries	<ul> <li>Included</li> </ul>

(creditor) watch

# Summary

C1 / 583 Neutral Risk	<b>15</b> Credit Enquiries	Registered
No Registered Defaults	No Court Actions	No Mercantile Enquiries
No ASIC Published Notices	No Critical ASIC Documents	Important Cross Directorships Not Available

Adverse





# ABR Data

Main Name	Statewide Mercantile Services Pty Ltd
ABN	95 123 231 934
Registered Date	01-01-2007
Entity Status	Active
Entity Type	Australian Private Company
GST Status	Registered for GST (from 01-01-2007)
Main Physical Address	VIC 3003 (from 11-06-2019)
ABN Last Updated	11-06-2019

# ASIC Data

Name	STATEWIDE MERCANTILE SERVICES PTY LTD
Registered Office Address	LEVEL 6 15 WILLIAM STREET MELBOURNE VIC 3000
ACN	123 231 934
Registered Date	21-12-2006
Next Review Date	10-11-2024
Status	Registered
Company Type	Australian Proprietary Company
Class	Limited By Shares
Subclass	Proprietary Company
Locality	MELBOURNE VIC 3000
Regulator	Australian Securities & Investments Commission

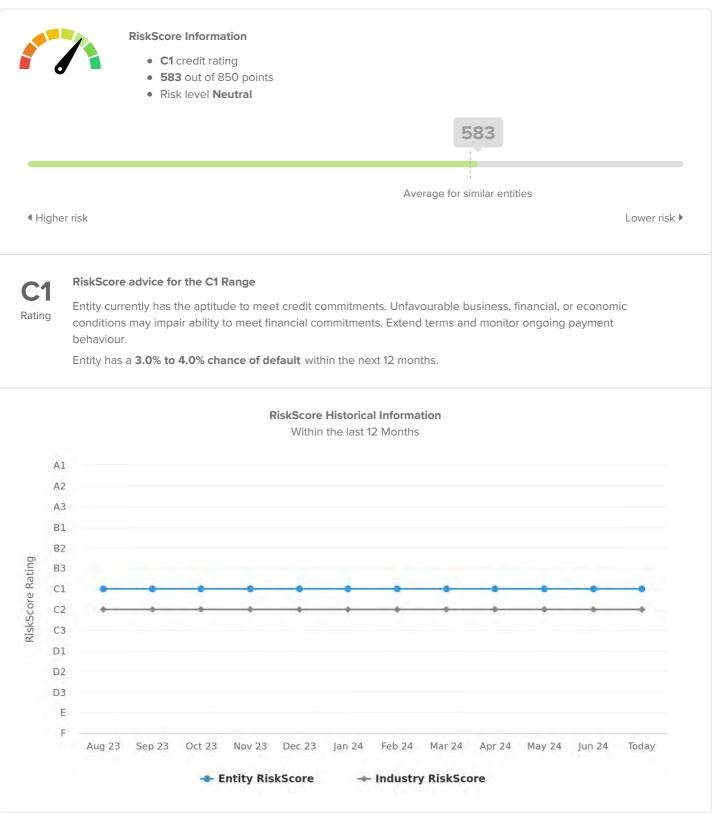
(creditor) watch

3 of 12

ANZSIC Classification	Construction Construction Services Building Installation Services Electrical Services
NACE Classification	Installation of industrial machinery and equipment Electrical installation Other construction installation



## RiskScore



 The CreditorWatch RiskScore is the most advanced algorithm in the market and is designed to ensure you make the right decision. The RiskScore has been developed using the latest machine learning techniques in combination with CreditorWatch's extensive data. The CreditorWatch RiskScore should be used in partnership with your internal credit procedures and policies.

#### What is "probability of default"?

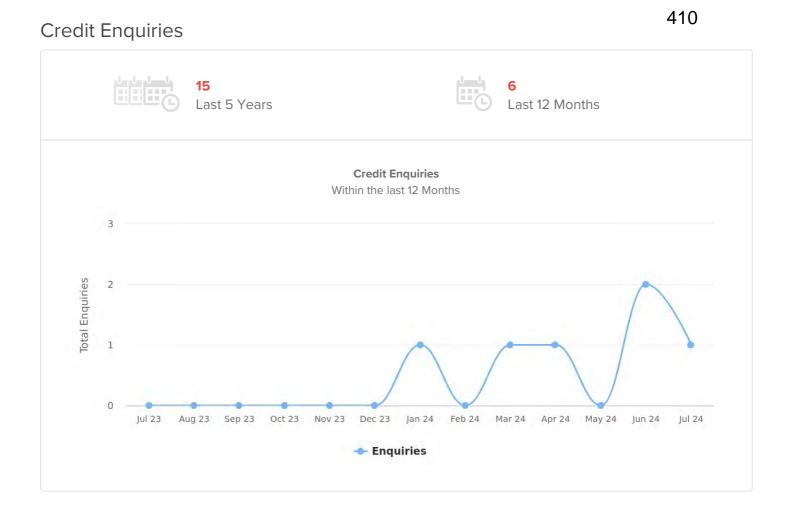
This is the likelihood that an entity will NOT be able to meet their financial commitments in the next 12 months eg: pay an invoice.

Report Generated: 15-07-2024 ASIC Extract: Not Included ASIC Extract Status: ASIC Extract Recommended

RiskScore Rating	Risk Level	Recommendation
A1, A2, A3	Very Low	Very strong credit quality based on behavioural and business demographics. Likelihood of default or insolvency is considered very low. Extend terms within consideration.
B1, B2	Low	Strong credit quality based on behavioural and business demographics. Likelihood of default or insolvency is considered very low. Extend terms within consideration.
B3, C1	Neutral	Lower than average default risk for an Australian business. Business demographics and behaviours indicative of low likelihood of default or insolvency in the short to medium term. Extend terms and monitor ongoing payment behaviour.
C2	Acceptable	Average default risk for an Australian business. Standard underwriting criteria and due diligence recommended prior to extending credit. Extend terms, closely monitor ongoing payment behaviour.
C3	Potential Risk	Behaviours and business demographics may indicate increased risk for some businesses in this group. Assessment of the entity's financial position and cashflow is recommended prior to extending material unsecured credit.
D1, D2, D3	High	Risk of default or insolvency is significantly higher than the average for Australian businesses. COD trading highly recommended.
E	Impaired	Entity is highly vulnerable to default or insolvency in the short term.
F	Defaulted	One or more creditors has initiated legal proceedings or other significant actions in response to unpaid debt obligations, or the entity is entering or has entered insolvency.

Please note that the rating and recommendation should be used in partnership with your company's internal credit procedures and policies. The rating should not be used as the sole reason in making decision about the entity.

(creditor) watch



#### Enquiries Ordered by Industry

Industry (ANZSIC Division)	No of Enquiries
Information Media and Telecommunications (J)	6
Total Enquiries (within the last 12 months)	6

#### Enquiries Ordered by Date

Industry (ANZSIC Division)	Date
Information Media and Telecommunications (J)	15-07-2024
Information Media and Telecommunications (J)	21-06-2024
Information Media and Telecommunications (J)	20-06-2024
Information Media and Telecommunications (J)	04-04-2024
Information Media and Telecommunications (J)	15-03-2024
Information Media and Telecommunications (J)	29-01-2024

Credit enquiries provide an indication of the number of times an entity's credit file has been accessed. For credit enquiries performed in the last 12 months, the date of the enquiry and the industry of the business, sole trader or individual performing the credit enquiry is detailed in the graph and table.

Report Generated: 15-07-2024 ASIC Extract: Not Included ASIC Extract Status: ASIC Extract Recommended

## (creditor) watch

## **Risk Data**

Court Details	Plaintiff	Action	Nature of the Claim	Amount
		$\checkmark$	)	
		No Court A	ctions	

CreditorWatch aggregate data from courts around Australia to provide a summary of court actions against an entity. When available, details of the action include location, case number, state, plaintiff, nature of the claim, action type and dollar amount.

#### **Payment Defaults**

Added	Invoice Due	Submitted By	Amount	Status
		No Payment Defaults Lodg	ed	

A default indicates that the debtor has failed to make a payment for goods or services. Payment Defaults are unique to CreditorWatch and can have one of three statuses: outstanding, partial payment or settled.

#### Tax Defaults

Date Added	Date Updated	Submitted By	Status	Amount
	N	o Tax Defaults Lodged		
		C C		

 A tax default indicates that a business has overdue tax payments and has failed to respond to a notice of disclosure by The Australian Taxation Office (ATO). Tax defaults are only lodged on debts that are over 90 days overdue and are over a value of \$100,000.

Mercantile E	Enquiries		412
	Enquiry Date	Mercantile Agent	
		No Mercantile Enquiries Lodged	
	ile enquiry is an indication that a m f debt collection.	ercantile agency (or debt collection agency) has conducted	d an enquiry on this entity for the



## Status Changes

## ASIC Entity Status Changes

Change Date	ASIC Status
13-08-2019	Registered (Current status)

• The most common ASIC entity statuses are: registered, deregistered, external administration and strike-off action in progress. This section identifies if there have any been changes to the status of the entity's ACN, and the date the changes have occurred.



## **Business Names**

#### **Registered Business Index**

Business Name	Status	Registered Number	Address
	There are no busines	s name extracts registered to this company	

#### **Registered Business Names**

Name	Business Name Type	Source
P J COONEY PTY LTD	Former Name	ASIC
Statewide Mercantile Services Pty Ltd	Main Name	ABR

Business names are derived from two data sources, one of which is basic information provided by ABR. The other comes from the business names extract index which, when available, includes the owner of the business name and registered business address.



## Appendix

#### Disclaimer

CreditorWatch is committed to ensuring that the information provided is accurate and comprehensive however due to data being received from sources not controlled by CreditorWatch we cannot guarantee that it is complete, verified or free of errors. To the extent permitted by law, CreditorWatch will not be held responsible for any errors or omissions therein concerning the information sourced and published in its publications, websites, API or emails.







InfoTrack shall not be liable to the User in negligence or otherwise in respect of anything done, omitted, modified or done by the User in reliance in whole or in part on the Service including any assistance or demonstration provided to the User by InfoTrack and InfoTrack's liability to the User shall in any event be limited to the amount of the fees charged for the particular service to which such liability relates.



## **UNITED DEBT ASSIST PTY LTD**

## ACN 641 052 780

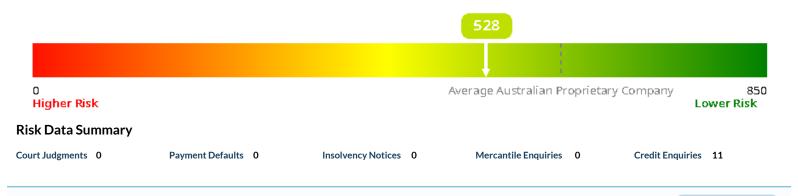


#### ASIC EXTRACT SNAPSHOT

#### **CURRENT ORGANISATION DETAILS**

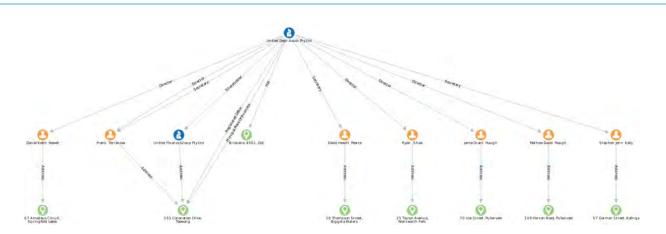
Date Extracted	15/07/2024	Start Date	24/12/2020
ACN	641 052 780	Name	UNITED DEBT ASSIST PTY LTD
ABN	88 641 052 780	Name Start Date	19/05/2020
Current Name	UNITED DEBT ASSIST PTY LTD	Status	Registered
Registered In	Queensland	Туре	Australian Proprietary Company
<b>Registration Date</b>	19/05/2020	Class	Limited By Shares
Review Date	10/11/2024	Sub Class	Proprietary Company
Company Type	ACN (Australian Company Number)	<b>Disclosing Entity</b>	No
<b>Current Directors</b>	2		
Current Secretaries	1		

Share St	ructure (Displaying Top 4 Only)		Go to Full ASIC Results
Class ORD	Class Type ORDINARY SHARES	Shares Issued 10	Amount Paid \$10.00
(credit	or)watch - Credit Score (528)	C	io to Full Credit Report



## **REVEAL** - Company Visualisation

Go to full workspace



www.infotrack.com.au 1800 738 524

## ASIC **Current & Historical Organisation Extract**



418

#### ASIC Data Extracted 15/07/2024 at 19:25

This extract contains information derived from the AustralianSecurities and Investment Commission's (ASIC) database undersection 1274A of the Corporations Act 2001. Please advise ASIC of any error or omission which you may identify.

#### - 641 052 780 UNITED DEBT ASSIST PTY LTD -

ACN (Australian Company Number): ABN: Current Name: Registered in: Registration Date: Review Date: Company Bounded By - Current Organisa		Document No.
Name: Name Start Date: Status: Type: Class: Sub Class:	UNITED DEBT ASSIST PTY LTD 19/05/2020 Registered Australian Proprietary Company Limited By Shares Proprietary Company	029740755
- Company Addres	SSES -	
- <u>Registered Office</u> Address: Start Date:	LEVEL 2 555 CORONATION DRIVE TOOWONG QLD 4066 19/05/2020	1EJJ38153
- <u>Principal Place of Bu</u> Address: Start Date:	I <u>siness</u> LEVEL 2 555 CORONATION DRIVE TOOWONG QLD 4066 19/05/2020	1EJJ38153

#### - Company Officers -

#### Note:

A date or address shown as UNKNOWN has not been updated since ASIC took over the records in 1991. For details, order the appropriate historical state or territory documents, available in microfiche or paper format.

\* Check documents listed under ASIC Documents Received for recent changes.

#### Director

Name: Address: Birth Details: Appointment Date:	FRANK TERRANOVA '(FRANK TERRANOVA)' 555 CORONATION DRIVE TOOWONG QLD 4066 08/04/1969 GEELONG VIC 26/06/2024	9EAB03011
Cease Date:	//	
Name: Address: Birth Details: Appointment Date: Cease Date:	RYAN SHAW 25 TOULON AVENUE WENTWORTH FALLS NSW 2782 25/05/1970 BRAINTREE UNITED KINGDOM 26/06/2024 //	9EAB03011

#### **Previous Director**

Name:	JAMIE GRANT HOUGH	1EJJ38153
Address:	70 LISK STREET PULLENVALE QLD 4069	
Birth Details:	07/05/1981 WOLLONGONG NSW	
Appointment Date:	19/05/2020	
Cease Date:	26/06/2024	

Name:	MATHEW DAVID HOUGH	1EJJ38153
Address:	109 HERRON ROAD PULLENVALE QLD 4069	
Birth Details:	07/05/1981 WOLLONGONG NSW	
Appointment Date:	19/05/2020	
Cease Date:	26/06/2024	

Name:	DANIEL KEITH NEWELL	7EAW82221
Address:	67 AMADEUS CIRCUIT SPRINGFIELD LAKES QLD 4300	
Birth Details:	31/12/1979 ROTORUA NEW ZEALAND	
Appointment Date:	22/05/2020	
Cease Date:	23/10/2023	

#### Secretary

Name:	FRANK TERRANOVA	7EBN28725
Address:	'(FRANK TERRANOVA)' 555 CORONATION DRIVE TOOWONG QLD 4066	
Birth Details:	08/04/1969 GEELONG VIC	
Appointment Date:	28/10/2021	
Cease Date:	//	

#### **Previous Secretary**

Name:

419

Address:	57 GORMAN STREET KALINGA QLD 4030
Birth Details:	21/06/1966 BRISBANE QLD
Appointment Date:	05/10/2022
Cease Date:	21/11/2023
Name:	DAVID HEWITT PEARCE
Address:	18 THOMPSON STREET BIGGERA WATERS QLD 4216
Birth Details:	22/03/1977 WARWICKSHIRE UNITED KINGDOM

19/05/2020

28/10/2021

1EJJ38153

#### - Share Structure -

Appointment Date:

Cease Date:

#### **Current**

Class:	ORDINARY SHARES	7EAW82221
Number of Shares Issued:	10	
Total Amount Paid / Taken to be Paid:	\$10.00	
Total Amount Due and Payable:	\$0.00	

#### Note:

For each class of shares issued by a company, ASIC records the details of the twenty members of the class (based on shareholdings). The details of any other members holding the same number of shares as the twentieth ranked member will also be recorded by ASIC on the database. Where available, historical records show that a member has ceased to be ranked amongst the twenty members. This may, but does not necessarily mean, that they have ceased to be a member of the company.

#### - Share/Interest Holding -

#### **Current**

- Holding -				
Class:	ORD	Number Held:	10	7EAW82221
Beneficially Owned:	Yes	Fully Paid:	Yes	
- Members -				
Name:	UNITED FINANCE	GROUP PTY LTD		
ACN:	115 665 024			
Address:	LEVEL 2 555 COR	ONATION DRIVE TOOWONG QL	D 4066	
Joint Holding:	No			
Abn:	28 115 665 024			

#### - External Administration Documents -

#### - Charges -

#### There are no charges held for this organisation.

#### Notes:

On 30 January 2012, the Personal Property Securities Register (PPS Register) commenced. At that time ASIC transferred all details of current charges to the PPS Registrar. ASIC can only provide details of satisfied charges prior to that date. Details of current charges, or charge satisfied since 30 January 2012 can be found on the PPS Register, www.ppsr.gov.au.

InfoTrack may cap documents for on-file searches to 250.

#### - Document List -

#### Notes:

\* Documents already listed under Registered Charges are not repeated here.

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\* In certain circumstances documents may be capped at 250.

<b>Form Type</b> 484 484E	Date Received 28/06/2024 Change to Company Company Officeholde	Date Processed 28/06/2024 Details Appointment or er	No. Pages 3 Cessation of A	Effective Date 28/06/2024	Document No. 9EAB03011
484 484E	30/11/2023 Change to Company Company Officeholde	30/11/2023 Details Appointment or r	2 Cessation of A	30/11/2023	7ECM05716
484 484E	02/11/2023 Change to Company Company Officeholde	02/11/2023 Details Appointment or er	2 Cessation of A	02/11/2023	7ECK79853
351 351	19/06/2023 Deed Relating to Clas	29/06/2023 ss Order	24	19/06/2023	031066952
484 484E	05/10/2022 Change to Company Company Officeholde	05/10/2022 Details Appointment or r	2 Cessation of A	05/10/2022	7EBX07125
484 484E	16/11/2021 Change to Company Company Officeholde	16/11/2021 Details Appointment or er	2 Cessation of A	16/11/2021	7EBN28852
484 484E	16/11/2021 Change to Company	16/11/2021 Details Appointment or	2 Cessation of A	16/11/2021	7EBN28725

Company Officeholder

488 488B	30/11/2020 Application to Change R Office Holder (1-9 Coys/	•		30/11/2020	029740755
CL02	28/10/2020	28/10/2020	4	28/10/2020	0C2002632
CL02	Copy of Credit Licence				
484	25/05/2020	25/05/2020	3	25/05/2020	7EAW82221
484	Change to Company De	tails			
484E	Appointment or Cessatio	on of a Company Office	holder		
484O	Changes to Share Structure				
484G	Notification of Share Issue				
484N	Changes to (Members) S	Share Holdings			
201	19/05/2020	19/05/2020	3	19/05/2020	1EJJ38153
201C	Application For Registrat	tion as a Proprietary Co	ompany		

#### - Company Contact Addresses -

#### - Contact Address for ASIC use only

Address:	GPO BOX 565 BRISBANE QLD 4001
Start Date:	14/12/2021

#### - Previous Contact Address for ASIC use only

 Address:
 GPO BOX 565 BRISBANE QLD 4001

 Start Date:
 22/05/2020

 Cease Date:
 14/12/2021

\*\*\* End of Document \*\*\*

# (creditor) watch

Credit Report

Name	UNITED DEBT ASSIST PTY LTD
ABN	88641052780
ACN	641052780
Document Type	Credit Report
Report Generated	15-07-2024 at 19:25
ASIC Extract	Not Included
ASIC Extract Status	Not Included

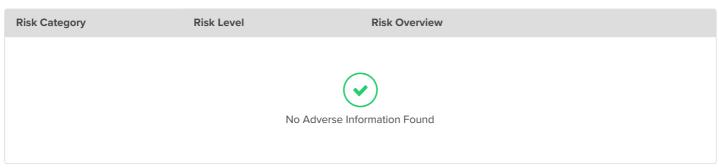
Credit Report	<ul> <li>Included</li> </ul>
RiskScore	<ul> <li>Included</li> </ul>
Payment Rating	× Not Included
CW Bankruptcy Check (PIRS)	× Not Included
ASIC Data (On File)	× Not Included
ASIC Current Extract	× Not Included
ASIC Current & Historical	× Not Included
PPSR ACN	× Not Included
PPSR ABN	× Not Included
PPSR Business Name	× Not Included
Append Docs Lodged	<ul> <li>Included</li> </ul>
Append Business Names	<ul> <li>Included</li> </ul>
Append Credit Enquiries	<ul> <li>Included</li> </ul>

(creditor) watch

## Summary

D1 / 528 High Risk	<b>11</b> Credit Enquiries	Registered
No Registered Defaults	No Court Actions	No Mercantile Enquiries
No ASIC Published Notices	No Critical ASIC Documents	Important Cross Directorships Not Available

Adverse





#### ABR Data

Main Name	UNITED DEBT ASSIST PTY LTD
ABN	88 641 052 780
Registered Date	19-05-2020
Entity Status	Active
Entity Type	Australian Private Company
GST Status	Not currently registered for GST
Main Physical Address	QLD 4000 (from 19-05-2020)
ABN Last Updated	22-05-2020

#### ASIC Data

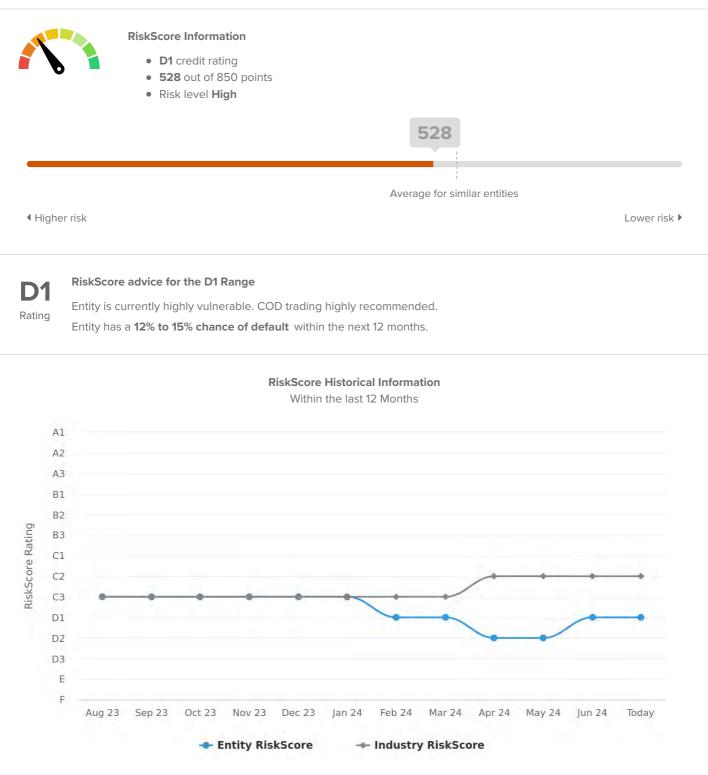
Name	UNITED DEBT ASSIST PTY LTD	
Registered Office Address	LEVEL 2 555 CORONATION DRIVE TOOWONG QLD 4066	
ACN	641 052 780	
Registered Date	19-05-2020	
Next Review Date	10-11-2024	
Status	Registered	
Company Type	Australian Proprietary Company	
Class	Limited By Shares	
Subclass	Proprietary Company	
Locality	TOOWONG QLD 4066	
Regulator	Australian Securities & Investments Commission	

(creditor) watch



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## RiskScore



The CreditorWatch RiskScore is the most advanced algorithm in the market and is designed to ensure you make the right decision. The RiskScore has been developed using the latest machine learning techniques in combination with CreditorWatch's extensive data. The CreditorWatch RiskScore should be used in partnership with your internal credit procedures and policies.

What is "probability of default"?

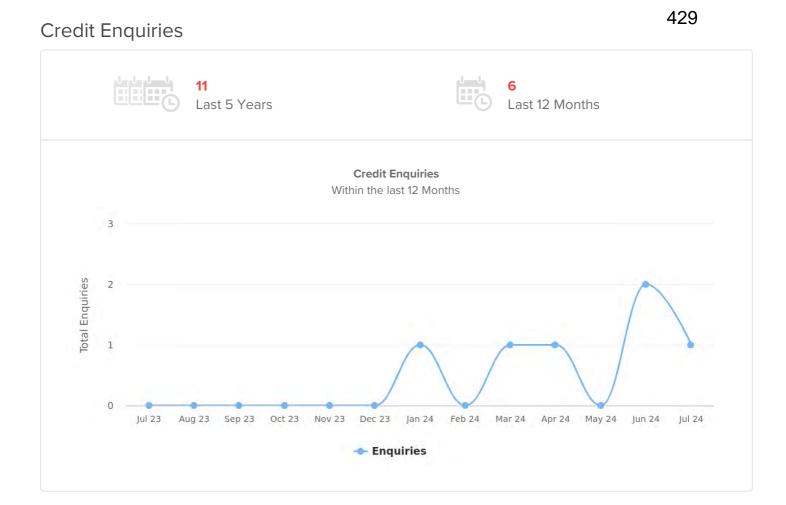
This is the likelihood that an entity will NOT be able to meet their financial commitments in the next 12 months eg: pay an invoice.

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RiskScore Rating	Risk Level	Recommendation
A1, A2, A3	Very Low	Very strong credit quality based on behavioural and business demographics. Likelihood of default or insolvency is considered very low. Extend terms within consideration.
B1, B2	Low	Strong credit quality based on behavioural and business demographics. Likelihood of default or insolvency is considered very low. Extend terms within consideration.
B3, C1	Neutral	Lower than average default risk for an Australian business. Business demographics and behaviours indicative of low likelihood of default or insolvency in the short to medium term. Extend terms and monitor ongoing payment behaviour.
C2	Acceptable	Average default risk for an Australian business. Standard underwriting criteria and due diligence recommended prior to extending credit. Extend terms, closely monitor ongoing payment behaviour.
C3	Potential Risk	Behaviours and business demographics may indicate increased risk for some businesses in this group. Assessment of the entity's financial position and cashflow is recommended prior to extending material unsecured credit.
D1, D2, D3	High	Risk of default or insolvency is significantly higher than the average for Australian businesses. COD trading highly recommended.
E	Impaired	Entity is highly vulnerable to default or insolvency in the short term.
F	Defaulted	One or more creditors has initiated legal proceedings or other significant actions in response to unpaid debt obligations, or the entity is entering or has entered insolvency.

Please note that the rating and recommendation should be used in partnership with your company's internal credit procedures and policies. The rating should not be used as the sole reason in making decision about the entity.





#### Enquiries Ordered by Industry

Industry (ANZSIC Division)	No of Enquiries
Information Media and Telecommunications (J)	6
Total Enquiries (within the last 12 months)	6

#### Enquiries Ordered by Date

Industry (ANZSIC Division)	Date
Information Media and Telecommunications (J)	15-07-2024
Information Media and Telecommunications (J)	21-06-2024
Information Media and Telecommunications (J)	20-06-2024
Information Media and Telecommunications (J)	04-04-2024
Information Media and Telecommunications (J)	15-03-2024
Information Media and Telecommunications (J)	30-01-2024

Credit enquiries provide an indication of the number of times an entity's credit file has been accessed. For credit enquiries performed in the last 12 months, the date of the enquiry and the industry of the business, sole trader or individual performing the credit enquiry is detailed in the graph and table.

Report Generated: 15-07-2024 ASIC Extract: Not Included ASIC Extract Status: ASIC Extract Recommended

## (creditor) watch

## Risk Data

## Court Actions

Court Details	Plaintiff	Action	Nature of the Claim	Amount
			)	
		No Court Ad	tions	
CreditorWatch aggr	egate data from courts arou	nd Australia to provide	a summary of court actions against	an entity. When available, details

of the action include location, case number, state, plaintiff, nature of the claim, action type and dollar amount.

Payment Defaults

Added	Invoice Due	Submitted By	Amount	Status
		$\checkmark$		
		No Payment Defaults Lodge	ed	
A default indicat	as that the debter bas foiled to m	also a payment for goods or co	nvicos. Poumont Dofaults aro uniquo to Cro	ditar/Match and

A default indicates that the debtor has failed to make a payment for goods or services. Payment Defaults are unique to CreditorWatch and can have one of three statuses: outstanding, partial payment or settled.

#### Tax Defaults

Date Added	Date Updated	Submitted By	Status	Amount
		$\checkmark$		
	N	o Tax Defaults Lodged		

 A tax default indicates that a business has overdue tax payments and has failed to respond to a notice of disclosure by The Australian Taxation Office (ATO). Tax defaults are only lodged on debts that are over 90 days overdue and are over a value of \$100,000.



Mercantile E	inquiries		431
	Enquiry Date	Mercantile Agent	
		No Mercantile Enquiries Lodged	
	ile enquiry is an indication that a m f debt collection.	nercantile agency (or debt collection agency) has conducted	an enquiry on this entity for the



## Status Changes

### ASIC Entity Status Changes

Change Date	ASIC Status
19-05-2020	Registered (Current status)

• The most common ASIC entity statuses are: registered, deregistered, external administration and strike-off action in progress. This section identifies if there have any been changes to the status of the entity's ACN, and the date the changes have occurred.



## **Business Names**

#### **Registered Business Index**

Business Name	Status	Registered Number	Address
	These and the busic		
	There are no busin	ess name extracts registered to this comp	bany

#### **Registered Business Names**

Name	Business Name Type	Source
UNITED DEBT ASSIST PTY LTD	Main Name	ABR

Business names are derived from two data sources, one of which is basic information provided by ABR. The other comes from the business names extract index which, when available, includes the owner of the business name and registered business address.



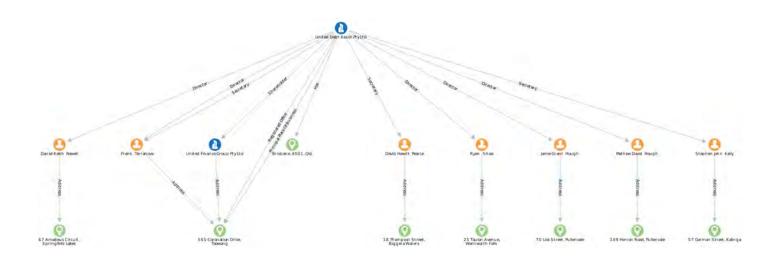
## Appendix

#### Disclaimer

CreditorWatch is committed to ensuring that the information provided is accurate and comprehensive however due to data being received from sources not controlled by CreditorWatch we cannot guarantee that it is complete, verified or free of errors. To the extent permitted by law, CreditorWatch will not be held responsible for any errors or omissions therein concerning the information sourced and published in its publications, websites, API or emails.







InfoTrack shall not be liable to the User in negligence or otherwise in respect of anything done, omitted, modified or done by the User in reliance in whole or in part on the Service including any assistance or demonstration provided to the User by InfoTrack and InfoTrack's liability to the User shall in any event be limited to the amount of the fees charged for the particular service to which such liability relates.



## UNITED FINANCE GROUP PTY LTD

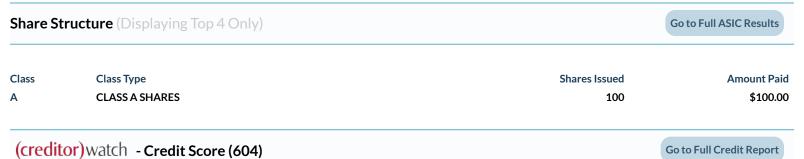
ACN 115 665 024

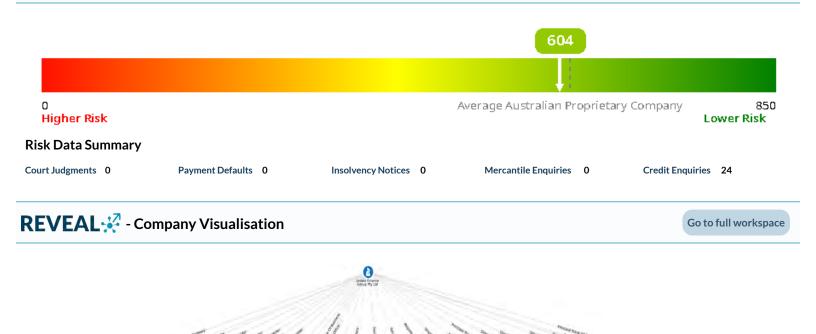


#### ASIC EXTRACT SNAPSHOT

#### **CURRENT ORGANISATION DETAILS**

Date Extracted	07/07/2024	Start Date	13/08/2019
ACN	115 665 024	Name	UNITED FINANCE GROUP PTY LTD
ABN	28 115 665 024	Name Start Date	08/08/2005
Current Name	UNITED FINANCE GROUP PTY LTD	Status	Registered
Registered In	Queensland	Туре	Australian Proprietary Company
<b>Registration Date</b>	08/08/2005	Class	Limited By Shares
Review Date	10/11/2024	Sub Class	Proprietary Company
Company Type	ACN (Australian Company Number)	<b>Disclosing Entity</b>	No
<b>Current Directors</b>	2		
<b>Current Secretaries</b>	1		







#### InfoTrack

www.infotrack.com.au 1800 738 524

## ASIC Current & Historical Organisation Extract



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#### ASIC Data Extracted 07/07/2024 at 18:24

This extract contains information derived from the AustralianSecurities and Investment Commission's (ASIC) database undersection 1274A of the Corporations Act 2001.Please advise ASIC of any error or omission which you may identify.

No changes to the company information have been detected since last extracted.

#### - 115 665 024 UNITED FINANCE GROUP PTY LTD -

ACN (Australian Company Number): ABN: Current Name: Registered in: Registration Date: Review Date: Company Bounded By	115 665 024 28 115 665 024 UNITED FINANCE GROUP PTY LTD Queensland 08/08/2005 10/11/2024 <b>y</b> :	Document No.
- Current Organisa	ation Details -	
Name:	UNITED FINANCE GROUP PTY LTD	030603191
Name Start Date:	08/08/2005	
Status:	Registered	
Туре:	Australian Proprietary Company	
Class:	Limited By Shares	
Sub Class:	Proprietary Company	
- Company Addrog	- 2023	

#### - Company Addresses -

- <u>Registered Office</u> Address: Start Date:	LEVEL 2 555 CORONATION DRIVE TOOWONG QLD 4066 05/04/2018	8E0043305
- Previous Registered	<u>Office</u>	5E3417557
Address:	MERROTTS LEVEL 6 241 ADELAIDE STREET BRISBANE QLD 4000	
Start Date:	31/10/2013	
Cease Date:	04/04/2018	
- Previous Registered	Office	022687847
Address:	LEVEL 5 87 WICKHAM TERRACE BRISBANE QLD 4000	
Start Date:	25/01/2006	
Cease Date:	30/10/2013	
- Previous Registered		020964595
Address:	SUITE 4 LEVEL 2 269 WICKHAM STREET FORTITUDE VALLEY QLD 4006	

Start Date:	08/08/2005	100	
Cease Date:	24/01/2006		
- <u>Principal Place of Bu</u>	siness	8E0043305	
Address:	LEVEL 2 555 CORONATION DRIVE TOOWONG QLD 4066		
Start Date:	23/03/2018		
- Previous Principal Pl	aco of Business	5E3516564	
Address:	MERROTTS LEVEL 6 241 ADELAIDE STREET BRISBANE QLD 4000	323310304	
Start Date:	26/03/2014		
Cease Date:	22/03/2018		
- Previous Principal Pl	ace of Business	5E3417557	
Address:	'SUITE 113' UNIT 1B 192 ANN STREET BRISBANE QLD 4000		
Start Date:	23/10/2013		
Cease Date:	25/03/2014		
Description Daire in al Di		000004505	
- Previous Principal Pl		020964595	
Address:	SUITE 4 LEVEL 2 269 WICKHAM STREET FORTITUDE VALLEY QLD 4006		
Start Date:	08/08/2005		
Cease Date:	22/10/2013		
- Company Officers -			

#### Note:

A date or address shown as UNKNOWN has not been updated since ASIC took over the records in 1991. For details, order the appropriate historical state or territory documents, available in microfiche or paper format.

\* Check documents listed under ASIC Documents Received for recent changes.

#### **Director**

Name:	FRANK TERRANOVA	9EAB03008
Address:	'(FRANK TERRANOVA)' 555 CORONATION DRIVE TOOWONG QLD 4066	
Birth Details:	08/04/1969 GEELONG VIC	
Appointment Date:	26/06/2024	
Cease Date:	11	

Name:	RYAN SHAW	9EAB03008
Address:	25 TOULON AVENUE WENTWORTH FALLS NSW 2782	
Birth Details:	25/05/1970 BRAINTREE UNITED KINGDOM	
Appointment Date:	26/06/2024	
Cease Date:	//	

#### **Previous Director**

Name:	JAMIE GRANT HOUGH
Address:	70 LISK STREET PULLENVALE QLD 4069
Birth Details:	07/05/1981 WOLLONGONG NSW
Appointment Date:	12/03/2012

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Cease Date:	26/06/2024	
Name:	MATHEW DAVID HOUGH	7EAB48521
Name.		/ EAD4032 I
Address:	109 HERRON ROAD PULLENVALE QLD 4069	
Birth Details:	07/05/1981 WOLLONGONG NSW	
Appointment Date:	08/08/2005	
Cease Date:	26/06/2024	
Name:	MARCUS LANDON RAWARD	8E0043305
		0E0043303
Address:	86 GLENLYON DRIVE ASHGROVE QLD 4060	
Birth Details:	14/08/1972 BRISBANE QLD	
Appointment Date:	23/03/2018	

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#### **Secretary**

Cease Date:

05/07/2018

Name:	FRANK TERRANOVA	7EBN24663
Address:	'(FRANK TERRANOVA)' 555 CORONATION DRIVE TOOWONG QLD 4066	
Birth Details:	08/04/1969 GEELONG VIC	
Appointment Date:	28/10/2021	
Cease Date:	//	

#### **Previous Secretary**

Name: Address: Birth Details: Appointment Date: Cease Date:	STEPHEN JOHN KELLY 57 GORMAN STREET KALINGA QLD 4030 21/06/1966 BRISBANE QLD 05/10/2022 21/11/2023	7EBX07011
Name: Address: Birth Details: Appointment Date: Cease Date:	DAVID HEWITT PEARCE 18 THOMPSON STREET BIGGERA WATERS QLD 4216 22/03/1977 WARWICKSHIRE UNITED KINGDOM 25/03/2020 28/10/2021	7EAV31440
Name: Address: Birth Details: Appointment Date: Cease Date:	MATHEW DAVID HOUGH 109 HERRON ROAD PULLENVALE QLD 4069 07/05/1981 WOLLONGONG NSW 31/05/2019 25/03/2020	7EAM14187
Name: Address:	DARREN JOHN COBB 21 ENDWOOD COURT HIGHVALE QLD 4520	8E0043305

#### - Share Structure -

#### **Current**

CLASS A SHARES	020964595
100	
\$100.00	
\$0.00	
	100 \$100.00

#### Note:

For each class of shares issued by a company, ASIC records the details of the twenty members of the class (based on shareholdings). The details of any other members holding the same number of shares as the twentieth ranked member will also be recorded by ASIC on the database. Where available, historical records show that a member has ceased to be ranked amongst the twenty members. This may, but does not necessarily mean, that they have ceased to be a member of the company.

#### - Share/Interest Holding -

#### **Current**

- <u>Holding</u> -					
Class:	А	Number Held:	100	9E0038338	
Beneficially Owned:	Yes	Fully Paid:	Yes		
- <u>Members</u> -					
Name:	PF MANAGEMEN	IT HOLDINGS PTY LTD			
ACN:	622 782 512				
Address:	LEVEL 2 555 CORONATION DRIVE TOOWONG QLD 4066				
Joint Holding:	No				

#### **Ceased/Former**

- <u>Holding</u> -				
Class:	А	Number Held:	30	5E3417559
Beneficially Owned:	No	Fully Paid:	Yes	
- <u>Members</u> -				
Name:	JAMIE GRANT HOUG	iΗ		
Address:	70 LISK STREET PULLENVALE QLD 4069			
Joint Holding:	No			

- Holding -				
Class:	А	Number Held:	30	5E341756
Beneficially Owned:	No	Fully Paid:	Yes	
Members -				
Name:	MATHEW DAVID HO	UGH		
Address:	300 OLD FARM ROA	D PULLENVALE QLD 4069		
Joint Holding:	No			
- <u>Holding</u> -				
Class:	А	Number Held:	20	7E7126614
Beneficially Owned:	No	Fully Paid:	Yes	
- <u>Members</u> -				
Name:	HJK INVESTMENTS	PTY LTD		
ACN:	147 599 308			
Address:	MERROTTS LEVEL	6 241 ADELAIDE STREET BRI	SBANE QLD 4000	
Joint Holding:	No			
- <u>Holding</u> -	•	Number Hold	20	75740004
Class:	A	Number Held:	20	7E7126614
Beneficially Owned:	No	Fully Paid:	Yes	
Members -				
Name:	HMB INVESTMENTS	S PIY LID		
ACN:	147 599 344			
Address:		6 241 ADELAIDE STREET BRI	SBANE QLD 4000	
Joint Holding:	No			
- <u>Holding</u> -				
Class:	А	Number Held:	20	020964595
Beneficially Owned:	Yes	Fully Paid:	Yes	
- <u>Members</u> -				
Name:	MARIA FILOMENA H	IOUGH		
Address:	PO BOX 410 LUTWY	CHE QLD 4030		
Joint Holding:	No			
- <u>Holding</u> -				
Class:	А	Number Held:	20	020964595
Beneficially Owned:	Yes	Fully Paid:	Yes	
- <u>Members</u> -				
Name:	DAVID GRANT HOU	GH		
Address:	PO BOX 410 LUTWY			
Joint Holding:	No			
- <u>Holding</u> -				
Class:	А	Number Held:	20	020964595

Yes

Fully Paid:

Yes

- <u>Members</u> -	
Name:	DANIEL GAVIN O'FARRELL
Address:	38 TUCKER STREET CHAPEL HILL QLD 4069
Joint Holding:	No

#### - External Administration Documents -

There are no external administration documents held for this organisation.

#### - Charges -

#### There are no charges held for this organisation.

#### Notes:

On 30 January 2012, the Personal Property Securities Register (PPS Register) commenced.

At that time ASIC transferred all details of current charges to the PPS Registrar.

ASIC can only provide details of satisfied charges prior to that date.

Details of current charges, or charge satisfied since 30 January 2012 can be found on the PPS Register, www.ppsr.gov.au. InfoTrack may cap documents for on-file searches to 250.

#### - Document List -

#### Notes:

\* Documents already listed under Registered Charges are not repeated here.

\* Data from Documents with no Date Processed are not included in this Extract.

\* Documents with '0' pages have not yet been imaged and are not available via DOCIMAGE. Imaging takes approximately 2 weeks from date of lodgement.

\* The document list for a current/historical extract will be limited unless you requested ALL documents for this extract.

\* In certain circumstances documents may be capped at 250.

Form Type	Date Received	Date Processed	No. Pages	Effective Date	Document No.	
484	28/06/2024	28/06/2024	3	28/06/2024	9EAB03008	
484E	Change to Company	Details Appointment or	Cessation of A			
	Company Officeholde	er				
484	30/11/2023	30/11/2023	2	30/11/2023	7ECM05718	
484E	Change to Company	Details Appointment or	Cessation of A			
	Company Officeholder					
351	19/06/2023	29/06/2023	24	19/06/2023	031066952	
351	Deed Relating to Class Order					
484	05/10/2022	05/10/2022	2	05/10/2022	7EBX07011	
484E	Change to Company Details Appointment or Cessation of A					
	Company Officeholde	er				
	) •					

					443
484 484E	16/11/2021 Change to Company Company Officeholde	16/11/2021 Details Appointment or r	2 Cessation of A	16/11/2021	7EBN28687
484 484E	15/11/2021 Change to Company	15/11/2021 Details Appointment or	2 Cessation of A	15/11/2021	7EBN24663
	Company Officeholde	r			
484 484E	02/04/2020 Change to Company Company Officeholde	02/04/2020 Details Appointment or r	2 Cessation of A	02/04/2020	7EAV31440
488 488M		13/08/2019 Review Date of a Com Date With Holding Com		12/08/2019	030603191
484 484E	11/06/2019 Change to Company Company Officeholde	11/06/2019 Details Appointment or r	2 Cessation of A	11/06/2019	7EAM14187
484 484E	23/07/2018 Change to Company Company Officeholde	23/07/2018 Details Appointment or r	2 Cessation of A	23/07/2018	7EAC38823
484 484A1	27/06/2018 Change to Company Address	27/06/2018 Details Change Officeh	2 older Name Or	27/06/2018	7EAB48521
484 484 484B 484C 484E	•		,	29/03/2018	8E0043305
484 484N	08/01/2018 Change to Company Holdings	08/01/2018 Details Changes to (Me	3 mbers) Share	08/01/2018	9E0038338
2601 2601	23/11/2017 Notification of Intentio	12/12/2017 n to Give Financial Ass	2 istance	08/12/2017	030163834
2602 2602A	22/11/2017 Notification of Financi Company's Own Men	08/12/2017 al Assistance Details A nbers	9 pproval By	22/11/2017	030163737
484 484N	14/07/2015 Change to Company Holdings	14/07/2015 Details Changes to (Me	3 embers) Share	14/07/2015	7E7126614
488 488B		07/10/2014 Review Date of a Com (1-9 Coys/schemes) - I		30/09/2014	028726097

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484 484C	08/04/2014 Change to Company De Business (Address)	08/04/2014 tails Change of Principal P	2 lace Of	26/03/2014	5E3516564
484 484 484B 484C	24/10/2013 Change to Company De Change of Registered Ad Change of Principal Plac	ddress	2	23/10/2013	5E3417557
484 484A2	24/10/2013 Change to Company De	24/10/2013 tails Change Member Nan	2 ne or Address	23/10/2013	5E3417559
484 484A1	24/10/2013 Change to Company De Address	24/10/2013 tails Change Officeholder	2 Name Or	23/10/2013	5E3417558
484 484 484A1 484A2	24/10/2013 Change to Company De Change Officeholder Name Change Member Name of	me or Address	2	23/10/2013	5E3417560
484 484E	28/03/2012 Change to Company De Company Officeholder	28/03/2012 tails Appointment or Cessa	2 ation of A	12/03/2012	5E2965715
484 484A2	25/08/2010 Change to Company De	25/08/2010 tails Change Member Nan	2 ne or Address	19/08/2010	5E2456945
484 484 484A1 484A2	25/08/2010 Change to Company De CHANGE OFFICEHOLD CHANGE MEMBER NAI	ER NAME OR ADDRESS	2	19/08/2010	5E2456944
309 309A	30/05/2006 NOTIFICATION OF DET	01/06/2006 AILS OF A CHARGE	10	19/05/2006	022478080
484 484 484B 484N	18/01/2006 CHANGE TO COMPANY CHANGE OF REGISTER CHANGES TO (MEMBE		6	23/01/2006	022687847
201 201C	08/08/2005 APPLICATION FOR REC	08/08/2005 GISTRATION AS A PROP	12 RIETARY COMPA	08/08/2005 ANY	020964595

# - Company Contact Addresses -

- Contact Address for ASIC use onlyAddress:GPO BOX 565 BRISBANE QLD 4001Start Date:14/12/2021

\*\*\* End of Document \*\*\*

# (creditor) watch

Credit Report

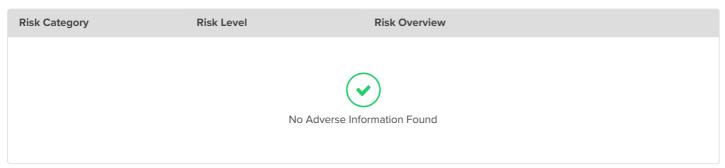
Name	United Finance Group Pty Ltd
ABN	28115665024
ACN	115665024
Document Type	Credit Report
Report Generated	15-07-2024 at 19:25
ASIC Extract	Not Included
ASIC Extract Status	Not Included

Credit Report	<ul> <li>Included</li> </ul>
RiskScore	<ul> <li>Included</li> </ul>
Payment Rating	× Not Included
CW Bankruptcy Check (PIRS)	× Not Included
ASIC Data (On File)	× Not Included
ASIC Current Extract	× Not Included
ASIC Current & Historical	× Not Included
PPSR ACN	× Not Included
PPSR ABN	× Not Included
PPSR Business Name	× Not Included
Append Docs Lodged	<ul> <li>Included</li> </ul>
Append Business Names	<ul> <li>Included</li> </ul>
Append Credit Enquiries	<ul> <li>Included</li> </ul>

# Summary

B3 / 604 Neutral Risk	24 Credit Enquiries	Registered
No Registered Defaults	No Court Actions	No Mercantile Enquiries
No ASIC Published Notices	No Critical ASIC Documents	Important Cross Directorships Not Available

#### Adverse





#### ABR Data

Main Name	United Finance Group Pty Ltd
ABN	28 115 665 024
Registered Date	12-08-2005
Entity Status	Active
Entity Type	Australian Private Company
GST Status	Registered for GST (from 01-04-2016)
Main Physical Address	QLD 4066 (from 22-02-2017)
ABN Last Updated	02-05-2018

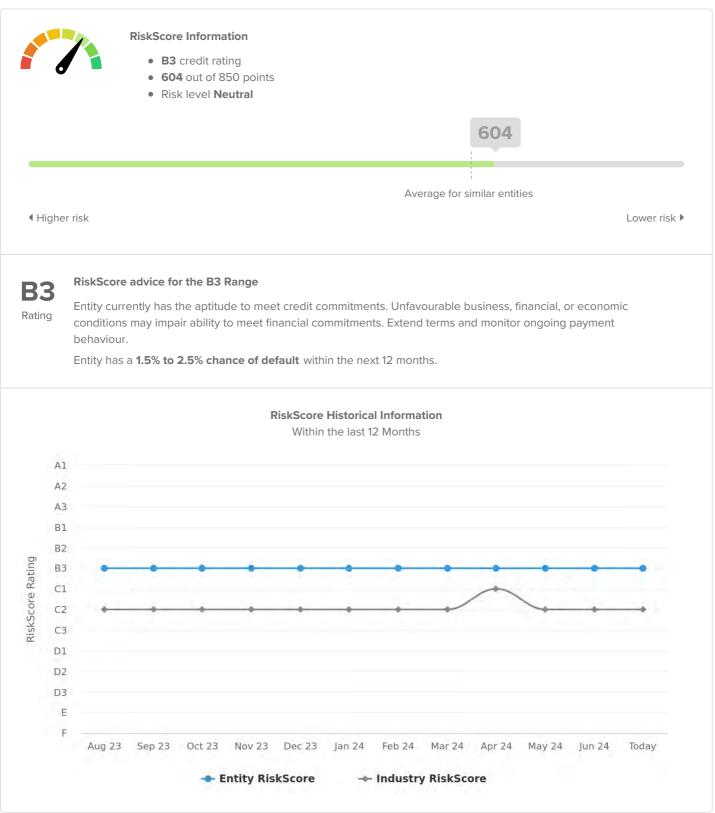
#### ASIC Data

Name	UNITED FINANCE GROUP PTY LTD
Registered Office Address	L 2 555 CORONATION DR TOOWONG 4066
ACN	115 665 024
Registered Date	08-08-2005
Next Review Date	10-11-2024
Status	Registered
Company Type	Australian Proprietary Company
Class	Limited By Shares
Subclass	Proprietary Company
Locality	TOOWONG QLD 4066
Regulator	Australian Securities & Investments Commission

ANZSIC Classification	Professional, Scientific and Technical Services Professional, Scientific and Technical Services (Except Computer System Design and Related Services) Architectural, Engineering and Technical Services Engineering Design and Engineering Consulting Services
NACE Classification	Architectural activities Engineering activities and related technical consultancy Specialised design activities Translation and interpretation activities Other professional, scientific and technical activities n.e.c.



## RiskScore



 The CreditorWatch RiskScore is the most advanced algorithm in the market and is designed to ensure you make the right decision. The RiskScore has been developed using the latest machine learning techniques in combination with CreditorWatch's extensive data. The CreditorWatch RiskScore should be used in partnership with your internal credit procedures and policies.

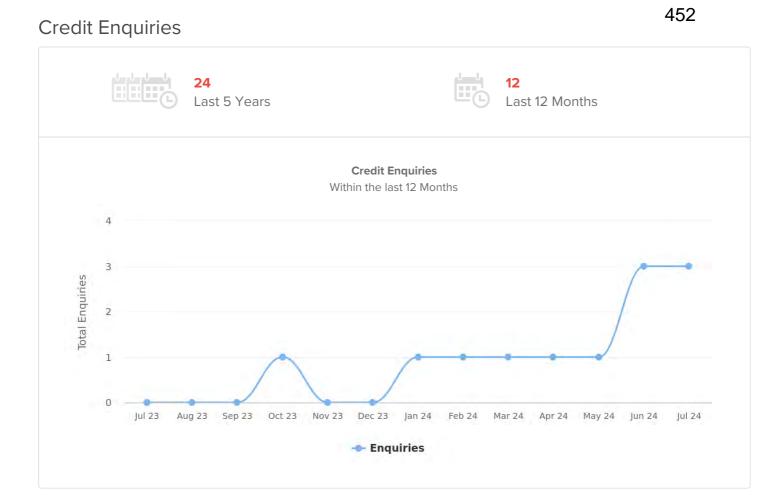
#### What is "probability of default"?

This is the likelihood that an entity will NOT be able to meet their financial commitments in the next 12 months eg: pay an invoice.

Report Generated: 15-07-2024 ASIC Extract: Not Included ASIC Extract Status: ASIC Extract Recommended

RiskScore Rating	Risk Level	Recommendation
A1, A2, A3	Very Low	Very strong credit quality based on behavioural and business demographics. Likelihood of default or insolvency is considered very low. Extend terms within consideration.
B1, B2	Low	Strong credit quality based on behavioural and business demographics. Likelihood of default or insolvency is considered very low. Extend terms within consideration.
B3, C1	Neutral	Lower than average default risk for an Australian business. Business demographics and behaviours indicative of low likelihood of default or insolvency in the short to medium term. Extend terms and monitor ongoing payment behaviour.
C2	Acceptable	Average default risk for an Australian business. Standard underwriting criteria and due diligence recommended prior to extending credit. Extend terms, closely monitor ongoing payment behaviour.
C3	Potential Risk	Behaviours and business demographics may indicate increased risk for some businesses in this group. Assessment of the entity's financial position and cashflow is recommended prior to extending material unsecured credit.
D1, D2, D3	High	Risk of default or insolvency is significantly higher than the average for Australian businesses. COD trading highly recommended.
E	Impaired	Entity is highly vulnerable to default or insolvency in the short term.
F	Defaulted	One or more creditors has initiated legal proceedings or other significant actions in response to unpaid debt obligations, or the entity is entering or has entered insolvency.

Please note that the rating and recommendation should be used in partnership with your company's internal credit procedures and policies. The rating should not be used as the sole reason in making decision about the entity.



#### Enquiries Ordered by Industry

Industry (ANZSIC Division)	No of Enquiries
Information Media and Telecommunications (J)	10
Financial and Insurance Services (K)	2
Total Enquiries (within the last 12 months)	12

#### Enquiries Ordered by Date

Industry (ANZSIC Division)	Date
Information Media and Telecommunications (J)	15-07-2024
Information Media and Telecommunications (J)	13-07-2024
Information Media and Telecommunications (J)	07-07-2024
Financial and Insurance Services (K)	24-06-2024
Information Media and Telecommunications (J)	21-06-2024
Information Media and Telecommunications (J)	20-06-2024
Information Media and Telecommunications (J)	07-05-2024
Information Media and Telecommunications (J)	04-04-2024
Information Media and Telecommunications (J)	15-03-2024
Information Media and Telecommunications (J)	21-02-2024
Information Media and Telecommunications (J)	29-01-2024
Financial and Insurance Services (K)	02-10-2023

• Credit enquiries provide an indication of the number of times an entity's credit file has been accessed. For credit enquiries performed in the last 12 months, the date of the enquiry and the industry of the business, sole trader or individual performing the credit enquiry is detailed in the graph and table.



# Risk Data

#### **Court Actions**

Court Details	Plaintiff	Action	Nature of the Claim	Amount
			)	
		No Court Ad	ctions	
CreditorWatch aggi	regate data from courts arou	nd Australia to provide	a summary of court actions agains	t an entity. When available, details

of the action include location, case number, state, plaintiff, nature of the claim, action type and dollar amount.

Payment Defaults

Added	Invoice Due	Submitted By	Amount	Status
		$\frown$		
		$\checkmark$		
		No Payment Defaults Lodged		
<b>A</b> default indicate			ces. Payment Defaults are unique to	

A default indicates that the debtor has failed to make a payment for goods or services. Payment Defaults are unique to CreditorWatch and can have one of three statuses: outstanding, partial payment or settled.

#### Tax Defaults

Date Added	Date Updated	Submitted By	Status	Amount
		$\checkmark$		
	N	o Tax Defaults Lodged		

 A tax default indicates that a business has overdue tax payments and has failed to respond to a notice of disclosure by The Australian Taxation Office (ATO). Tax defaults are only lodged on debts that are over 90 days overdue and are over a value of \$100,000.



Mercantile Enquiries		
Enquiry Date	Mercantile Agent	
Ν	lo Mercantile Enquiries Lodged	
A Mercantile enquiry is an indication that a mercantil purpose of debt collection.	le agency (or debt collection agency) has conducted an enquiry on this entity for the	



# Status Changes

#### ASIC Entity Status Changes

Change Date	ASIC Status
13-08-2019	Registered (Current status)

• The most common ASIC entity statuses are: registered, deregistered, external administration and strike-off action in progress. This section identifies if there have any been changes to the status of the entity's ACN, and the date the changes have occurred.

#### **GST** Status Changes

Change Date	GST Status
01-04-2016	Registered for GST (Current status)
28-01-2015	Not Registered for GST
12-08-2005	Registered for GST

An ABN can either be registered for GST, or not currently registered for GST. This section identifies if there have been any changes to the entity's GST registration, and the date the changes have occurred.



# **Business Names**

#### **Registered Business Index**

Business Name	Status	Registered Number	Address
United Debt Assist	Registered	NNI: 611971594 ACN: 115665024 ASIC: 28115665024	Brisbane City 4000 QLD

#### Registered Business Names

Name	Business Name Type	Source
United Debt Assist	Business Name	ABR
United Finance Group	Main Trading Name	ABR
United Finance Group Pty Ltd	Main Name	ABR
ZIPPIE	Business Name	ABR

Business names are derived from two data sources, one of which is basic information provided by ABR. The other comes from the business names extract index which, when available, includes the owner of the business name and registered business address.



# Appendix

#### Disclaimer

CreditorWatch is committed to ensuring that the information provided is accurate and comprehensive however due to data being received from sources not controlled by CreditorWatch we cannot guarantee that it is complete, verified or free of errors. To the extent permitted by law, CreditorWatch will not be held responsible for any errors or omissions therein concerning the information sourced and published in its publications, websites, API or emails.







InfoTrack shall not be liable to the User in negligence or otherwise in respect of anything done, omitted, modified or done by the User in reliance in whole or in part on the Service including an assistance or demonstration provided to the User by InfoTrack and InfoTrack's liability to the User shall in any event be limited to the amount of the fees charged for the particular service to which such liability relates.



# UNITED FUNDING SOLUTIONS PTY L

ACN 609 714 543

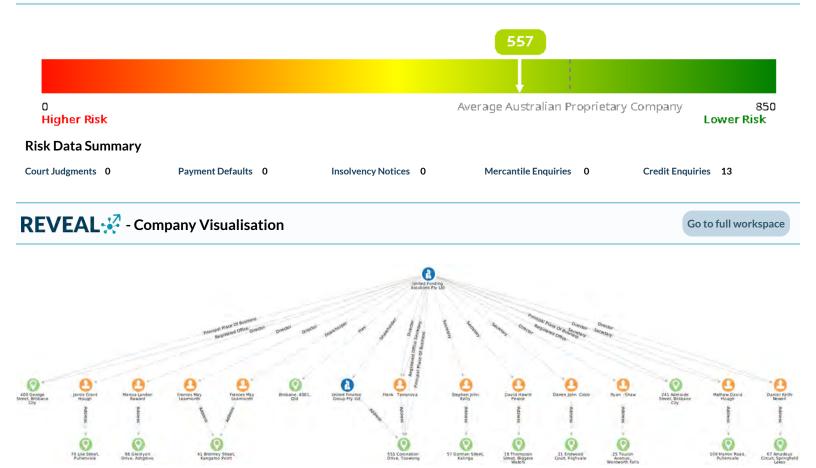


#### ASIC EXTRACT SNAPSHOT

#### **CURRENT ORGANISATION DETAILS**

Date Extracted	15/07/2024	Start Date	13/08/2019
ACN	609 714 543	Name	UNITED FUNDING SOLUTIONS PTY LTD
ABN	48 609 714 543	Name Start Date	08/12/2015
Current Name	UNITED FUNDING SOLUTIONS PTY LTD	Status	Registered
Registered In	Queensland	Туре	Australian Proprietary Company
<b>Registration Date</b>	08/12/2015	Class	Limited By Shares
Review Date	10/11/2024	Sub Class	Proprietary Company
Company Type	ACN (Australian Company Number)	<b>Disclosing Entity</b>	No
<b>Current Directors</b>	2		
<b>Current Secretaries</b>	1		

Share Structure (Displaying Top 4 Only)			Go to Full ASIC Results	
Class ORD	Class Type ORDINARY SHARES	Shares Issued	Amount Paid \$1.00	
(credit	or)watch - Credit Score (557)		Go to Full Credit Report	



www.infotrack.com.au 1800 738 524

# ASIC **Current & Historical Organisation Extract**



#### ASIC Data Extracted 15/07/2024 at 19:25

This extract contains information derived from the AustralianSecurities and Investment Commission's (ASIC) database undersection 1274A of the Corporations Act 2001. Please advise ASIC of any error or omission which you may identify.

#### - 609 714 543 UNITED FUNDING SOLUTIONS PTY LTD -

ACN (Australian Company Number):	609 714 543	Document No.
ABN:	48 609 714 543	
Current Name:	UNITED FUNDING SOLUTIONS PTY LTD	
Registered in:	Queensland	
<b>Registration Date:</b>	08/12/2015	
Review Date:	10/11/2024	
Company Bounded B	Зу:	
- Current Organis	ation Details -	
Name:	UNITED FUNDING SOLUTIONS PTY LTD	030603192
Name Start Date:	08/12/2015	

Nam	с.		00000132
Nam	e Start Date:	08/12/2015	
Statu	us:	Registered	
Туре	):	Australian Proprietary Company	
Clas	s:	Limited By Shares	
Sub	Class:	Proprietary Company	

#### - Company Addresses -

- <u>Registered Office</u> Address: Start Date:	LEVEL 2 555 CORONATION DRIVE TOOWONG QLD 4066 05/04/2018	8E0043269
- Previous Registered	Office	2E2877754
Address:	'BRISBANE CLUB TOWER' LEVEL 6 241 ADELAIDE STREET BRISBANE CITY QLD 4000	
Start Date:	18/12/2015	
Cease Date:	04/04/2018	
- Previous Registered	Office	2E2849650
Address:	LEVEL 21 400 GEORGE STREET BRISBANE CITY QLD 4000	
Start Date:	08/12/2015	
Cease Date:	17/12/2015	
- Principal Place of Bu		8E0043269
Address:	LEVEL 2 555 CORONATION DRIVE TOOWONG QLD 4066	

		462
Start Date:	23/03/2018	
- Previous Principal Pla		2E2877754
Address:	'BRISBANE CLUB TOWER' LEVEL 6 241 ADELAIDE STREET BRISBANE CITY QLD 4000	
Start Date:	08/12/2015	
Cease Date:	22/03/2018	
Provinue Principal Pl	and of Pupings	2E2849650
<ul> <li>Previous Principal Pla Address:</li> </ul>	LEVEL 21 400 GEORGE STREET BRISBANE CITY QLD 4000	2E2049000
Start Date:	08/12/2015	
Cease Date:	07/12/2015	
Cease Date.	0111212013	
- Company Officers	S -	
Note:		
	n as UNKNOWN has not been updated since ASIC took over the records in 1991. For details	, order the
	te or territory documents, available in microfiche or paper format.	,
* Check documents lister	d under ASIC Documents Received for recent changes.	
<u>Director</u>		
Name:	FRANK TERRANOVA	9EAB03009
Address:	'(FRANK TERRANOVA)' 555 CORONATION DRIVE TOOWONG QLD 4066	9EAD03009
Birth Details:	08/04/1969 GEELONG VIC	
Appointment Date:	26/06/2024	
Cease Date:		
ocuse buie.	"	
News		
Name:		9EAB03009
Address:	25 TOULON AVENUE WENTWORTH FALLS NSW 2782 25/05/1970 BRAINTREE UNITED KINGDOM	
Birth Details: Appointment Date:		
Cease Date:	26/06/2024 //	
Cease Dale.	11	
Previous Director		
Name:	JAMIE GRANT HOUGH	8E0043269
Address:	70 LISK STREET PULLENVALE QLD 4069	
Birth Details:	07/05/1981 WOLLONGONG NSW	
Appointment Date:	23/03/2018	

Name:	MATHEW DAVID HOUGH
Address:	109 HERRON ROAD PULLENVALE QLD 4069
Birth Details:	07/05/1981 WOLLONGONG NSW
Appointment Date:	23/03/2018
Cease Date:	26/06/2024

26/06/2024

Cease Date:

7EAB48525

Name: Address: Birth Details: Appointment Date: Cease Date:	DANIEL KEITH NEWELL 67 AMADEUS CIRCUIT SPRINGFIELD LAKES QLD 4300 31/12/1979 ROTORUA NEW ZEALAND 08/12/2015 23/10/2023	2E2877754
Name: Address: Birth Details: Appointment Date: Cease Date:	MARCUS LANDON RAWARD 86 GLENLYON DRIVE ASHGROVE QLD 4060 14/08/1972 BRISBANE QLD 23/03/2018 05/07/2018	8E0043269
Name: Address: Birth Details:	FRANCES MAY LEARMONTH 41 BROMLEY STREET KANGAROO POINT QLD 4169 27/11/1991 ROCKHAMPTON QLD	2E2849650

#### **Secretary**

Cease Date:

Appointment Date:

08/12/2015

09/12/2015

Name:	FRANK TERRANOVA	7EBN24672
Address:	'(FRANK TERRANOVA)' 555 CORONATION DRIVE TOOWONG QLD 4066	
Birth Details:	08/04/1969 GEELONG VIC	
Appointment Date:	28/10/2021	
Cease Date:	//	

#### **Previous Secretary**

Name: Address: Birth Details: Appointment Date: Cease Date:	STEPHEN JOHN KELLY 57 GORMAN STREET KALINGA QLD 4030 21/06/1966 BRISBANE QLD 05/10/2022 21/11/2023	7EBX07036
Name: Address: Birth Details: Appointment Date: Cease Date:	DAVID HEWITT PEARCE 18 THOMPSON STREET BIGGERA WATERS QLD 4216 22/03/1977 WARWICKSHIRE UNITED KINGDOM 25/03/2020 28/10/2021	7EAV31436
Name: Address: Birth Details: Appointment Date:	MATHEW DAVID HOUGH 109 HERRON ROAD PULLENVALE QLD 4069 07/05/1981 WOLLONGONG NSW 31/05/2019	7EAM14193

Cease Date:	25/03/2020	
		070040000
Name:	DARREN JOHN COBB	8E0043269
Address:	21 ENDWOOD COURT HIGHVALE QLD 4520	
Birth Details:	30/03/1968 TAROOM QLD	
Appointment Date:	23/03/2018	
Cease Date:	31/05/2019	
Name:	DANIEL KEITH NEWELL	2E2877754
Address:	67 AMADEUS CIRCUIT SPRINGFIELD LAKES QLD 4300	
Birth Details:	31/12/1979 ROTORUA NEW ZEALAND	

08/12/2015

23/03/2018

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#### - Share Structure -

**Appointment Date:** 

Cease Date:

#### **Current**

Class:	ORDINARY SHARES	2E2877754
Number of Shares Issued:	1	
Total Amount Paid / Taken to be Paid:	\$1.00	
Total Amount Due and Payable:	\$0.00	

#### **Ceased/Former**

Class:	REDEEMABLE PREFERENCE SHARE	2E2849650
Number of Shares Issued:	1	
Total Amount Paid / Taken to be Paid:	\$1.00	
Total Amount Due and Payable:	\$0.00	

#### Note:

For each class of shares issued by a company, ASIC records the details of the twenty members of the class (based on shareholdings). The details of any other members holding the same number of shares as the twentieth ranked member will also be recorded by ASIC on the database. Where available, historical records show that a member has ceased to be ranked amongst the twenty members. This may, but does not necessarily mean, that they have ceased to be a member of the company.

#### - Share/Interest Holding -

Current

- <u>Holding</u> -				
Class:	ORD	Number Held:	1	7EAB48530
Beneficially Owned:	Yes	Fully Paid:	Yes	
- <u>Members</u> -				
Name:	UNITED FINANC	E GROUP PTY LTD		
ACN:	115 665 024			
Address:	LEVEL 2 555 CO	RONATION DRIVE TOOWONG QLI	D 4066	
Joint Holding:	No			
Abn:	28 115 665 024			

#### **Ceased/Former**

- <u>Holding</u> - Class: Beneficially Owned:	REDP Yes	Number Held: Fully Paid:	1 Yes	2E2849650
- <u>Members</u> - Name: Address: Joint Holding:	FRANCES MAY LEARMONTH 41 BROMLEY STREET KANC No			

#### - External Administration Documents -

There are no external administration documents held for this organisation.

#### - Charges -

There are no charges held for this organisation.

#### Notes:

On 30 January 2012, the Personal Property Securities Register (PPS Register) commenced. At that time ASIC transferred all details of current charges to the PPS Registrar. ASIC can only provide details of satisfied charges prior to that date. Details of current charges, or charge satisfied since 30 January 2012 can be found on the PPS Register, www.ppsr.gov.au. InfoTrack may cap documents for on-file searches to 250.

#### - Document List -

#### Notes:

\* Documents already listed under Registered Charges are not repeated here.

\* Data from Documents with no Date Processed are not included in this Extract.

\* Documents with '0' pages have not yet been imaged and are not available via DOCIMAGE. Imaging takes approximately 2 weeks from date of lodgement.

\* The document list for a current/historical extract will be limited unless you requested ALL documents for this extract.

\* In certain circumstances documents may be capped at 250.

<b>Form Type</b> 484 484E	Date Received 28/06/2024 Change to Company I Company Officeholde	Date Processed 28/06/2024 Details Appointment or r	No. Pages 3 Cessation of A	Effective Date 28/06/2024	Document No. 9EAB03009
484 484E	30/11/2023 Change to Company I Company Officeholde	30/11/2023 Details Appointment or r	2 Cessation of A	30/11/2023	7ECM05723
484 484E	02/11/2023 Change to Company I Company Officeholde	02/11/2023 Details Appointment or r	2 Cessation of A	02/11/2023	7ECK79962
351 351	19/06/2023 Deed Relating to Clas	29/06/2023 s Order	24	19/06/2023	031066952
484 484E	05/10/2022 Change to Company I Company Officeholde	05/10/2022 Details Appointment or r	2 Cessation of A	05/10/2022	7EBX07036
484 484E	16/11/2021 Change to Company I Company Officeholde	16/11/2021 Details Appointment or r	2 Cessation of A	16/11/2021	7EBN28696
484 484E	15/11/2021 Change to Company I Company Officeholde	15/11/2021 Details Appointment or r	2 Cessation of A	15/11/2021	7EBN24672
484 484E	02/04/2020 Change to Company I Company Officeholde	02/04/2020 Details Appointment or r	2 Cessation of A	02/04/2020	7EAV31436
488 488M		13/08/2019 Review Date of a Con Date With Holding Com		12/08/2019	030603192
484 484E	11/06/2019 Change to Company I Company Officeholde	11/06/2019 Details Appointment or r	2 Cessation of A	11/06/2019	7EAM14193
484 484E	23/07/2018 Change to Company I Company Officeholde	23/07/2018 Details Appointment or r	2 Cessation of A	23/07/2018	7EAC38826
484 484A2	27/06/2018 Change to Company I	27/06/2018 Details Change Membe	2 er Name or Address	27/06/2018	7EAB48530
484 484A1	27/06/2018 Change to Company I Address	27/06/2018 Details Change Officeh	2 older Name Or	27/06/2018	7EAB48525

					407	
484	29/03/2018	29/03/2018	4	29/03/2018	8E0043269	
484	Change to Company Details					
484B	Change of Registered	Address				
484C	Change of Principal Pl	ace of Business (Addre	ss)			
484E	Appointment or Cessa	tion of a Company Offic	eholder			
2601	23/11/2017	12/12/2017	2	08/12/2017	030163833	
2601	Notification of Intention	n to Give Financial Assi	stance			
2602	22/11/2017	08/12/2017	9	22/11/2017	030163736	
2602A		al Assistance Details Ap				
	Company's Own Mem	•	, ,			
488	12/12/2016	19/12/2016	4	12/12/2016	029384212	
488A		Review Date of a Com				
	Syn. With Holding Cor	npany (1-9 Coys/schem	es)- Fee Applies			
370	11/12/2015	14/12/2015	2	11/12/2015	2E2883287	
370		older of Resignation or	—	11,12,2010	222000201	
010	Notification By Official					
484	11/12/2015	11/12/2015	4	08/12/2015	2E2877754	
484	Change to Company E	Details				
484B	Change of Registered	Address				
484C	Change of Principal Pl	ace of Business (Addre	ss)			
484E	Appointment or Cessa	tion of a Company Offic	eholder			
4840	Changes to Share Structure					
484G	Notification of Share Issue					
484H	Notification of Share Cancellation - Redeemable Preferences					
484N	Changes to (Members	) Share Holdings				
201	08/12/2015	08/12/2015	3	08/12/2015	2E2849650	
				00/12/2013	252049030	
201C	Application For Regist	ration as a Proprietary (	Joinpany			

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#### - Company Contact Addresses -

#### - Contact Address for ASIC use only

Address:	GPO BOX 565 BRISBANE QLD 4001
Start Date:	14/12/2021

#### - Previous Contact Address for ASIC use only

Address:	GPO BOX 565 BRISBANE QLD 4001
Start Date:	09/02/2016
Cease Date:	14/12/2021

\*\*\* End of Document \*\*\*

# (creditor) watch

Credit Report

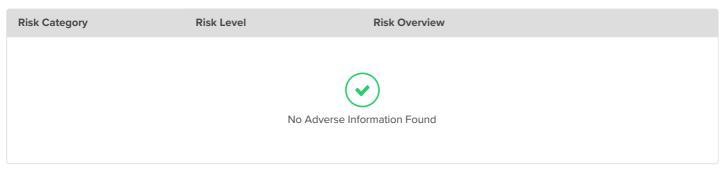
Name	UNITED FUNDING SOLUTIONS PTY LTD
ABN	48609714543
ACN	609714543
Document Type	Credit Report
Report Generated	15-07-2024 at 19:40
ASIC Extract	Not Included
ASIC Extract Status	Not Included

Credit Report	<ul> <li>Included</li> </ul>
RiskScore	<ul> <li>Included</li> </ul>
Payment Rating	× Not Included
CW Bankruptcy Check (PIRS)	× Not Included
ASIC Data (On File)	× Not Included
ASIC Current Extract	× Not Included
ASIC Current & Historical	× Not Included
PPSR ACN	× Not Included
PPSR ABN	× Not Included
PPSR Business Name	× Not Included
Append Docs Lodged	<ul> <li>Included</li> </ul>
Append Business Names	<ul> <li>Included</li> </ul>
Append Credit Enquiries	<ul> <li>Included</li> </ul>

# Summary

C2 / 557 Acceptable Risk	<b>13</b> Credit Enquiries	Registered
No Registered Defaults	No Court Actions	No Mercantile Enquiries
No ASIC Published Notices	No Critical ASIC Documents	Important Cross Directorships Not Available

Adverse





#### ABR Data

Main Name	UNITED FUNDING SOLUTIONS PTY LTD
ABN	48 609 714 543
Registered Date	08-12-2015
Entity Status	Active
Entity Type	Australian Private Company
GST Status	Registered for GST (from 08-12-2015)
Main Physical Address	QLD 4066 (from 11-06-2019)
ABN Last Updated	04-06-2020

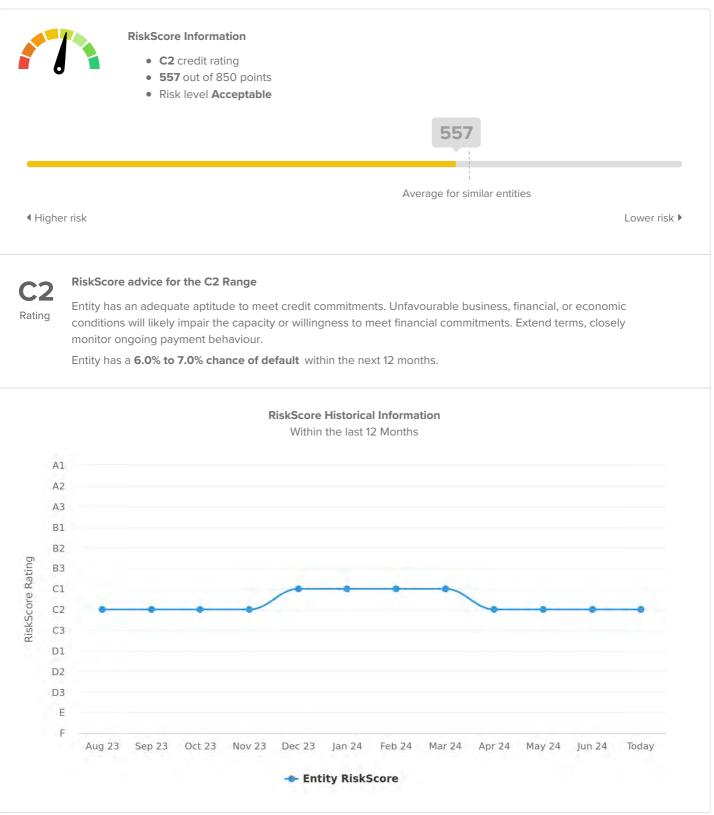
#### ASIC Data

Name	UNITED FUNDING SOLUTIONS PTY LTD		
Registered Office Address	L 2 555 CORONATION DR TOOWONG 4066		
ACN	609 714 543		
Registered Date	08-12-2015		
Next Review Date	10-11-2024		
Status	Registered		
Company Type	Australian Proprietary Company		
Class	Limited By Shares		
Subclass	Proprietary Company		
Locality	TOOWONG QLD 4066		
Regulator	Australian Securities & Investments Commission		

(creditor) watch

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## RiskScore



The CreditorWatch RiskScore is the most advanced algorithm in the market and is designed to ensure you make the right decision. The RiskScore has been developed using the latest machine learning techniques in combination with CreditorWatch's extensive data. The CreditorWatch RiskScore should be used in partnership with your internal credit procedures and policies.

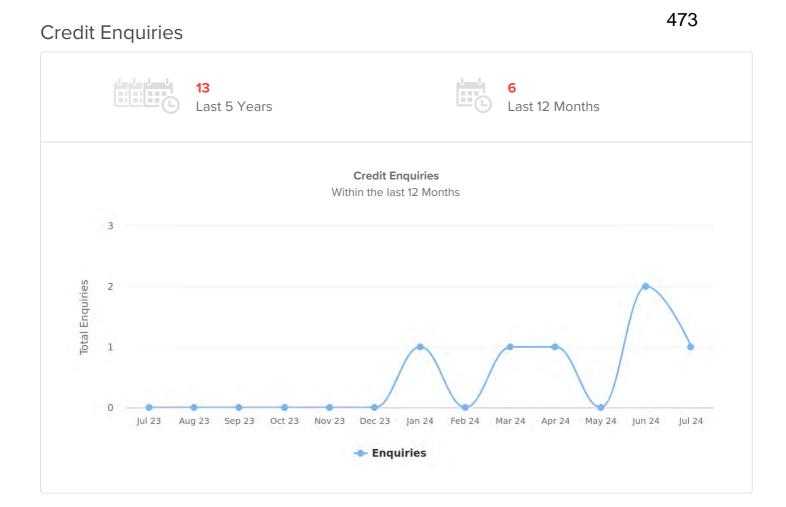
#### What is "probability of default"?

This is the likelihood that an entity will NOT be able to meet their financial commitments in the next 12 months eg: pay an invoice.

Report Generated: 15-07-2024 ASIC Extract: Not Included ASIC Extract Status: ASIC Extract Recommended

RiskScore Rating	Risk Level	Recommendation
A1, A2, A3	Very Low	Very strong credit quality based on behavioural and business demographics. Likelihood of default or insolvency is considered very low. Extend terms within consideration.
B1, B2	Low	Strong credit quality based on behavioural and business demographics. Likelihood of default or insolvency is considered very low. Extend terms within consideration.
B3, C1	Neutral	Lower than average default risk for an Australian business. Business demographics and behaviours indicative of low likelihood of default or insolvency in the short to medium term. Extend terms and monitor ongoing payment behaviour.
C2	Acceptable	Average default risk for an Australian business. Standard underwriting criteria and due diligence recommended prior to extending credit. Extend terms, closely monitor ongoing payment behaviour.
C3	Potential Risk	Behaviours and business demographics may indicate increased risk for some businesses in this group. Assessment of the entity's financial position and cashflow is recommended prior to extending material unsecured credit.
D1, D2, D3	High	Risk of default or insolvency is significantly higher than the average for Australian businesses. COD trading highly recommended.
E	Impaired	Entity is highly vulnerable to default or insolvency in the short term.
F	Defaulted	One or more creditors has initiated legal proceedings or other significant actions in response to unpaid debt obligations, or the entity is entering or has entered insolvency.

Please note that the rating and recommendation should be used in partnership with your company's internal credit procedures and policies. The rating should not be used as the sole reason in making decision about the entity.



#### Enquiries Ordered by Industry

Industry (ANZSIC Division)	No of Enquiries	
Information Media and Telecommunications (J)	6	
Total Enquiries (within the last 12 months)	6	

#### Enquiries Ordered by Date

Industry (ANZSIC Division)	Date
Information Media and Telecommunications (J)	15-07-2024
Information Media and Telecommunications (J)	21-06-2024
Information Media and Telecommunications (J)	20-06-2024
Information Media and Telecommunications (J)	04-04-2024
Information Media and Telecommunications (J)	15-03-2024
Information Media and Telecommunications (J)	30-01-2024

Credit enquiries provide an indication of the number of times an entity's credit file has been accessed. For credit enquiries performed in the last 12 months, the date of the enquiry and the industry of the business, sole trader or individual performing the credit enquiry is detailed in the graph and table.

# Risk Data



CreditorWatch aggregate data from courts around Australia to provide a summary of court actions against an entity. When available, details of the action include location, case number, state, plaintiff, nature of the claim, action type and dollar amount.

#### **Payment Defaults**

Added	Invoice Due	Submitted By	Amount	Status
		No Payment Defaults Lodge	d	

A default indicates that the debtor has failed to make a payment for goods or services. Payment Defaults are unique to CreditorWatch and can have one of three statuses: outstanding, partial payment or settled.

#### Tax Defaults

Date Added	Date Updated	Submitted By	Status	Amount
	N	o Tax Defaults Lodged		

 A tax default indicates that a business has overdue tax payments and has failed to respond to a notice of disclosure by The Australian Taxation Office (ATO). Tax defaults are only lodged on debts that are over 90 days overdue and are over a value of \$100,000.

Mercantile Enquiries	475			
Enquiry Date	Mercantile Agent			
No Mercantile Enquiries Lodged				
A Mercantile enquiry is an indication that a mercantile agency (or debt collection agency) has conducted an enquiry on this entity for the purpose of debt collection.				



# Status Changes

### ASIC Entity Status Changes

Change Date	ASIC Status
13-08-2019	Registered (Current status)

• The most common ASIC entity statuses are: registered, deregistered, external administration and strike-off action in progress. This section identifies if there have any been changes to the status of the entity's ACN, and the date the changes have occurred.



# **Business Names**

#### **Registered Business Index**

Business Name	Status	Registered Number	Address
UNITED FUNDING SOLUTIONS	Registered	NNI: 641491205 ACN: 609714543 ASIC: 48609714543	Toowong 4066 QLD

#### Registered Business Names

Name	Business Name Type	Source
UNITED FUNDING SOLUTIONS	Business Name	ABR
UNITED FUNDING SOLUTIONS PTY LTD	Main Name	ABR

Business names are derived from two data sources, one of which is basic information provided by ABR. The other comes from the business names extract index which, when available, includes the owner of the business name and registered business address.



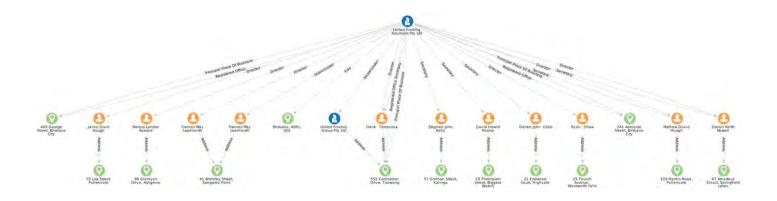
# Appendix

#### Disclaimer

CreditorWatch is committed to ensuring that the information provided is accurate and comprehensive however due to data being received from sources not controlled by CreditorWatch we cannot guarantee that it is complete, verified or free of errors. To the extent permitted by law, CreditorWatch will not be held responsible for any errors or omissions therein concerning the information sourced and published in its publications, websites, API or emails.







InfoTrack shall not be liable to the User in negligence or otherwise in respect of anything done, omitted, modified or done by the User in reliance in whole or in part on the Service including any assistance or demonstration provided to the User by InfoTrack and InfoTrack's liability to the User shall in any event be limited to the amount of the fees charged for the particular service to which such liability relates.



### UNITED LOAN SOLUTIONS PTY LTD

ACN 611 343 572

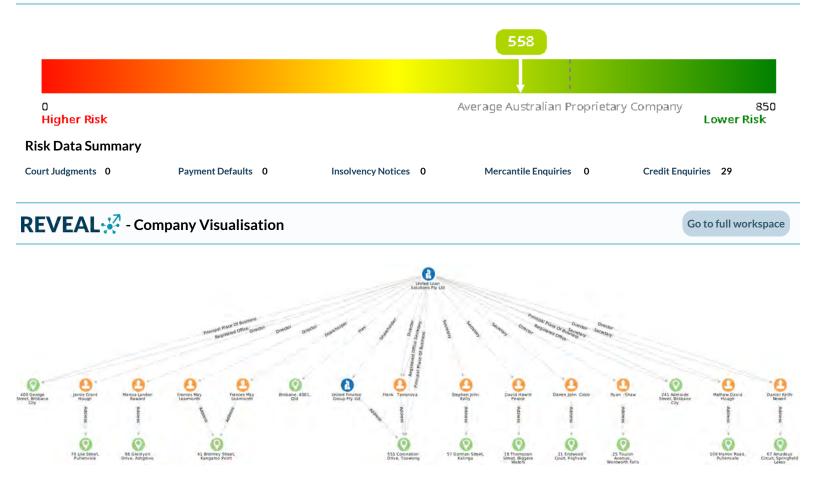


### ASIC EXTRACT SNAPSHOT

### **CURRENT ORGANISATION DETAILS**

Date Extracted	07/07/2024	Start Date	13/08/2019
Date Extracted	07/07/2024	Start Date	13/00/2017
ACN	611 343 572	Name	UNITED LOAN SOLUTIONS PTY LTD
ABN	83 611 343 572	Name Start Date	16/03/2016
Current Name	UNITED LOAN SOLUTIONS PTY LTD	Status	Registered
Registered In	Queensland	Туре	Australian Proprietary Company
<b>Registration Date</b>	16/03/2016	Class	Limited By Shares
Review Date	10/11/2024	Sub Class	Proprietary Company
Company Type	ACN (Australian Company Number)	<b>Disclosing Entity</b>	No
<b>Current Directors</b>	2		
<b>Current Secretaries</b>	1		

Share Structure (Displaying Top 4 Only)			Go to Full ASIC Results	
Class	Class Type	Shares Issued	Amount Paid	
ORD	ORDINARY SHARES	1	\$1.00	
(credite	or)watch - Credit Score (558)		Go to Full Credit	



www.infotrack.com.au 1800 738 524

### ASIC Current & Historical Organisation Extract



#### ASIC Data Extracted 07/07/2024 at 18:26

This extract contains information derived from the AustralianSecurities and Investment Commission's (ASIC) database undersection 1274A of the Corporations Act 2001.Please advise ASIC of any error or omission which you may identify.

No changes to the company information have been detected since last extracted.

### - 611 343 572 UNITED LOAN SOLUTIONS PTY LTD -

ACN (Australian Company Number): ABN: Current Name: Registered in: Registration Date: Review Date: Company Bounded B	611 343 572 83 611 343 572 UNITED LOAN SOLUTIONS PTY LTD Queensland 16/03/2016 10/11/2024	Document No.
- Current Organis	ation Details -	
Name: Name Start Date: Status: Type: Class: Sub Class:	UNITED LOAN SOLUTIONS PTY LTD 16/03/2016 Registered Australian Proprietary Company Limited By Shares Proprietary Company	030603193
- Company Addre - <u>Registered Office</u> Address: Start Date:	SSES - LEVEL 2 555 CORONATION DRIVE TOOWONG QLD 4066 05/04/2018	8E0043285
- Previous Registered	I Office	2E3339593

- I Tevious Registereu		200000000
Address:	'BRISBANE CLUB TOWER' LEVEL 6 241 ADELAIDE STREET BRISBANE CITY QLD 4000	
Start Date:	29/03/2016	
Cease Date:	04/04/2018	

 Previous Registered Office
 2E3306997

 Address:
 LEVEL 21 400 GEORGE STREET BRISBANE CITY QLD 4000

 Start Date:
 16/03/2016

 Cease Date:
 28/03/2016

#### - Principal Place of Business

Address: Start Date:	LEVEL 2 555 CORONATION DRIVE TOOWONG QLD 4066 23/03/2018	
- Previous Principal Pla	ace of Business	2E3339593
Address:	'BRISBANE CLUB TOWER' LEVEL 6 241 ADELAIDE STREET BRISBANE CITY QLD 4000	
Start Date:	16/03/2016	
Cease Date:	22/03/2018	
- <u>Previous Principal Pla</u>	ace of Business	2E3306997
Address:	LEVEL 21 400 GEORGE STREET BRISBANE CITY QLD 4000	
Start Date:	16/03/2016	
Cease Date:	15/03/2016	

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### - Company Officers -

#### Note:

A date or address shown as UNKNOWN has not been updated since ASIC took over the records in 1991. For details, order the appropriate historical state or territory documents, available in microfiche or paper format.

\* Check documents listed under ASIC Documents Received for recent changes.

### **Director**

Name:	FRANK TERRANOVA	9EAB03010
Address:	'(FRANK TERRANOVA)' 555 CORONATION DRIVE TOOWONG QLD 4066	
Birth Details:	08/04/1969 GEELONG VIC	
Appointment Date:	26/06/2024	
Cease Date:	//	

Name:	RYAN SHAW	9EAB03010
Address:	25 TOULON AVENUE WENTWORTH FALLS NSW 2782	
Birth Details:	25/05/1970 BRAINTREE UNITED KINGDOM	
Appointment Date:	26/06/2024	
Cease Date:	11	

### **Previous Director**

Name:	JAMIE GRANT HOUGH	8E0043285
Address:	70 LISK STREET PULLENVALE QLD 4069	
Birth Details:	07/05/1981 WOLLONGONG NSW	
Appointment Date:	23/03/2018	
Cease Date:	26/06/2024	
Name:	MATHEW DAVID HOUGH	7EAB48528
Name: Address:	MATHEW DAVID HOUGH 109 HERRON ROAD PULLENVALE QLD 4069	7EAB48528
		7EAB48528
Address:	109 HERRON ROAD PULLENVALE QLD 4069	7EAB48528

Name: Address: Birth Details: Appointment Date: Cease Date:	DANIEL KEITH NEWELL 67 AMADEUS CIRCUIT SPRINGFIELD LAKES QLD 4300 31/12/1979 ROTORUA NEW ZEALAND 16/03/2016 23/10/2023	2E3339593
Name: Address: Birth Details: Appointment Date: Cease Date:	MARCUS LANDON RAWARD 86 GLENLYON DRIVE ASHGROVE QLD 4060 14/08/1972 BRISBANE QLD 23/03/2018 05/07/2018	8E0043285
Name: Address: Birth Details: Appointment Date:	FRANCES MAY LEARMONTH 41 BROMLEY STREET KANGAROO POINT QLD 4169 27/11/1991 ROCKHAMPTON QLD 16/03/2016	2E3306997

### **Secretary**

Cease Date:

17/03/2016

Name:	FRANK TERRANOVA	7EBN24683
Address:	'(FRANK TERRANOVA)' 555 CORONATION DRIVE TOOWONG QLD 4066	
Birth Details:	08/04/1969 GEELONG VIC	
Appointment Date:	28/10/2021	
Cease Date:	//	

### **Previous Secretary**

Name: Address: Birth Details: Appointment Date: Cease Date:	STEPHEN JOHN KELLY 57 GORMAN STREET KALINGA QLD 4030 21/06/1966 BRISBANE QLD 05/10/2022 21/11/2023	7EBX07077
Name: Address: Birth Details: Appointment Date: Cease Date:	DAVID HEWITT PEARCE 18 THOMPSON STREET BIGGERA WATERS QLD 4216 22/03/1977 WARWICKSHIRE UNITED KINGDOM 25/03/2020 28/10/2021	7EAV31438
Name: Address: Birth Details:	MATHEW DAVID HOUGH 109 HERRON ROAD PULLENVALE QLD 4069 07/05/1981 WOLLONGONG NSW	7EAM14113

Appointment Date: Cease Date:	31/05/2019 25/03/2020	
Name: Address: Birth Details: Appointment Date: Cease Date:	DARREN JOHN COBB 21 ENDWOOD COURT HIGHVALE QLD 4520 30/03/1968 TAROOM QLD 23/03/2018 31/05/2019	8E0043285
Name: Address: Birth Details: Appointment Date: Cease Date:	DANIEL KEITH NEWELL 67 AMADEUS CIRCUIT SPRINGFIELD LAKES QLD 4300 31/12/1979 ROTORUA NEW ZEALAND 16/03/2016 23/03/2018	2E3339593

#### - Share Structure -

#### **Current**

Class:	ORDINARY SHARES	2E3339593
Number of Shares Issued:	1	
Total Amount Paid / Taken to be Paid:	\$1.00	
Total Amount Due and Payable:	\$0.00	

#### **Ceased/Former**

Class:	REDEEMABLE PREFERENCE SHARE	2E3306997
Number of Shares Issued:	1	
Total Amount Paid / Taken to be Paid:	\$1.00	
Total Amount Due and Payable:	\$0.00	

#### Note:

For each class of shares issued by a company, ASIC records the details of the twenty members of the class (based on shareholdings). The details of any other members holding the same number of shares as the twentieth ranked member will also be recorded by ASIC on the database. Where available, historical records show that a member has ceased to be ranked amongst the twenty members. This may, but does not necessarily mean, that they have ceased to be a member of the company.

### - Share/Interest Holding -

- <u>Holding</u> -				
Class:	ORD	Number Held:	1	7EAB48532
Beneficially Owned:	Yes	Fully Paid:	Yes	
- <u>Members</u> -				
Name:	UNITED FINANCE GROUP PTY LTD			
ACN:	115 665 024			
Address:	LEVEL 2 555 CORONATION DRIVE TOOWONG QLD 4066			
Joint Holding:	No			
Abn:	28 115 665 024			

### **Ceased/Former**

- <u>Holding</u> - Class: Beneficially Owned:	REDP Yes	Number Held: Fully Paid:	1 Yes	2E3306997
- <u>Members</u> - Name: Address: Joint Holding:	FRANCES MAY LEARMONTH 41 BROMLEY STREET KANC No	-		

### - External Administration Documents -

There are no external administration documents held for this organisation.

### - Charges -

There are no charges held for this organisation.

#### Notes:

On 30 January 2012, the Personal Property Securities Register (PPS Register) commenced. At that time ASIC transferred all details of current charges to the PPS Registrar. ASIC can only provide details of satisfied charges prior to that date. Details of current charges, or charge satisfied since 30 January 2012 can be found on the PPS Register, www.ppsr.gov.au. InfoTrack may cap documents for on-file searches to 250.

### - Document List -

#### Notes:

\* Documents already listed under Registered Charges are not repeated here.

\* Data from Documents with no Date Processed are not included in this Extract.

\* Documents with '0' pages have not yet been imaged and are not available via DOCIMAGE. Imaging takes approximately 2 weeks from date of lodgement.

\* The document list for a current/historical extract will be limited unless you requested ALL documents for this extract.

\* In certain circumstances documents may be capped at 250.

No. Pages Form Type **Date Received Date Processed Effective Date Document No.** 484 28/06/2024 28/06/2024 3 28/06/2024 9EAB03010 484E Change to Company Details Appointment or Cessation of A Company Officeholder 2 484 30/11/2023 30/11/2023 30/11/2023 7ECM05727 484E Change to Company Details Appointment or Cessation of A Company Officeholder 484 02/11/2023 02/11/2023 2 02/11/2023 7ECK79894 Change to Company Details Appointment or Cessation of A 484E Company Officeholder 29/06/2023 351 19/06/2023 24 19/06/2023 031066952 351 Deed Relating to Class Order 484 05/10/2022 05/10/2022 2 05/10/2022 7EBX07077 484F Change to Company Details Appointment or Cessation of A **Company Officeholder** 484 16/11/2021 16/11/2021 2 16/11/2021 7EBN28713 484E Change to Company Details Appointment or Cessation of A Company Officeholder 484 15/11/2021 15/11/2021 2 15/11/2021 7EBN24683 484E Change to Company Details Appointment or Cessation of A Company Officeholder 484 02/04/2020 2 02/04/2020 02/04/2020 7EAV31438 Change to Company Details Appointment or Cessation of A 484E Company Officeholder 488 12/08/2019 13/08/2019 3 12/08/2019 030603193 488M Application to Change Review Date of a Company or Scheme Synchronise Review Date With Holding Company - No Fee 484 11/06/2019 11/06/2019 7EAM14113 11/06/2019 2 484E Change to Company Details Appointment or Cessation of A Company Officeholder 484 2 23/07/2018 23/07/2018 23/07/2018 7EAC38829 484E Change to Company Details Appointment or Cessation of A Company Officeholder 484 27/06/2018 27/06/2018 2 27/06/2018 7EAB48532 484A2 Change to Company Details Change Member Name or Address

484 27/06/2018 27/06/2018 2 27/06/2018 7EAB48528 484A1 Change to Company Details Change Officeholder Name Or Address

					407
CL02	13/06/2018	13/06/2018	4	13/06/2018	0C2001829
CL02	Copy of Credit Licence				
484	29/03/2018	29/03/2018	4	29/03/2018	8E0043285
484	Change to Company Det	ails			
484B	Change of Registered Ac	ldress			
484C	Change of Principal Plac	e of Business (Address	)		
484E	Appointment or Cessation	n of a Company Officel	nolder		
2601	23/11/2017	12/12/2017	2	08/12/2017	030163832
2601	Notification of Intention to	o Give Financial Assista	ance		
2602	22/11/2017	08/12/2017	9	22/11/2017	030163735
2602A	Notification of Financial A		oval By		
	Company's Own Member	rs			
01.00	04/05/0047	04/05/0047		04/05/0047	000000404
CL02	01/05/2017	01/05/2017	4	01/05/2017	0C0000434
CL02	Copy of Credit Licence				
488	12/12/2016	19/12/2016	4	12/12/2016	029384213
488A	Application to Change Re		nv or Scheme -		
	Syn. With Holding Compa	-	-		
	- ,		.,		
370	22/03/2016	23/03/2016	2	22/03/2016	2E3341020
370	Notification By Officehold	ler of Resignation or Re	etirement		
484	22/03/2016	22/03/2016	4	16/03/2016	2E3339593
484	Change to Company Det	ails			
484B	Change of Registered Ac	ldress			
484C	Change of Principal Plac	e of Business (Address	)		
484E	Appointment or Cessatio	n of a Company Officel	nolder		
4840	Changes to Share Struct	ure			
484G	Notification of Share Issu	e			
484H	Notification of Share Can	cellation - Redeemable	Preferences		
484N	Changes to (Members) S	hare Holdings			
201	16/03/2016	16/03/2016	3	16/03/2016	2E3306997
201C	Application For Registrat			10/00/2010	220000001
2010	, pproduction of registrat		in party		

### - Company Contact Addresses -

### - Contact Address for ASIC use only

Address:	GPO BOX 565 BRISBANE QLD 4001
Start Date:	14/12/2021

#### - Previous Contact Address for ASIC use only

 Address:
 GPO BOX 565 BRISBANE QLD 4001

 Start Date:
 09/05/2016

 Cease Date:
 14/12/2021

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\*\*\* End of Document \*\*\*

# (creditor) watch

Credit Report

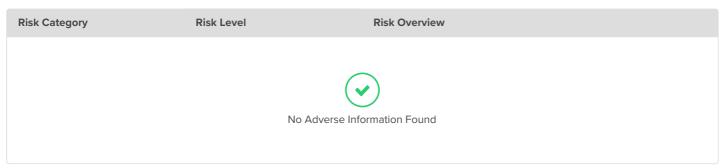
Name	UNITED LOAN SOLUTIONS PTY LTD
ABN	83611343572
ACN	611343572
Document Type	Credit Report
Report Generated	15-07-2024 at 19:25
ASIC Extract	Not Included
ASIC Extract Status	Not Included

Credit Report	<ul> <li>Included</li> </ul>
RiskScore	<ul> <li>Included</li> </ul>
Payment Rating	× Not Included
CW Bankruptcy Check (PIRS)	× Not Included
ASIC Data (On File)	× Not Included
ASIC Current Extract	× Not Included
ASIC Current & Historical	× Not Included
PPSR ACN	× Not Included
PPSR ABN	× Not Included
PPSR Business Name	× Not Included
Append Docs Lodged	✓ Included
Append Business Names	✓ Included
Append Credit Enquiries	✓ Included

### Summary

C2 / 558 Acceptable Risk	29 Credit Enquiries	Registered
No Registered Defaults	No Court Actions	No Mercantile Enquiries
No ASIC Published Notices	No Critical ASIC Documents	Important Cross Directorships Not Available

Adverse





### ABR Data

Main Name	UNITED LOAN SOLUTIONS PTY LTD
ABN	83 611 343 572
Registered Date	16-03-2016
Entity Status	Active
Entity Type	Australian Private Company
GST Status	Registered for GST (from 01-07-2017)
Main Physical Address	QLD 4066 (from 11-06-2019)
ABN Last Updated	26-04-2024

### ASIC Data

Name	UNITED LOAN SOLUTIONS PTY LTD
Registered Office Address	L 2 555 CORONATION DR TOOWONG 4066
ACN	611 343 572
Registered Date	16-03-2016
Next Review Date	10-11-2024
Status	Registered
Company Type	Australian Proprietary Company
Class	Limited By Shares
Subclass	Proprietary Company
Locality	TOOWONG QLD 4066
Regulator	Australian Securities & Investments Commission

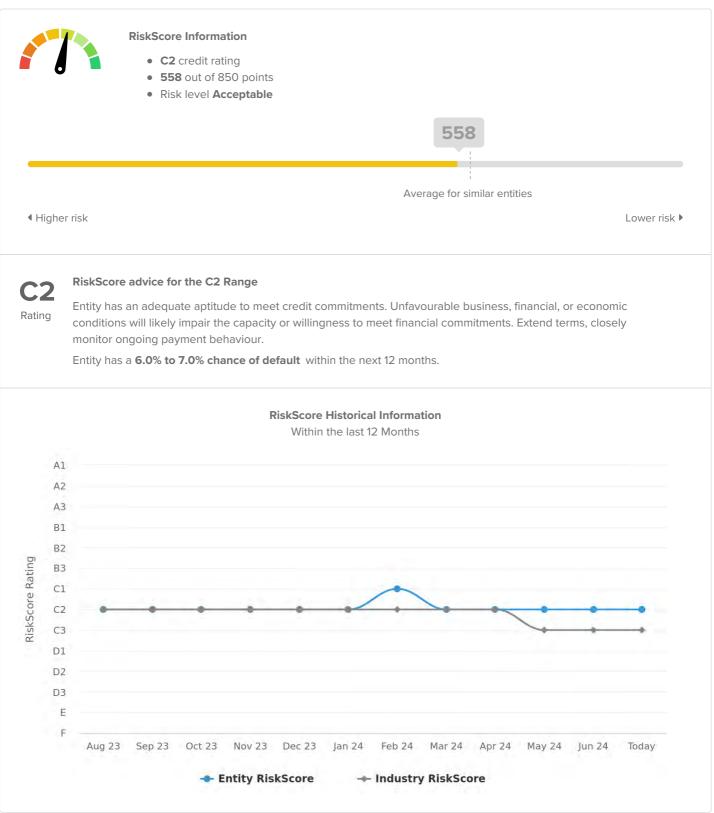
(creditor) watch

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ANZSIC Classification	Financial and Insurance Services Auxiliary Finance and Insurance Services Auxiliary Finance and Investment Services Other Auxiliary Finance and Investment Services
NACE Classification	Administration of financial markets Security and commodity contracts brokerage Other activities auxiliary to financial services, except insurance and pension funding Other activities auxiliary to insurance and pension funding Fund management activities



### RiskScore



 The CreditorWatch RiskScore is the most advanced algorithm in the market and is designed to ensure you make the right decision. The RiskScore has been developed using the latest machine learning techniques in combination with CreditorWatch's extensive data. The CreditorWatch RiskScore should be used in partnership with your internal credit procedures and policies.

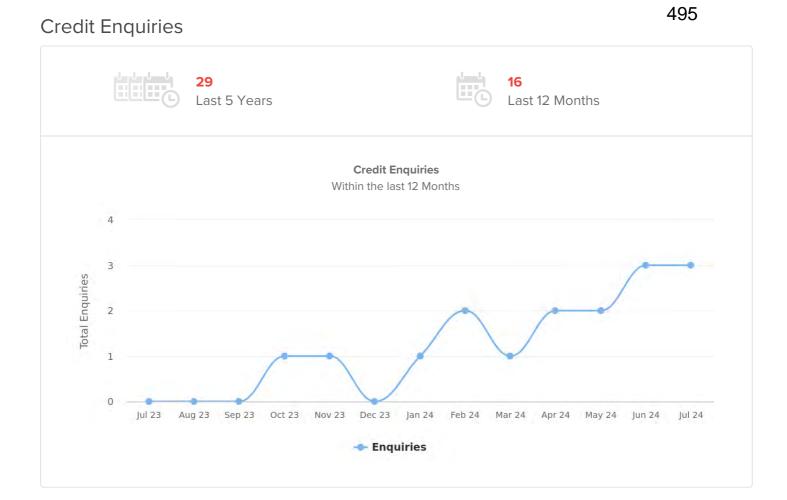
#### What is "probability of default"?

This is the likelihood that an entity will NOT be able to meet their financial commitments in the next 12 months eg: pay an invoice.

Report Generated: 15-07-2024 ASIC Extract: Not Included ASIC Extract Status: ASIC Extract Recommended

RiskScore Rating	Risk Level	Recommendation
A1, A2, A3	Very Low	Very strong credit quality based on behavioural and business demographics. Likelihood of default or insolvency is considered very low. Extend terms within consideration.
B1, B2	Low	Strong credit quality based on behavioural and business demographics. Likelihood of default or insolvency is considered very low. Extend terms within consideration.
B3, C1	Neutral	Lower than average default risk for an Australian business. Business demographics and behaviours indicative of low likelihood of default or insolvency in the short to medium term. Extend terms and monitor ongoing payment behaviour.
C2	Acceptable	Average default risk for an Australian business. Standard underwriting criteria and due diligence recommended prior to extending credit. Extend terms, closely monitor ongoing payment behaviour.
C3	Potential Risk	Behaviours and business demographics may indicate increased risk for some businesses in this group. Assessment of the entity's financial position and cashflow is recommended prior to extending material unsecured credit.
D1, D2, D3	High	Risk of default or insolvency is significantly higher than the average for Australian businesses. COD trading highly recommended.
E	Impaired	Entity is highly vulnerable to default or insolvency in the short term.
F	Defaulted	One or more creditors has initiated legal proceedings or other significant actions in response to unpaid debt obligations, or the entity is entering or has entered insolvency.

Please note that the rating and recommendation should be used in partnership with your company's internal credit procedures and policies. The rating should not be used as the sole reason in making decision about the entity.



### Enquiries Ordered by Industry

Industry (ANZSIC Division)	No of Enquiries
Information Media and Telecommunications (J)	11
Financial and Insurance Services (K)	4
Wholesale Trade (F)	1
Total Enquiries (within the last 12 months)	16

### Enquiries Ordered by Date

Industry (ANZSIC Division)	Date
Information Media and Telecommunications (J)	15-07-2024
Information Media and Telecommunications (J)	13-07-2024
Information Media and Telecommunications (J)	07-07-2024
Financial and Insurance Services (K)	24-06-2024
Information Media and Telecommunications (J)	21-06-2024
Information Media and Telecommunications (J)	20-06-2024
Information Media and Telecommunications (J)	09-05-2024
Information Media and Telecommunications (J)	07-05-2024
Wholesale Trade (F)	17-04-2024
Information Media and Telecommunications (J)	04-04-2024
Information Media and Telecommunications (J)	15-03-2024
Information Media and Telecommunications (J)	21-02-2024
Financial and Insurance Services (K)	07-02-2024
Information Media and Telecommunications (J)	29-01-2024
Financial and Insurance Services (K)	22-11-2023
Financial and Insurance Services (K)	02-10-2023

Credit enquiries provide an indication of the number of times an entity's credit file has been accessed. For credit enquiries performed in the last 12 months, the date of the enquiry and the industry of the business, sole trader or individual performing the credit enquiry is detailed in the graph and table.

### **Risk Data**

Court Details	Plaintiff	Action	Nature of the Claim	Amount
		<ul> <li>✓</li> </ul>	)	
		No Court A	ctions	

CreditorWatch aggregate data from courts around Australia to provide a summary of court actions against an entity. When available, details of the action include location, case number, state, plaintiff, nature of the claim, action type and dollar amount.

### **Payment Defaults**

Added	Invoice Due	Submitted By	Amo	ount	Status
		No Payment Defaults Lodg	ied		

A default indicates that the debtor has failed to make a payment for goods or services. Payment Defaults are unique to CreditorWatch and can have one of three statuses: outstanding, partial payment or settled.

### Tax Defaults

Date Added	Date Updated	Submitted By	Status	Amount
		$\checkmark$		
	N	o Tax Defaults Lodged		

 A tax default indicates that a business has overdue tax payments and has failed to respond to a notice of disclosure by The Australian Taxation Office (ATO). Tax defaults are only lodged on debts that are over 90 days overdue and are over a value of \$100,000.

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Mercantile Enquiries		
Enquiry Date	Mercantile Agent	
No	o Mercantile Enquiries Lodged	
A Mercantile enquiry is an indication that a mercantile purpose of debt collection.	e agency (or debt collection agency) has conducted an enquiry on this entity for the	



### Status Changes

### ASIC Entity Status Changes

Change Date	ASIC Status
13-08-2019	Registered (Current status)

• The most common ASIC entity statuses are: registered, deregistered, external administration and strike-off action in progress. This section identifies if there have any been changes to the status of the entity's ACN, and the date the changes have occurred.



### **Business Names**

### Registered Business Index

Business Name	Status	Registered Number	Address
Gedda Money	Registered	NNI: 658901369 ACN: 611343572 ASIC: 83611343572	Toowong 4066 QLD
Gedda	Registered	NNI: 658901494 ACN: 611343572 ASIC: 83611343572	Toowong 4066 QLD

### **Registered Business Names**

Name	Business Name Type	Source
Gedda	Business Name	ABR
Gedda Money	Business Name	ABR
LoanU	Business Name	ABR
UNITED LOAN SOLUTIONS PTY LTD	Main Name	ABR

Business names are derived from two data sources, one of which is basic information provided by ABR. The other comes from the business names extract index which, when available, includes the owner of the business name and registered business address.



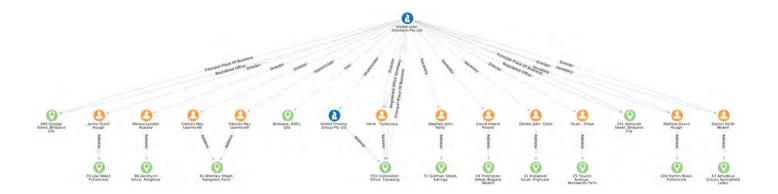
### Appendix

### Disclaimer

CreditorWatch is committed to ensuring that the information provided is accurate and comprehensive however due to data being received from sources not controlled by CreditorWatch we cannot guarantee that it is complete, verified or free of errors. To the extent permitted by law, CreditorWatch will not be held responsible for any errors or omissions therein concerning the information sourced and published in its publications, websites, API or emails.











# Company Extract ARL (NZ) LIMITED 4454178 NZBN: 9429030211926

Entity Type: Incorporated: Current Status: Constitution Filed: Annual Return Filing Month: FRA Reporting Month:

Ultimate holding company: Type of entity: Registration number / ID: Country of registration: Registered office address: NZ Limited Company 22 May 2013 Registered Yes August June

PF Group Holdings Pty Ltd Company ACN 622 776 765 Australia PF Australia Pty Ltd, Brisbane Club Tower, Level 9 Suite 1, 241 Adelaide Street, Brisbane, 4000, AU

### **Company Addresses**

### **Registered Office**

Gilligan Sheppard Limited, 4th Floor, Smith & Caughey Building, 253 Queen Street, Auckland, 1010, NZ

### Address for Service

Gilligan Sheppard Limited, 4th Floor, Smith & Caughey Building, 253 Queen Street, Auckland, 1010, NZ

### Directors

HOUGH, Jamie Grant 70 Lisk Street, Pullenvale Queensland, 4069, AU

### Australian company directorship

Director of an Australian company:

### Australian company details

ACN: Company name: Registered office address: Yes

### 622776765

PF GROUP HOLDINGS PTY LTD

Merrotts Chartered Accountants, Level 6, 241 Adelaide Street, Brisbane Queensland, 4000, AU



# Company Extract ARL (NZ) LIMITED 4454178 NZBN: 9429030211926

HOUGH, Mathew David 109 Herron Road, Pullenvale, Queensland, 4069, AU

### Australian company directorship

Director of an Australian company:

### Australian company details ACN: Company name: Registered office address:

606610388 PF AUSTRALIA PTY LTD Merrots, Brisbane Club Tower, Level 6, 241 Adelaide Street, Brisbane, Queensland, 4000, AU

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### Shareholdings

Total Number of Shares:

1,000

Extensive Shareholdings:

No

Yes

1,000

103234653 ARL Collect Pty Ltd 15 William Street, Level 6, Melbourne, Victoria, 3000, AU

For further details relating to this company, check https://app.companiesoffice.govt.nz/co/4454178 Extract generated 15 July 2024 06:33 PM NZST



# Company Extract CREDIBOT NZ LIMITED 6938554 NZBN: 9429046914248

Entity Type: Incorporated: Current Status: Constitution Filed: Annual Return Filing Month: FRA Reporting Month:

Ultimate holding company: Type of entity: Registration number / ID: Country of registration: Registered office address: NZ Limited Company 20 Jul 2018 Registered Yes April March

PF Group Holdings Pty Ltd Company 71 622 776 765 Australia

Level 9, Suite 1, Brisbane Club Tower, 241 Adelaide Street, Brisbane Queensland, 4000, AU

### **Company Addresses**

**Registered Office** Gilligan Sheppard Ltd, 253 Queen Street, Auckland Central, Auckland, 1010, NZ

Address for Service Gilligan Sheppard Ltd, 253 Queen Street, Auckland Central, Auckland, 1010, NZ

### Directors

HOUGH, Jamie Grant 70 Lisk Street, Pullenvale Queensland, 4069, AU

Australian company directorship

Director of an Australian company:

Australian company details

ACN: Company name: Registered office address: Yes

622776765

PF GROUP HOLDINGS PTY LTD

Merrotts Chartered Accountants, Level 4, Brisbane Club Tower, 241 Adelaide Street, Brisbane Queensland, 4000, AU



# Company Extract CREDIBOT NZ LIMITED 6938554 NZBN: 9429046914248

HOUGH, Mathew David 109 Herron Road, Pullenvale Queensland, 4069, AU

Australian company directorship Director of an Australian company:

Australian company details ACN: Company name: Registered office address:

622776765 PF GROUP HOLDINGS PTY LTD Merrotts Chartered Accountants, Level 6, Brisbane Club Tower, 241 Adelaide Street, Brisbane Queensland, 4000, AU

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### Shareholdings

2

Total Number of Shares:

Extensive Shareholdings:

142466322 CrediBot Pty Ltd 555 Coronation Drive, Toowong Queensland, 4066, AU

2

No

Yes

For further details relating to this company, check https://app.companiesoffice.govt.nz/co/6938554 Extract generated 15 July 2024 06:31 PM NZST



# Company Extract PANTHERA FINANCE NZ LIMITED 6140811 NZBN: 9429043391561

Entity Type: Incorporated: Current Status: Constitution Filed: Annual Return Filing Month: FRA Reporting Month:

Ultimate holding company: Type of entity: Registration number / ID: Country of registration: Registered office address: NZ Limited Company 25 Oct 2016 Registered Yes November March

PF Group Holdings Pty Ltd Company

71622776765

Australia

Merrotts Chartered Accountants, Level 9, Suite 1, Brisbane Club Tower, 241 Adelaide Street, Brisbane Queensland, 4000, AU

### **Company Addresses**

### **Registered Office**

Gilligan Sheppard Ltd, 4th Floor, Smith & Caughey Building, 253 Queen Street, Auckland, 1010, NZ

### **Address for Service**

Gilligan Sheppard Ltd, 4th Floor, Smith & Caughey Building, 253 Queen Street, Auckland, 1010, NZ

### Directors

HOUGH, Jamie Grant 70 Lisk Street, Pullenvale, 4069, AU

Australian company directorship Director of an Australian company:

Australian company details ACN: Company name: Registered office address: Yes

606610388 PF AUSTRALIA PTY LTD Merrotts, Brisbane Club Tower, Level 6, 241 Adelaide Street, Brisbane, 4000, AU



# Company Extract PANTHERA FINANCE NZ LIMITED 6140811 NZBN: 9429043391561

HOUGH, Mathew David 109 Herron Road, Pullenvale, 4069, AU

Australian company directorship Director of an Australian company:

Australian company details ACN: Company name: Registered office address:

606610388 PF AUSTRALIA PTY LTD Merrotts, Brisbane Club Tower, Level 6, 241 Adelaide Street, Brisbane, 4000, AU

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### Shareholdings

Total Number of Shares:

Extensive Shareholdings:

No

2

Yes

2

86 606 610 388 PF Australia Pty Ltd 555 Coronation Drive, Toowong Dc, Brisbane, 4066, AU

For further details relating to this company, check https://app.companiesoffice.govt.nz/co/6140811 Extract generated 15 July 2024 06:32 PM NZST Corporations Act 2001 (Cth) (the Act)

PF Group Holdings Pty Ltd ACN 622 776 765 PF Management Holdings Pty Ltd ACN 622 782 512 (the Companies)

# Consent to act as administrators pursuant to Part 5.3A

We, Adam Colley, Derrick Vickers, Andrew Scott and Stephen Longley of PricewaterhouseCoopers, One International Towers Sydney, Watermans Quay, Barangaroo 2000, consent to act, if appointed pursuant to section 436A or section 436C of the Act, as joint and several administrators of the Companies.

To the best of our knowledge, we are not disqualified from acting as voluntary administrators by reason of the provisions of Part 5.3A of the Act.

Dated: 24 June 2024

.....

Adam Colley

.....

.....

**Derrick Vickers** 

Andrew Scott

Stephen Longley

Quay Quarter Tower 50 Bridge Street, Sydney NSW 2000, Australia GPO Box 9925, Sydney NSW 2001, Australia Tel +61 2 9210 6500 Fax +61 2 9210 6611 www.corrs.com.au



Sydney Melbourne Brisbane Perth Port Moresby

Global Loan Agency Services Australia Specialist Activities Pty Limited ACN 635 992 308

Adam Colley, Derrick Vickers, Andrew Scott and Stephen Longley

# Deed of Appointment of Voluntary Administrators – Panthera Finance

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**Date** 26 June 2024 **at** 

6:21 **am/pm** 

## Parties

Adam Colley, Derrick Vickers, Andrew Scott and Stephen Longley of PricewaterhouseCoopers, One International Towers Sydney, Watermans Quay, Barangaroo 2000 (Administrators)

**Global Loan Agency Services Australia Specialist Activities Pty Limited** ACN 635 992 308 of Level 23, Governor Phillip Tower, 1 Farrer Place, Sydney, NSW 2000 (Secured Creditor)

## Agreed terms

### 1 Definitions

In this document these terms have the following meanings:

Act	Corporations Act 2001 (Cth).		
Company	Each of:		
	(a) PF Group Holdings Pty Ltd ACN 622 776 765; and		
	(b) PF Management Holdings Pty Ltd ACN 622 782 512.		
Consent to Act	Consent to act as administrators of each Company dated on or about the date of this document and signed by each of the Administrators.		
General Security Deed	The document titled "General Security Deed" dated on or around 13 October 2022 between, among others, the Companies and the Secured Creditor.		
PPS Security Interest	The security interests registered on the Personal Property Securities Register in respect of the relevant Company by the Secured Creditor bearing the registration numbers 202210140016431, 202210140016533, 202210140017459 and 202210140017557.		
Security	The General Security Deed and the PPS Security Interests created and registered pursuant to it.		
Security Trust	The trust established under clause 2.1 of the Security Trust Deed and known as the Panthera Security Trust.		
Security Trust Deed	The document titled "Security Trust Deed" dated 4 October 2022, between, among others, each Company and the Secured Creditor.		

### 2 Appointment

- (a) The Secured Creditor confirms, and represents and warrants for the benefit of the Administrators that:
  - (i) it is the registered holder of the Security;
  - (ii) as at the date and time of execution of this document, an Event of Default (under and as defined in the General Security Deed) has occurred and is continuing and accordingly the Security has become, and is currently, enforceable; and
  - (iii) under the Security each Company has granted a security interest in the whole, or substantially the whole, of its property.
- (b) The Secured Creditor, being a person entitled to enforce the Security, by this document appoints the Administrators jointly and severally as administrators of each Company pursuant to section 436C(1) of the Act (Appointment).
- (c) The Administrators agree to accept the Appointment and release the Consent to Act from escrow to the Secured Creditor as from the time recorded below.

### 3 Liability of the Secured Creditor

- (a) The Secured Creditor enters into and performs this document only as the trustee of the Security Trust, except where expressly stated otherwise. This applies also in respect of any past and future conduct (including omissions) relating to this agreement or those transactions.
- (b) Under and in connection with this document:
  - the Secured Creditor's liability (including for negligence) to the Administrators is limited to the extent it can be satisfied out of the Security Trust assets. The Secured Party need not pay any such liability out of other assets;
  - (ii) an Administrator may only do the following with respect to the Secured Creditor (but any resulting liability remains subject to the limitations in this Clause):
    - (A) participate in, and otherwise benefit from, any winding up of the Secured Creditor or any form of insolvency administration of the Secured Creditor but only with respect to Security Trust assets;
    - (B) exercise rights and remedies with respect to Security Trust assets, including set-off;
    - (C) exercise contractual rights; and

(D) bring any proceedings against the Secured Creditor seeking relief or orders that are not inconsistent with the limitations in this clause,

and may not:

- (E) bring other proceedings against the Secured Creditor;
- (F) take any steps to have the Secured Creditor wound up or placed in any form of insolvency administration or to have a receiver or receiver and manager appointed; or
- (G) seek by any means (including set-off) to have a liability of the Secured Creditor to an Administrator (including for negligence) satisfied out of any assets of the Secured Creditor other than Security Trust assets.
- (c) Clauses 3(a) and 3(b) apply despite any other provision in this document but do not apply with respect to any liability of the Secured Creditor to an Administrator (including for negligence):
  - to the extent that the Secured Creditor has no right or power to have Security Trust assets applied towards satisfaction of that liability, or its right or power to do so is subject to a deduction, reduction, limit or requirement to make good, in either case because the Secured Creditor's behaviour was beyond power or improper in relation to the Security Trust; or
  - under any provision which expressly binds the Secured Creditor other than as trustee of the Security Trust (whether or not it also binds it as trustee of the Security Trust).
- (d) The limitation in clause 3(b)(i) is to be disregarded for the purposes (but only for the purposes) of the rights and remedies described in clause (b)(ii), and interpreting this document, including determining the following:
  - (i) whether amounts are to be regarded as payable (and for this purpose damages or other amounts will be regarded as a payable if they would have been owed had a suit or action barred under clause (b)(ii) been brought);
  - (ii) the calculation of amounts owing; or
  - (iii) whether a breach or default has occurred,

but any resulting liability will be subject to the limitations in this clause.

### 4 General

### 4.1 Governing law and jurisdiction

(a) This document is governed by and is to be construed in accordance with the laws applicable in New South Wales.

(b) Each party irrevocably and unconditionally submits to the non-exclusive jurisdiction of the courts exercising jurisdiction New South Wales and any courts which have jurisdiction to hear appeals from any of those courts and waives any right to object to any proceedings being brought in those courts.

## 4.2 Severability

If any part of this document shall be held to be void, that part shall be severed without effect to the rest of this document.

#### 4.3 Counterparts

- (a) This document may be signed in counterpart and shall take effect when the last party executes it.
- (b) If this document is signed in counterparts then each is deemed an original and together they constitute one document.

#### 4.4 Construction

Unless expressed to the contrary, in this document:

- (a) words in the singular include the plural and vice versa;
- (b) any gender includes the other genders;
- (c) if a word or phrase is defined its other grammatical forms have corresponding meanings;
- (d) 'includes' means includes without limitation;
- (e) no rule of construction will apply to a clause to the disadvantage of a party merely because that party put forward the clause or would otherwise benefit from it;
- (f) a reference to:
  - a person includes a partnership, joint venture, unincorporated association, corporation and a government or statutory body or authority;
  - (ii) a person includes the person's legal personal representatives, successors, assigns and persons substituted by novation;
  - (iii) any legislation includes subordinate legislation under it and includes that legislation and subordinate legislation as modified or replaced;
  - (iv) an obligation includes a warranty or representation and a reference to a failure to comply with an obligation includes a breach of warranty or representation;

#### 4.5 Headings

Headings do not affect the interpretation of this document.

This document is a deed. Factors which might suggest otherwise are to be disregarded.

# 4.7 Notice

Upon its delivery to a Company, this document constitutes notice to the Company of the appointment of Administrators under section 436C of the Act.

# Execution

igned by: Lley 1818EGD498

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Signed sealed and delivered by Andrew Scott in the presence of:

DocuSigned by: Ø C .

Witness

Belinda Duff

Name of Witness (print)

DocuSigned by:

andrew Scott

-91490CA7BE4B4A4

Corrs Chambers Westgarth

Signed sealed and delivered by Derrick Vickers in the presence of: DocuSigned by: 222B5T995227E466 Witness Melissa Humann Name of Witness (print)	)	 Durrick 20428488	ed by: 5131479
Signed sealed and delivered by <b>Stephen Longley</b> in the presence of: DocuSigned by: 22B51995227E466 Witness Melissa Humann	) )	 F.1£9955E	ed by: 7 1E274AG

Name of Witness (print)

#### **Secured Creditor**

Signed sealed and delivered by Global Loan Agency Services Australia Specialist Activities Pty Limited ACN 635 992 308 as trustee of the Panthera Security Trust by its attorney under power of attorney dated 2 February 2022 who states that no notice of revocation of the power of attorney has been received in the presence of:

)

)

Tony Devolo (Jun 25, 2024 11:22 GMT+10) Signature of witness

Tony Di Paolo

Name of Witness

Taylor Zhao (Jun 25, 2024 11:20 GMT+10) Signature of authorised signatory

# Taylor Zhao

Name of authorised signatory

#### LEGAL COUNSEL

Position of authorised signatory

# DEED OF IRREVOCABLE CONSENT OF ADMINISTRATOR

- We, Adam Colley, Derrick Vickers, Andrew Scott and Stephen Longley of PricewaterhouseCoopers, One International Towers Sydney, Watermans Quay, Barangaroo 2000, the duly appointed joint and several administrators (Administrators) of PF Group Holdings Pty Ltd ACN 622 776 765 and PF Management Holdings Pty Ltd ACN 622 782 512 (both Administrators Appointed) (each, a Company) hereby irrevocably grant our consent, pursuant to section 440B(2)(a) of the Corporations Act 2001 (Cth) (Act) to:
  - (a) Global Loan Agency Services Australia Specialist Activities Pty Limited (ACN 635 992 308) (the Secured Party) enforcing any security interest granted by a Company in respect of which it is the secured party including, but not limited to security interests granted in connection with, and to secure amounts owing under, the loan note subscription agreement dated 2 October 2022 as amended by way First Amendment Deed LNSA dated 3 April 2024 (Securities), over any or all of the property of each Company;
  - (b) any receiver, receiver and manager or controller (each as defined in section 9 of the Act) appointed by the Secured Party taking such action in relation to each Company or any or all of the assets of each Company, provided that such action is duly authorised under the relevant Securities, the instrument of appointment or the Act; and
  - (c) the Secured Party and any receiver, receiver and manager or controller (each as defined in section 9 of the Act) appointed by it, entering into, on behalf of each Company, a transaction or dealing affecting property of each Company, provided that such conduct is duly authorised under the relevant Security, the instrument of appointment or the Act,

at any time during the period of the administration of each Company, notwithstanding the expiration of the decision period as defined in section 9 of the Act.

- 2. Pursuant to the Administrators' rights to recover payment of, or be indemnified for their remuneration, expenses and liabilities incurred by them in the course of their conduct of the administration of each Company (and subject to the Secured Party's rights under the Securities), the Administrators are entitled to:
  - (a) an indemnity from the assets of each Company pursuant to section 443D of the Act;
  - (b) a lien over the assets of each Company pursuant to section 443E of the Act; and
  - (c) a further lien over the assets of each Company in accordance with the operation of principles of equity,

and nothing in this document affects or prejudices such rights, indemnities or liens.

- 3. The consent set out in this document is given without any admissions by each Company or the Administrators as to the validity or enforceability of the Securities.
- 4. If the Secured Party enforces a Security during the administration of the Companies, the Secured Party will provide to the Administrators such information about the property the

5. This document may be signed in counterpart and shall take effect when the last party executes it. If this document is signed in counterpart then each is deemed an original and together they constitute one document.

Date: 26 June 2024

#### **EXECUTION**

#### Administrators

**Signed, sealed and delivered** as a deed poll by **Adam Colley** in his capacity as joint and several administrator of PF Group Holdings Pty Ltd ACN 622 776 765 and PF Management Holdings Pty Ltd ACN 622 782 512 (both administrators appointed) in the presence of:

DocuSigned by: aduar

Signature of witness 51995227E466...

Adam Colley

d by:

Administrator

Melissa Humann

Print Name

**Signed, sealed and delivered** as a deed poll by **Andrew Scott** in his capacity as joint and several administrator of PF Group Holdings Pty Ltd ACN 622 776 765 and PF Management Holdings Pty Ltd ACN 622 782 512 (both administrators appointed) in the presence of:

DocuSigned by: 

Signature of witness

—DocuSigned by: ANAVEN SCOH

Andrew Scott

Administrator

Belinda Duff

Print Name

poll by **Stephen Longley** in his capacity as joint and several administrator of PF Group Holdings Pty Ltd ACN 622 776 765 and PF Management Holdings Pty Ltd ACN 622 782 512 (both administrators appointed) in the presence of:

DocuSigned by: Vanoin

Signature of witness

DocuSigned by:

F169955E1E274AC

Ring

DocuSigned by:

Stephen Longley Administrator

Melissa Humann

Print Name

**Secured Creditor** 

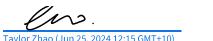
Signed sealed and delivered by Global Loan Agency Services Australia Specialist Activities Pty Limited ACN 635 992 308 as trustee of the Panthera Security Trust by its attorney under power of attorney dated 2 February 2022 who states that no notice of revocation of the power of attorney has been received in the presence of:

)

)

Tony Devolo (Jun 25, 2024 12:17 GMT+10) Signature of witness

Tony Di Paolo Name of Witness



Taylor Zhao (Jun 25, 2024 12:15 GMT+10) Signature of authorised signatory

Taylor Zhao

LEGAL COUNSEL Position of authorised signatory

3461-3035-7550v3

Quay Quarter Tower 50 Bridge Street, Sydney NSW 2000, Australia GPO Box 9925, Sydney NSW 2001, Australia Tel +61 2 9210 6500 Fax +61 2 9210 6611 www.corrs.com.au



Sydney Melbourne Brisbane Perth Port Moresby

**BSI PF Lender LP** 

Global Loan Agency Services Australia Specialist Activities Pty Limited ACN 635 992 308

Adam Colley, Derrick Vickers, Andrew Scott and Stephen Longley

# Funding Deed -Panthera Finance

Date 26 June 2024

# Parties

**Global Loan Agency Services Australia Specialist Activities Pty Limited** ACN 635 992 308 of Level 23, Governor Phillip Tower, 1 Farrer Place, Sydney, NSW 2000 (Secured Creditor)

**BSI PF Lender LP** of 181 Bay Street, Suite Ep 100, Toronto, Ontario, Canada, M5J 2T3 (**Brookfield**)

Adam Colley, Derrick Vickers, Andrew Scott and Stephen Longley of PricewaterhouseCoopers, One International Towers Sydney, Watermans Quay, Barangaroo 2000 (Administrators)

# Background

- A The Obligors, including the Companies, are indebted to Brookfield and the Secured Creditor under the LNSA and such indebtedness is secured by the Transaction Security granted to the Secured Creditor as security trustee of the Security Trust.
- B Under the Deed of Appointment and pursuant to section 436C of the Act, the Secured Creditor appointed the Administrators as administrators to the Companies.
- C The Secured Creditor, Brookfield and the Administrators have agreed to provide for the payment of the Administrators' Costs and Expenses on the terms set forth in this document.

# Agreed terms

# 1 Definitions

Terms not otherwise defined in this document have the same meaning as in the Deed of Appointment.

In this documents these terms have the following meanings:

**Business Day** A day on which banks are open for business in Sydney, other than a Saturday, Sunday or public holiday.

Companies	Each	of:	
	(a)	PF Group Holdings Pty Ltd ACN 622 776 765 (Administrators appointed); and	
	(b)	PF Management Holdings Pty Ltd ACN 622 782 512 (Administrators appointed).	
Costs and Expenses	(a)	Remuneration and Professional Expenses, up to an aggregate amount of \$3,000,000 or such higher amount as agreed by the Secured Creditor in writing; and	
	(b)	all Other Liabilities.	
Deed of Appointment	Pant docu	Deed of Appointment of Voluntary Administrators – hera Finance dated on or about the date of this iment between the Secured Creditor and the inistrators.	
LNSA	The Loan Note Subscription Agreement dated 4 October 2022 between, amongst others, the Secured Creditor, Brookfield and the Companies, as amended by the First Amendment Deed – LNSA dated 3 April 2024.		
Obligors	Has	the same meaning as in the LNSA.	
Other Liabilities	or in with	amount which the Administrators are entitled to be paid demnified for under the applicable law in connection their appointment as the Companies' administrators, ept for Remuneration and Professional Expenses.	
Recovery	Oblig Secu	receipt or recovery of any amount in cash from the gors on account of amounts secured by the Transaction urity by or on account of the Secured Creditor or kfield.	
	Adm profe inclu any conr	uneration or internal disbursements of the inistrators or their firm, or liabilities in respect of essional advisors engaged by the Administrators, ding their legal advisors (together, <b>Professionals</b> ) and disbursements or expenses of the Professionals, in nection with their appointment as the Companies' inistrators.	
Subsidiary	Has	the meaning given in section 46 of the Act.	
Transaction Security	Has	the same meaning as in the LNSA.	

# 2 Costs and Expenses Coverage

# 2.1 Secured Creditor Recovery

- (a) Subject to **clauses 2.1(b)** and **(c)** and **3**, the Secured Creditor agrees to pay or reimburse the Costs and Expenses to the Administrators.
- (b) If the Secured Creditor makes a Recovery, it agrees to pay from such Recovery, in discharge of its obligations under clause 2.1(a) and as a liability of the Secured Creditor pursuant to clause 13.3(a)(i) of the Security Trust Deed, the Costs and Expenses to the Administrators. Any payment required to be made under this clause must be paid by the Secured Creditor to the Administrators (or as they direct) promptly, and in any event within three Business Days of receipt of such Recovery to the bank account notified by the Administrators without set-off, counterclaim or deduction.
- (c) The Secured Creditor's liability to the Administrators under this clause shall not exceed the actual amount of all Recoveries.

# 2.2 Deed of Company Arrangement and other compromise arrangements

- (a) Each of the Secured Creditor and Brookfield agrees that it will only propose, or vote in favour of, implement or otherwise support or facilitate the implementation of a deed of company arrangement (DOCA) for the Companies, or a scheme of arrangement for the Companies and/or any one or more of the Companies' Subsidiaries (Scheme) (or any other restructuring, recapitalisation or compromise arrangement involving the Companies and/or any one or more of the Companies' Subsidiaries or any other transaction involving the sale or transfer of the shares in one or both of the Companies to Brookfield or a sale or transfer of the assets of the Companies and/or any one or more of the Companies' Subsidiaries to Brookfield (a Restructuring Transaction) if such DOCA, Scheme or other Restructuring Transaction provides for:
  - (i) the payment in full of Costs and Expenses under the DOCA, Scheme or Restructuring Transaction (as applicable); or
  - (ii) the application of all assets of the Companies towards payment of the Costs and Expenses.
- (b) This clause 2.2 does not oblige the Secured Creditor or Brookfield to propose or vote in favour of, implement or otherwise support or facilitate the implementation of any DOCA, Scheme or other Restructuring Transaction involving the Companies or any of their Subsidiaries.

# 2.3 Survival of obligations

To avoid doubt, if the Administrators are removed as administrators of one or both of the Companies prior to the end of the administration of the relevant Company (or the Companies) or the Companies go into liquidation, the obligations of the Secured Creditor and Brookfield under this document shall survive and continue.

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# 3 Limitations of liability

# 3.1 Liability of the Secured Creditor

- (a) The Secured Creditor enters into and performs this document only as the trustee of the Security Trust, except where expressly stated otherwise. This applies also in respect of any past and future conduct (including omissions) relating to this agreement or those transactions.
- (b) Under and in connection with this document:
  - the Secured Creditor's liability (including for negligence) to the Administrators is limited to the extent it can be satisfied out of the Security Trust assets. The Secured Party need not pay any such liability out of other assets;
  - (ii) an Administrator may only do the following with respect to the Secured Creditor (but any resulting liability remains subject to the limitations in this clause):
    - (A) participate in, and otherwise benefit from, any winding up of the Secured Creditor or any form of insolvency administration of the Secured Creditor but only with respect to Security Trust assets;
    - (B) exercise rights and remedies with respect to Security Trust assets, including set-off;
    - (C) exercise contractual rights; and
    - (D) bring any proceedings against the Secured Creditor seeking relief or orders that are not inconsistent with the limitations in this clause,

and may not:

- (E) bring other proceedings against the Secured Creditor;
- (F) take any steps to have the Secured Creditor wound up or placed in any form of insolvency administration or to have a receiver or receiver and manager appointed; or
- (G) seek by any means (including set-off) to have a liability of the Secured Creditor to an Administrator (including for negligence) satisfied out of any assets of the Secured Creditor other than Security Trust assets.
- (c) **Clauses 3(a)** and **3(b)** apply despite any other provision in this document but do not apply with respect to any liability of the Secured Creditor to an Administrator (including for negligence):
  - to the extent that the Secured Creditor has no right or power to have Security Trust assets applied towards satisfaction of that liability, or its right or power to do so is subject to a deduction, reduction, limit or requirement to make good, in either case

because the Secured Creditor's behaviour was beyond power or improper in relation to the Security Trust; or

- under any provision which expressly binds the Secured Creditor other than as trustee of the Security Trust (whether or not it also binds it as trustee of the Security Trust).
- (d) The limitation in clause 3(b)(i) is to be disregarded for the purposes (but only for the purposes) of the rights and remedies described in clause (b)(ii), and interpreting this document, including determining the following:
  - whether amounts are to be regarded as payable (and for this purpose damages or other amounts will be regarded as a payable if they would have been owed had a suit or action barred under clause (b)(ii) been brought);
  - (ii) the calculation of amounts owing; or
  - (iii) whether a breach or default has occurred,

but any resulting liability will be subject to the limitations in this clause.

# 3.2 Liability of the Administrators

Each of Brookfield and the Secured Creditor acknowledge that notwithstanding any other provision of this document:

- (a) the Administrators are performing this document to the extent of any obligations they have under it in their capacity as joint and several administrators of the Companies;
- (b) the Administrators are not personally liable for, and do not accept or assume any liability for any Loss or Liability to the Brookfield or the Secured Creditor or any of their respective affiliates, directors, officers, employees, agents, contractors or advisers in respect of this document or the transactions contemplated by it;
- (c) the Administrators:
  - (i) are not liable to make any payment, or satisfy any other obligation, under this document; and
  - (ii) have no liability to any other party,

except to the extent of their right of indemnity out of, and lien over, the assets of the Companies;

- (d) if the extent of the amount for which the Administrators are actually indemnified in respect of any personal liability under or in connection with this document is insufficient to satisfy in full that personal liability, each of Brookfield and the Secured Party:
  - waives its rights and forever releases, and discharges the Administrators from all residual personal liability under or in connection with this document; and

- covenants not to make a Claim or seek to recover any shortfall against the Administrators personally, including by bringing proceedings against the Administrators;
- (e) no Claim may be brought against the Administrators in their personal capacity in respect of, or incidental to, this deed or any document, matter or thing relating to it;
- (f) the Administrators make no representations or warranties in relation to any matter whatsoever in their personal capacity;
- (g) the Administrators make no representation or warranty and assume no responsibility for:
  - the legality, validity, effectiveness, adequacy or enforceability of this document;
  - (ii) the financial condition of the Companies or any other person; or
  - (iii) the accuracy of any statements (whether written or oral) made in connection with this document or any other document;

and any representations and warranties implied by law are excluded to the maximum extent permitted by law;

- (h) the limitations of liability under this **clause 3.2**:
  - (i) will continue notwithstanding the Administrators ceasing to act as administrators of any Company;
  - (ii) will operate as a waiver of any claims in tort and restitution as well as under the law of contract; and
  - (iii) will be in addition to, and not in substitution for, any right of indemnity or relief otherwise available to the Administrators.

# 4 GST

## 4.1 Construction

In this clause 4:

- (a) unless there is a contrary indication, words and expressions which are not defined in this document but which have a defined meaning in the GST Law have the same meaning as in the GST Law;
- (b) GST Law has the same meaning given to that expression in the A New Tax System (Goods and Services Tax) Act 1999 (Cth) or, if that Act does not exist for any reason, means any Act imposing or relating to the imposition or administration of a goods and services tax in Australia and any regulation made under that Act; and
- (c) references to GST payable and input tax credit entitlements include:
  - (i) notional GST payable by, and notional input tax credit entitlements of the Commonwealth, a State or a Territory (including a

government, government body, authority, agency or instrumentality of the Commonwealth, a State or a Territory); and

(ii) GST payable by, and the input tax credit entitlements of, the representative member of a GST group of which the entity is a member.

# 4.2 Consideration GST exclusive

Unless otherwise expressly stated, all consideration, whether monetary or nonmonetary, payable or to be provided under or in connection with this document is exclusive of GST (**GST-exclusive consideration**).

# 4.3 Payment of GST

If GST is payable on any supply made by:

- (a) a party; or
- (b) an entity that is taken under the GST Law to make the supply by reason of the capacity in which a party acts,

(**Supplier**) under or in connection with this document, the recipient of the supply, or the party providing the consideration for the supply, must pay to the Supplier an amount equal to the GST payable on the supply.

# 4.4 Timing of GST payment

The amount referred to in **clause 4.3** must be paid in addition to and at the same time and in the same manner (without any set-off or deduction) that the GST-exclusive consideration for the supply is payable or to be provided.

# 4.5 Tax invoice

The Supplier must deliver a tax invoice or an adjustment note to the recipient of a taxable supply before the Supplier is entitled to payment of an amount under **clause 4.3**.

# 4.6 Adjustment event

If an adjustment event arises in respect of a supply made by a Supplier under or in connection with this document, any amount that is payable under **clause 4.3** will be calculated or recalculated to reflect the adjustment event and a payment will be made by the recipient to the Supplier or by the Supplier to the recipient as the case requires.

# 4.7 Reimbursements

(a) Where a party is required under or in connection with this document to pay for, reimburse or contribute to any expense, loss, liability or outgoing suffered or incurred by another party or indemnify another party in relation to such an expense, loss, liability or outgoing (**Reimbursable Expense**), the amount required to be paid, reimbursed or contributed by the first party will be reduced by the amount of any input tax credits to which the other party is entitled in respect of the Reimbursable Expense.

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(b) This **clause 4.7** does not limit the application of **clause 4.3**, if appropriate, to the Reimbursable Expense as reduced in accordance with **clause 4.7(a)**.

# 4.8 Calculations based on other amounts

If an amount of consideration payable or to be provided under or in connection with this document is to be calculated by reference to:

- (a) any expense, loss, liability or outgoing suffered or incurred by another person (**Cost**), that reference will be to the amount of that Cost excluding the amount of any input tax credit entitlement of that person relating to the Cost suffered or incurred; and
- (b) any price, value, sales, proceeds, revenue or similar amount (**Revenue**), that reference will be to that Revenue determined by deducting from it an amount equal to the GST payable on the supply for which it is consideration.

# 4.9 No merger

This **clause 4** does not merge on the completion, rescission or other termination of this document or on the transfer of any property supplied under this document.

# 5 General

# 5.1 Instruction and direction to Secured Creditor

- (a) Brookfield confirms by its execution of this document, as the Beneficiary constituting the Majority Beneficiaries under (and as each such term as defined in) the Security Trust Deed that:
  - (i) the Secured Creditor is instructed and authorised to enter into this document; and
  - the Secured Creditor is directed that the Security Trust Deed shall apply as if the Enforcement Time (as defined in the Security Trust Deed) has occurred.
- (b) Brookfield acknowledges and confirms that if it receives a Recovery other than under clause 13.4 of the Security Trust Deed, without limiting clause 15.1 of the Security Trust Deed, it will pay such amount to the Secured Creditor and Brookfield directs the Secured Creditor to pay such amount to the Administrators in satisfaction of its obligation under **clause 2.1** until so discharged.

# 5.2 Amendment

This document may only be varied or replaced by a document executed by the parties.

# 5.3 Waiver and exercise of rights

- (a) A single or partial exercise or waiver by a party of a right relating to this document does not prevent any other exercise of that right or the exercise of any other right.
- (b) A party is not liable for any loss, cost or expense of any other party caused or contributed to by the waiver, exercise, attempted exercise, failure to exercise or delay in the exercise of a right.

# 5.4 Rights cumulative

Except as expressly stated otherwise in this document, the rights of a party under this document are cumulative and are in addition to any other rights of that party.

# 5.5 Consents

Except as expressly stated otherwise in this document, a party may conditionally or unconditionally give or withhold any consent to be given under this document and is not obliged to give its reasons for doing so.

# 5.6 Further steps

Each party must promptly do whatever any other party reasonably requires of it to give effect to this document and to perform its obligations under it.

# 5.7 Governing law and jurisdiction

- (a) This document is governed by and is to be construed in accordance with the laws applicable in New South Wales.
- (b) Each party irrevocably and unconditionally submits to the non-exclusive jurisdiction of the courts exercising jurisdiction in New South Wales and any courts which have jurisdiction to hear appeals from any of those courts and waives any right to object to any proceedings being brought in those courts.

# 5.8 Assignment

- (a) A party must not assign or deal with any right under this document without the prior written consent of the other parties.
- (b) If Brookfield or the Secured Creditor assign or transfer any of their respective obligations under the LNSA or any other Finance Document (as defined in the LNSA) to another person (a **Transferee**), it must ensure that the Transferee accedes to this document and assumes its obligations under this document (or otherwise enters into a document on substantially the same terms as this document).
- (c) Any purported dealing in breach of this clause is of no effect.

# 5.9 Liability

An obligation of two or more persons binds them separately and together.

## 5.10 Counterparts

This document may consist of a number of counterparts and, if so, the counterparts taken together constitute one document.

# 5.11 Entire understanding

- (a) This document contains the entire understanding between the parties as to the subject matter of this document.
- (b) All previous negotiations, understandings, representations, warranties, memoranda or commitments concerning the subject matter of this document are merged in and superseded by this document and are of no effect. No party is liable to any other party in respect of those matters.
- (c) No oral explanation or information provided by any party to another:
  - (i) affects the meaning or interpretation of this document; or
  - (ii) constitutes any collateral agreement, warranty or understanding between any of the parties.

## 5.12 Relationship of parties

This document is not intended to create a partnership, joint venture or agency relationship between the parties.

## 5.13 Effect of execution

This document is not binding on any party unless it or a counterpart has been duly executed by each person named as a party to this document.

## 5.14 Construction

Unless expressed to the contrary, in this document:

- (a) words in the singular include the plural and vice versa;
- (b) any gender includes the other genders;
- (c) if a word or phrase is defined its other grammatical forms have corresponding meanings;
- (d) 'includes' means includes without limitation;
- no rule of construction will apply to a clause to the disadvantage of a party merely because that party put forward the clause or would otherwise benefit from it;
- (f) a reference to:
  - a person includes a partnership, joint venture, unincorporated association, corporation and a government or statutory body or authority;
  - (ii) a person includes the person's legal personal representatives, successors, assigns and persons substituted by novation;

- (iii) any legislation includes subordinate legislation under it and includes that legislation and subordinate legislation as modified or replaced;
- (iv) an obligation includes a warranty or representation and a reference to a failure to comply with an obligation includes a breach of warranty or representation;

# 5.15 Headings

Headings do not affect the interpretation of this document.

# 5.16 Deed

This document is a deed. Factors which might suggest otherwise are to be disregarded.

Corrs Chambers Westgarth

# Execution

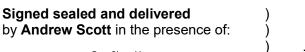
Executed as a deed.

Signed sealed and delivered by Adam Colley in the presence of:

DocuSigned by: aturan

22B51995227E466... Witness

Melissa Humann Name of Witness (print)



)

)

DocuSigned by: ED5CBC7BB24243E...

Witness

Belinda Duff

Name of Witness (print)

DocuSigned by: AWARW Scott

ned by:

A181BECD498.....

lleg

Signed sealed and delivered by Derrick Vickers in the presence of:	) ) ) ) Durrick Vickers 204284885131479
Melissa Humann	
Name of Witness (print)	
Signed sealed and delivered by <b>Stephen Longley</b> in the presence of: Bridgit Hogan 9138E0F43EF842F	) ) F169955E1E274AG
Dridgit Hagen	
Bridgit Hogan	

Name of Witness (print)

.....

#### **Secured Creditor**

Signed sealed and delivered by Global Loan Agency Services Australia Specialist Activities Pty Limited ACN 635 992 308 as trustee of the Panthera Security Trust by its attorney under power of attorney dated 2 February 2022 who states that no notice of revocation of the power of attorney has been received in the presence of:

)

)

Tony Devolo (Jun 25, 2024 12:17 GMT+10) Signature of witness

Tony Di Paolo

Name of Witness

1~2

Taylor Zhao (Jun 25, 2024 12:15 GMT+10) Signature of authorised signatory

# Taylor Zhao

Name of authorised signatory

LEGAL COUNSEL

Position of authorised signatory

**Brookfield** 

**EXECUTED** by **BSI PF LENDER LP**, by its general partner, Brookfield Special Investments Fund GP LLC, by its sole member, Brookfield Special Investments Fund Officer GP LLC:

mine land By:

Name: Katherine Lewis

Title: Vice President

Document No. 7ECU56001

Lodgement date/time: 27-06-2024 09:46:48 Reference Id: 198168304

#### Form 505

Corporations Act 2001 **415**(1), **427**(2), **427**(4), **450A**(1)(a), **499**(2C)(a) & (b), **537**(1) & (2), Insolvency Practice Rules (Corporations) 2016 **570-60**(2) Corporations Regulations 2001 5.3B.50, 5.3B.54, 5.5.06

# External Administration or Controllership Appointment of an administrator or controller

Lio	uid	ator	detai	ls

Registered liquidator number

#### 450451

Registered liquidator name

## ANDREW JOHN SCOTT

**Company details** 

	Company name	
		PF GROUP HOLDINGS PTY LTD
	ACN	
		622 776 765
	Industry division	
		FINANCIAL AND INSURANCE SERVICES
	Industry group	
		Auxiliary Finance and Investment Services
	ANZSIC Code	
		641
Add a new appointment		
Appointee details	Liquidator No.	450451
	Person Name	
		ANDREW JOHN SCOTT
	Address	

		PRICEWATERHOUSECOOPERS, 'TOWER ONE INTERNATIONAL TOWERS SYDNEY' LEVEL 17 100 BARANGAROO AVENUE BARANGAROO NSW 2000 Australia
	Type of Appointment	Appointed Jointly and Severally
Appointee details	Liquidator No.	549277
	Person Name	
		ADAM JOHN COLLEY
	Address	
		PWC AUSTRALIA, 'ONE INTERNATIONAL TOWERS SYDNEY' WATERNMANS QUAY BARANGAROO NSW 2000 Australia
	Type of Appointment	Appointed Jointly and Severally
Appointee details	Liquidator No.	213173
	Person Name	
		STEPHEN GRAHAM LONGLEY
	Address	
		PRICEWATERHOUSECOOPERS, 2 RIVERSIDE QUAY SOUTHBANK VIC 3006 Australia
	Type of Appointment	Appointed Jointly and Severally
- Appointee details	Liquidator No.	277491
	Person Name	
		DERRICK CRAIG VICKERS
	Address	
		PRICEWATERHOUSECOOPERS, LEVEL 20 480 QUEEN STREET BRISBANE QLD 4000 Australia
	Type of Appointment	Appointed Jointly and Severally

# **Appointment Details**

Provide the date of appointment. 26-06-2024			
Type of administrato	Administrator		
Method of appointment appointment by instrument			
Date of instrument:	13-10-2022		
Description of instrument	General Security Deed between Global Loan Agency Services Australia Specialist Activities Pty Limited (ACN 635 992 308) and PF Group Holdings Pty Ltd, PF Management Holdings Pty Ltd and others		
Instrument is registered in			
	Personal Property Securities Register		
Security Interest	202210140016431		
Schedule of Property			
All PAP with Exception			

## Authentication

This form has been authenticated byNameANDREW JOHN SCOTTThis form has been submitted byNameSonal KUMARDate27-06-2024

## Payment

You need to pay the fee (and any late fees if required) by Bpay or cheque in accordance with the instructions on your invoice

#### For more help or information

Web Ask a question? Telephone www.asic.gov.au www.asic.gov.au/question 1300 300 630

Document No. 7ECU56012

Lodgement date/time: 27-06-2024 09:47:29 Reference Id: 198166922

#### Form 505

Corporations Act 2001 415(1), 427(2), 427(4), 450A(1)(a), 499(2C)(a) & (b), 537(1) & (2), Insolvency Practice Rules (Corporations) 2016 s70-60(2) Corporations Regulations 2001 5.3B.50, 5.3B.54, 5.5.06

# **External Administration or Controllership** Appointment of an administrator or controller

Liquidator details	Liq	juidator	details
--------------------	-----	----------	---------

Registered liquidator number

#### 450451

Registered liquidator name

## **ANDREW JOHN SCOTT**

**Company details** 

	Company name	DE MANIA CEMENTE HOLDINICO DEVLETO
	ACN	PF MANAGEMENT HOLDINGS PTY LTD
		622 782 512
	Industry division	
		FINANCIAL AND INSURANCE SERVICES
	Industry group	
		Auxiliary Finance and Investment Services
	ANZSIC Code	
		641
Add a new appointment		
Appointee details	Liquidator No.	450451
	Person Name	
		ANDREW JOHN SCOTT
	Address	

		PRICEWATERHOUSECOOPERS, 'TOWER ONE INTERNATIONAL TOWERS SYDNEY' LEVEL 17 100 BARANGAROO AVENUE BARANGAROO NSW 2000 Australia
	Type of Appointment	Appointed Jointly and Severally
Appointee details	Liquidator No.	549277
	Person Name	
		ADAM JOHN COLLEY
	Address	
		PWC AUSTRALIA, 'ONE INTERNATIONAL TOWERS SYDNEY' WATERNMANS QUAY BARANGAROO NSW 2000 Australia
	Type of Appointment	Appointed Jointly and Severally
Appointee details	Liquidator No.	213173
	Person Name	
		STEPHEN GRAHAM LONGLEY
	Address	
		PRICEWATERHOUSECOOPERS, 2 RIVERSIDE QUAY SOUTHBANK VIC 3006 Australia
	Type of Appointment	Appointed Jointly and Severally
Appointee details	Liquidator No.	277491
	Person Name	
		DERRICK CRAIG VICKERS
	Address	
		PRICEWATERHOUSECOOPERS, LEVEL 20 480 QUEEN STREET BRISBANE QLD 4000 Australia
	Type of Appointment	Appointed Jointly and Severally

# **Appointment Details**

Provide the date of appointment. 26-06-2024			
Type of administrator	Administrator		
Method of appointment appointment by instrument			
Date of instrument:	13-10-2022		
Description of instrument	General Security Deed between Global Loan Agency Services Australia Specialist Activities Pty Limited (ACN 635 992 308) and PF Group Holdings Pty Ltd, PF Management Holdings Pty Ltd and others		
Instrument is registered in			
	Personal Property Securities Register		
Security Interest	202210140017459		
Schedule of Property			
All PAP with Exception			

## Authentication

This form has been authenticated byNameANDREW JOHN SCOTTThis form has been submitted byNameSonal KUMARDate27-06-2024

## Payment

You need to pay the fee (and any late fees if required) by Bpay or cheque in accordance with the instructions on your invoice

#### For more help or information

Web Ask a question? Telephone www.asic.gov.au www.asic.gov.au/question 1300 300 630 United Finance Group Pty Ltd ACN 115 665 024 (Company)

# Sole Shareholder Resolution

Pursuant to section 249B of the *Corporations Act 2001* (Cth) and clause 17.9 of the constitution of the Company

**Dated:** 26 June 2024 **Time:** 7:05pm (AEST)

PF Management Holdings Pty Ltd (Administrators Appointed) (ACN 622 782 512), the undersigned, being the single holder of all the shares in the capital of the Company at the date of this resolution, states that it is in favour of the following resolution on the terms set out in this document.

Appointment of director			
Appointment of director	<b>Noted</b> that a consent to act as director of the Company has been received from Frank Terranova in accordance with section 201D of the <i>Corporations Act 2001</i> (Cth) ( <b>Corporations Act</b> ).		
	const	noted that clause 19.3(a) of the Company's itution provides that the Company may by ary resolution appoint a natural person as a or.	
	a dire	<b>Resolved</b> that Frank Terranova be appointed as a director of the Company with effect from the date of this document.	
Removal of directors			
Removal of directors	Noted that:		
	(a)	The existing directors of the Company, Jamie Grant Hough and Matthew David Hough, are both engaged in significant and ongoing disputes with each other, in relation to serious matters in respect of the management and governance of the Company (and the broader Panthera group of companies).	
	(b)	The existing directors of the Company, Jamie Grant Hough and Matthew David Hough, are unable to effectively, efficiently and properly govern the Company's affairs (including in relation to the proper governance, strategic decision making and positive performance of and in respect of the Company) and/or act for	

the benefit of and in the best interests of the Company and its stakeholders).

(c) Having regard to the above, the undersigned, in its capacity as a shareholder of the Company, is concerned that the dysfunctional dynamic between the existing directors of the Company, Jamie Grant Hough and Matthew David Hough, will continue to significantly and negatively impact and affect the proper governance, strategic decision making and performance of and in respect of the Company (to the detriment of the Company and/or its stakeholders) and that accordingly the retirement of the current directors and appointment of an alternative and independent director is necessary and desirable for the proper functioning of the board, for the good governance and management of the Company and is in the best interests of the Company and its stakeholders.

**Noted** that clause 19.4(a) of the Company's constitution provides that the Company may remove a director by passing an ordinary resolution.

**Resolved** that Jamie Grant Hough be removed as a director of the Company with effect from the date of this document.

**Resolved** that Matthew David Hough be removed as a director of the Company with effect from the date of this document.

#### Resolved to:

- (a) notify the Australian Securities and Investments Commission (ASIC) of the removal of Jamie Grant Hough and Matthew David Hough, and appointment of Frank Terranova as Directors of the Company, pursuant to the Corporations Act; and
- (b) authorise any of its directors, representatives or advisers (severally) to do any act, matter or thing and to execute and deliver all documents (including any relevant ASIC forms) and do all things necessary, desirable or

**ASIC** notice

# incidental to give effect to the resolutions contained in this document.

By signing below, each person, director, secretary or attorney (as applicable) consents to electronic execution of this document (in whole or in part), represents that they hold the position or are the person named with respect to their execution and authorises any other director, secretary or attorney (as applicable) to produce a copy of this document bearing their signature for the purpose of signing the copy to complete its execution under section 127 of the Corporations Act 2001 (Cth) or as otherwise required by law. The copy of the signature appearing on the copy so executed is to be treated as their original signature.

**Signed** by **Andrew Scott** in his capacity as joint and several voluntary administrator of PF Management Holdings Pty Ltd (Administrators Appointed) (ACN 622 782 512) in the presence of:

Signature of witnest

ADAM COLLEY

Print Name

fral

Adam Colley ANDLEW SCOTT Administrator

PF Management Group Pty Ltd ACN 622 786 001 (Company)

# Sole Shareholder Resolution

Pursuant to section 249B of the *Corporations Act 2001* (Cth) and clause 17.9 of the constitution of the Company

**Dated:** 26 June 2024 **Time:** 7:08pm (AEST)

PF Management Holdings Pty Ltd (Administrators Appointed) (ACN 622 782 512), the undersigned, being the single holder of all the shares in the capital of the Company at the date of this resolution, states that it is in favour of the following resolution on the terms set out in this document.

Appointment of director			
Appointment of director	<b>Noted</b> that a consent to act as director of the Company has been received from Frank Terranova in accordance with section 201D of the <i>Corporations Act 2001</i> (Cth) ( <b>Corporations Act</b> ).		
	Also <b>noted</b> that clause 19.3 of the Company's constitution provides that the Company may by ordinary resolution appoint a natural person as director.		
a		Ived that Frank Terranova be appointed as actor of the Company with effect from the of this document.	
Removal of directors		and the second	
Removal of directors	Noted that:		
	(a)	The existing directors of the Company, Jamie Grant Hough and Matthew David Hough, are both engaged in significant and ongoing disputes with each other, in relation to serious matters in respect of the management and governance of the Company (and the broader Panthera group of companies).	
	(b)	The existing directors of the Company, Jamie Grant Hough and Matthew David Hough, are unable to effectively, efficiently and properly govern the Company's affairs (including in relation to the proper governance, strategic decision making and positive performance of and in respect of the Company) and/or act for	

the benefit of and in the best interests of the Company and its stakeholders).

(c) Having regard to the above, the undersigned, in its capacity as a shareholder of the Company, is concerned that the dysfunctional dynamic between the existing directors of the Company, Jamie Grant Hough and Matthew David Hough, will continue to significantly and negatively impact and affect the proper governance, strategic decision making and performance of and in respect of the Company (to the detriment of the Company and/or its stakeholders) and that accordingly the retirement of the current directors and appointment of an alternative and independent director is necessary and desirable for the proper functioning of the board, for the good governance and management of the Company and is in the best interests of the Company and its stakeholders.

**Noted** that clause 19.4 of the Company's constitution provides that the Company may remove a director by passing an ordinary resolution.

**Resolved** that Jamie Grant Hough be removed as a director of the Company with effect from the date of this document.

**Resolved** that Matthew David Hough be removed as a director of the Company with effect from the date of this document.

### ASIC notice

- Resolved to:
- (a) notify the Australian Securities and Investments Commission (ASIC) of the removal of Jamie Grant Hough and Matthew David Hough, and appointment of Frank Terranova, as Directors of the Company, pursuant to the Corporations Act; and
- (b) authorise any of its directors, representatives or advisers (severally) to do any act, matter or thing and to execute and deliver all documents (including any relevant ASIC forms) and do all things necessary, desirable or

incidental to give effect to the resolutions contained in this document.

By signing below, each person, director, secretary or attorney (as applicable) consents to electronic execution of this document (in whole or in part), represents that they hold the position or are the person named with respect to their execution and authorises any other director, secretary or attorney (as applicable) to produce a copy of this document bearing their signature for the purpose of signing the copy to complete its execution under section 127 of the Corporations Act 2001 (Cth) or as otherwise required by law. The copy of the signature appearing on the copy so executed is to be treated as their original signature.

**Signed** by **Andrew Scott** in his capacity as joint and several voluntary administrator of PF Management Holdings Pty Ltd (Administrators Appointed) (ACN 622 782 512) in the presence of:

Signature of

Adam Golley- ANDEEN SCOT Administrator

Print Name

# PF Group Holdings Pty Ltd (ACN 622 776 765) (Administrators Appointed)

and

PF Management Holdings Pty Ltd (ACN 622 782 512) (Administrators Appointed)

Initial notice to creditors

28 June 2024



## Introduction and disclaimers

Andrew Scott, Adam Colley, Stephen Longley, Derrick Vickers (the **Administrators**) were appointed joint and several administrators of:

- PF Group Holdings Pty Ltd (ACN 622 776 765) (Administrators Appointed) (PFGH)
- PF Management Holdings Pty Ltd (ACN 622 782 512) (Administrators Appointed) (**PFMH**), (PFGH and PFMH together, the **Companies**)

on 26 June 2024 pursuant to section 436C of the Corporations Act 2001 Cth (Act).

The Administrators are now in control of the Companies. Proceedings against the Companies or their property cannot be commenced or continued during the administration period without leave of the court.

In summary:

- The Companies are the parent entities of the companies comprised in the group of companies known as the Panthera Finance Group (**Group**).
- The Group has operating subsidiary companies that conduct its debt purchasing and collection activities (which are listed in **Schedule 1**) (**Operating Subsidiaries**).

The Operating Subsidiaries referred to above are continuing to trade on a business-as-usual basis and are not in voluntary administration.

According to the Companies' records, you may be a creditor of PFGH and/or PFMH.

The purpose of this report is to inform you about:

- the administration of the Companies; and
- your rights as a creditor.

The Administrators' Declaration of Independence, Relevant Relationships and Indemnities (**DIRRI**) is attached at **Appendix A**. The DIRRI provides details of any relevant relationships that the Administrators have, and any indemnities or upfront payments that have been provided to them in connection with their appointment as Administrators of the Companies. In our view, none of the relationships disclosed in the DIRRI result in any conflict of interest or duty or affect our independence.

In reviewing this Report, creditors should note:

- This Report is based upon our preliminary investigations to date. Any additional material issues that are identified subsequent to issuing this Report may be the subject of a further reports.
- The contents of this Report are based on information obtained from the Companies' books and records, financial systems, representations from the directors, key management, and our own enquiries and investigations.
- The statements and opinions given in this Report are given in good faith and in the belief that such statements and opinions are not false or misleading.
- Neither the Administrators, PricewaterhouseCoopers nor any member or employee of the firm is responsible in any way whatsoever to any person in respect of any errors in this Report arising from incorrect information provided to us.
- The Administrators do not assume or accept any responsibility for any liability or loss sustained by any creditor or any
  other party as a result of the circulation, publication, reproduction or any use of the information presented in this Report.
- This Report is not for general circulation, publication, reproduction or any use other than to assist creditors in evaluating their position as creditors of the Companies and must not be disclosed without the prior approval of the Administrators.

Liability is limited by a scheme approved under Professional Standards Legislation.

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Appendix I Nomination form - COI

## 1 What is a voluntary administration?

A voluntary administration is a process typically initiated by the directors of a company when they believe that the company is, or is likely to become, insolvent. This means that the company is unable to pay its debts or is likely to become unable to pay its debts. An administrator may also be appointed by a liquidator or a secured creditor.

A voluntary administration gives a company an opportunity to consider its financial position and its future, and creditors are given an opportunity to vote on the future of the company.

In this case, the Companies entered voluntary administration, pursuant to section 436C of the Act, by an appointment made by Global Loan Agency Services Australia Specialist Activities Pty Limited (ACN 635 992 308) (Security Trustee), acting on the instructions of BSI PF Lender LP (Secured Creditor) in the following circumstances:

- At all relevant times, the Secured Creditor, the Security Trustee, the Companies and others were parties to a loan note subscription agreement dated 4 October 2022 (LNSA). The obligations under the LNSA were secured by, among other things, a general security deed between the Security Trustee, the Companies and others dated 13 October 2022 (Security).
- On 24 June 2024, Global Loan Agency Services Australia Pty Limited (ACN 608 829 303) (as the agent under the LNSA) issued a notice of acceleration of debt to the Companies (and others) citing events of default under the LNSA.
- On 26 June 2024, the Security Trustee appointed the Administrators over the Companies pursuant to section 436C of the Act.

### 2 Why have you been notified of this administration?

Creditors of the Companies are now creditors in the respective voluntary administrations of the Companies. As a creditor of the Companies, you have certain rights, although your debt will be dealt with in the voluntary administration.

You have been notified of this administration because you may be a creditor of the Companies.

Some of the creditors of the Companies are creditors even though they are not directly employed by the Companies and/or do not conduct any business with the Companies (but are instead, employed by and/or conduct business with the Operating Subsidiaries and have debts owing to them by the Operating Subsidiaries). Broadly speaking, the creditors of the Operating Subsidiaries will be *"contingent creditors"* of the Companies for the following reasons:

- The Companies and the Operating Subsidiaries are all parties to a deed of cross guarantee dated 25 May 2023 (DXG).
- Broadly speaking, a deed of cross guarantee is a standard form document that allows multiple companies within a corporate group to file consolidated accounts with the Australian Securities and Investments Commission (**ASIC**). Under a deed of cross guarantee, each company in a corporate group guarantees the debts of each other company in the corporate group. A deed of cross guarantee is only enforceable against other companies in the corporate group that are party to it in respect of the first-mentioned company's debts when that company goes into liquidation.
- If you have a debt owing to you by an Operating Subsidiary (either as an employee or trade creditor or otherwise), because of the operation of the DXG across the Group, you have a "contingent claim" against the Companies. That claim is not enforceable against the Companies while the Operating Subsidiaries continue to trade and only becomes enforceable if the relevant Operating Subsidiary goes into liquidation.

We reiterate that the Operating Subsidiaries are not in voluntary administration and are continuing to trade in the ordinary course of business.

### 3 What happens to your debt?

It is important to note that a voluntary administration creates restrictions on creditors being able to enforce their rights. You generally cannot enforce your claim, recover your property, enforce your security, commence an action to place the company into liquidation or act on a personal guarantee against the Companies while they remain in voluntary administration.

Enclosed at **Appendix G** is a proof of debt for you to complete and return to this office. The proof of debt seeks information about what the Companies owe you. Please include relevant documents to support your claim.

If you have leased property to the Companies, have a retention of title claim, or hold a Personal Property Security in relation to the Companies, please contact the Administrators at <u>pfgroup@au.pwc.com</u> as soon as possible.

If you have a debt owing to you by an Operating Subsidiary or Operating Subsidiaries (either as an employee or trade creditor or otherwise), because of the operation of the DXG across the Group, you have a *"contingent claim"* against the Companies.

In respect of the proof of debt form, you should:

- complete a proof of debt for both of the Companies (ie PFGH and PFMH)
- provide details and supporting information for your claim against the applicable Operating Subsidiary(ies)
- indicate in the proof of debt form which Operating Subsidiary(ies) your claim relates to.

As none of the Operating Subsidiaries are in liquidation, the conditions for contingent creditors to exercise their rights under the DXG do not presently exist. Therefore, the notional value of your contingent claim against the Companies at present is likely to be limited to \$1.00. This does not affect the value or enforceability of any claims that you may have against the Operating Subsidiaries themselves – which is why you should submit proofs of debt in the full amount of your claim(s) against the relevant Operating Subsidiary(ies).

### 4 Trading and ongoing supply

The Companies are the parent entities of the Group's Operating Subsidiaries that conduct its debt purchasing and collection activities. Again, the Operating Subsidiaries are <u>not</u> in voluntary administration and are trading on a business-as-usual basis with a new governance structure in place. The new governance structure is led by Frank Terranova and supported by the executive management team. Refer to **Schedule 1** for a list of the Operating Subsidiaries.

As the Companies are the parent entities of the Group, the Administrators will be undertaking a process to identify interested parties who may wish to purchase the business as a whole or to acquire distinct operating units or assets. The Administrators do not foresee any change to the Group's ordinary business activities as this process is being undertaken.

### 4.1 Ongoing supply to the <u>Companies (ie PFGH and PFMH)</u> only

### The below process does not apply to suppliers to the Operating Subsidiaries.

We will not accept liability for any goods purchased or services rendered by suppliers that are not made with the authority of the specified authorised signatories enclosed at **Appendix B**. Invoices that are greater than the purchase order amount will not be paid. Please contact us to obtain a further purchase order if required.

If there are any outstanding or unfulfilled orders placed by the Companies prior to our appointment, please contact the Administrators at <u>pfgroup@au.pwc.com</u> to obtain written confirmation from an authorised signatory to proceed with the order.

Please immediately:

- Close any existing account(s) held by the Companies names and send us a final invoice/statement. The balance of all outstanding invoices as at the date of our appointment will represent an unsecured claim against the relevant Company.
- Open a new account for the relevant company titled 'PF Group Holdings Pty Ltd (Administrators Appointed)' or 'PF Management Holdings Pty Ltd (Administrators Appointed)' as applicable for any orders made after 26 June 2024, being the date of the Administrators' appointment and approved in writing by an authorised signatory.

Please forward all future invoices to the Administrators at pfgroup@au.pwc.com (ie for post-appointment orders).

A right of set-off cannot be enforced between pre and post appointment periods.

If you have supplied goods to the Companies on consignment or have registered a security interest on the Personal Property Securities Register (**PPSR**), you will shortly receive a separate letter providing you with further instructions. Please contact the Administrators at <u>pfgroup@au.pwc.com</u> if you do not receive this letter in the next few days.

## 5 Meeting of creditors

We are required to hold two meetings.

### 5.1 First meeting of creditors

The first meeting of creditors for the Companies will be held concurrently as follows:

Date:	Monday 8 July 2024
Time:	2:00 PM AEST
Location:	Panthera Finance Group Level 2 555 Coronation Drive Toowong QLD 4066

## Videoconference facilities will also be available for creditors who are unable to attend in person

The Notice of Meeting (Form 529) is attached at Appendix C.

The first meeting is required to be held within eight business days after the appointment of the Administrators. The purpose of the meeting is to provide creditors with background to the appointment and for creditors to determine whether to appoint a Committee of Inspection to assist the Administrators, and if so, who are to be the Committee's members.

At the meeting, creditors may also, by resolution, remove the Administrators from office and appoint replacement Administrators.

To participate in this meeting, you must submit a proof of debt and information to substantiate your claim as well as a proxy form. The proof of debt form and proxy form are enclosed at **Appendix G** and **Appendix H**. Both forms must be returned to this office by post or email (preferred) to <u>pfgroup@au.pwc.com</u> by **4.00 pm AEST** on **5 July 2024**. Meeting details will be provided on receipt.

## Please note that it is <u>not compulsory</u> for you to attend the meeting and non-attendance will not affect the validity of your claim.

### **Committee of Inspection**

At this meeting, creditors will consider whether a Committee of Inspection (**COI**) should be appointed for each of the Companies respectively. The role of a COI is to consult with the Administrators and receive reports on the conduct of the administration. A COI can also approve the Administrators' fees. An information sheet on the role of a COI is included at **Appendix F**.

It is our opinion that a COI would **NOT** be useful to assist with the conduct of the administrations.

Nevertheless, if you wish to be a COI member or would like to nominate a member for appointment to a COI (if one is appointed), please complete the attached Nomination Form at **Appendix I** and return it to this office by post or email (preferred) to <u>pfgroup@au.pwc.com</u> by **4.00 pm AEST** on **5 July 2024**.

### 5.2 Second meeting of creditors

We are required to conduct an investigation into the Companies' business, property, affairs and financial circumstances in order to form an opinion as to whether it would be in the best interests of creditors:

- that the administrations should end (and control of the Companies revert to their directors)
- that the Companies enter into a Deed(s) of Company Arrangement or
- that the Companies be wound up, ie placed in liquidation.

A second meeting of creditors will be held to determine the Companies' future at which creditors will vote for one of the above options. The second meeting of creditors must be held by 31 July 2024 unless an extension of the convening period is sought and approved by the Court.

A notice of the second meeting will be forwarded to all known creditors of the Companies (including any contingent creditors of the Companies) in due course.

## 6 Remuneration of administrators

Included at **Appendix D** is our Initial Remuneration Notice in respect of each of the Companies. This document provides you with information about how we propose to be paid for undertaking the administrations.

We will seek your approval of our remuneration at the second meeting of creditors. We will provide you with detailed information regarding our remuneration before that meeting so that you can understand what tasks we have undertaken or will be required to undertake, and the costs of those tasks.

### 7 Creditors electronic communication method approval form

Creditors may elect to receive future notices and documents relating to the administration of the Companies by email. Should you wish to do so, please advise the Administrators at <a href="mailto:pfgroup@au.pwc.com">pfgroup@au.pwc.com</a>.

We recommend that, where possible, creditors elect to receive future notices electronically as this will facilitate the communication process and reduce the costs of the administration.

## 8 Your rights as a creditor

Information regarding your creditor rights is provided in the information sheet included at **Appendix E**. This includes your right to:

- make reasonable requests for information
- give directions to us
- appoint a reviewing liquidator
- replace us as joint and several administrators.

## 9 Where can you get more information?

You can access information on corporate insolvency that may assist you on the following websites:

- Australian Restructuring Insolvency and Turnaround Association at www.arita.com.au/creditors
- ASIC at www.asic.gov.au (search for "insolvency information sheets").

## 10 What should you do next?

You should now:

- read the information attached
- decide whether you will attend the first meeting, and if so
- complete and return your proof of debt (Appendix G), and if required, proxy form (Appendix H) by 5 July 2024.
- complete and return the Nomination form COI (Appendix I) for those creditors wishing to be considered as a member of the respective COIs (if appointed).

DATED this 28<sup>th</sup> day of June 2024.

Andrew Scott Administrator

Date of appointment: Contact name: Telephone number: Email: 26 June 2024 Steph Hird +61 (03) 8603 0029 steph.hird@au.pwc.com

## **Appendices**

- Appendix A Declaration of Independence, Relevant Relationships and Indemnities
- Appendix B Authorised signatories schedule
- Appendix C Notice of meeting
- Appendix D Initial Remuneration Notice
- Appendix E Information sheet Creditor rights in Voluntary Administration
- Appendix F Information sheet Committee of Inspection
- Appendix G Proof of debt form
- Appendix H Proxy form
- Appendix I Nomination form COI

## Schedule 1 Operating Subsidiaries

United Finance Group Pty Ltd (ACN 115 665 024)

2.	United Funding Solutions Pty Ltd (ACN 609 714 543)
3.	United Debt Assist Pty Ltd (ACN 641 052 780)
4.	United Loan Solutions Pty Ltd (ACN 611 343 572)
5.	PF Management Group Pty Ltd (ACN 622 786 001)
6.	PF Australia Pty Ltd (ACN 606 610 388)
7.	Australian Receivables Portfolio Pty Ltd (ACN 122 037 085)
8.	Australian Receivables Finance Pty Ltd (ACN 122 981 533)
9.	Australian Receivables Management Pty Ltd (ACN 122 038 706)
10.	Finflow Solutions Pty Ltd (formerly Creditbot Pty Ltd) (ACN 142 466 322)
11.	Receivable People Solutions Pty Ltd (ACN 667 888 566)

12. ARL Collect Pty Ltd (ACN 103 234 653)

1.

- 13. Panthera Finance (Vic) Pty Ltd (formerly CDDS Pty Ltd) (ACN 124 957 937)
- 14. State Mercantile Pty Ltd (ACN 108 116 445)
- 15. Panthera Finance Pty Ltd (ACN 147 634 482)
- 16. Statewide Mercantile Services Pty Ltd (ACN 123 231 934)
- 17. National Revenue Corporation Pty Ltd (ACN 126 118 643)
- 18. Forbes Dowling Lawyers Pty Ltd (ACN 114 660 052)

## Appendix A

Declaration of Independence, Relevant Relationships and Indemnities

### Declaration of Independence, Relevant Relationships and Indemnities (DIRRI)

### PF Group Holdings Pty Ltd (Administrators Appointed) (ACN 622 776 765) (the Company)

### and

### PF Management Holdings Pty Ltd (Administrators Appointed) (ACN 622 782 512)

### (together, the Companies)

The purpose of this document is to assist creditors with understanding any relevant relationships that we have with parties who are closely connected to the Companies and any indemnities or upfront payments that have been provided to us. None of the relationships disclosed in this document are such that our independence is affected.

This information is provided so you have trust and confidence in our independence and, if not, you can ask for further explanation or information and can act to remove and replace us if you wish.

This declaration is made in respect of ourselves, the partners and staff of PricewaterhouseCoopers (**PwC**), and all members of the PwC global network in Australia.

We are professional members of the Australian Restructuring Insolvency and Turnaround Association (**ARITA**). We acknowledge that we are bound by the ARITA Code of Professional Practice (**CoPP**).

### A. Independence

We, Adam Colley, Andrew Scott, Derrick Vickers and Stephen Longley of PwC, One International Towers Sydney, Watermans Quay, Barangaroo NSW 2000, have assessed the significance of any threats to our independence in accordance with the law and applicable professional standards and we are not aware of any reasons that would prevent us from accepting this appointment.

There are no other known relevant relationships, including personal, business, and professional relationships that should be disclosed beyond those we have disclosed in this document.

In the event that a potential threat to our independence arises, we will seek independent legal advice or court directions if appropriate.

In the event that this declaration needs to be updated, we will provide a replacement DIRRI in accordance with the *Corporations Act 2001* (Act) and the ARITA CoPP.

### B. Circumstances of appointment

### i. How we were referred this appointment

### <u>Overview</u>

We were appointed as voluntary administrators of the Companies under Section 436C of the Corporations Act 2001 (**Cth**) by Global Loan Agency Services Australia Specialist Activities Pty Limited (ACN 635 992 308) (**Security Trustee**), acting on the instructions of BSI PF Lender LP (**Secured Creditor**).

### The Engagement

On or about 18 December 2023, Adam Colley was approached by Rahim Chunara, a representative of the Secured Creditor, asking whether PwC would be prepared to accept an engagement on behalf of the Secured Creditor to investigate the financial situation of, solvency of, consequences of insolvency of and alternative courses of action available to, the Companies and their subsidiaries (**Group**).

On 16 January 2024, we were engaged to conduct an Investigating Accountant's review in respect of the Group for the Secured Creditor (**Engagement**). We completed our report in respect of the Engagement over a period of approximately eight weeks and charged \$221,000 (including GST) which was paid by Panthera Finance Pty Limited (a wholly owned subsidiary within the Group) at the direction by the Secured Creditor under the secured facilities as follows:

- \$55,000 (namely \$50,000 in professional fees exclusive of GST) on 6 February 2024 for invoice 44005571; and
- \$166,000 (namely \$150,000 in professional fees plus \$1,600 in disbursements and exclusive of GST) on 8 March 2024 for invoice 44019671.

Further detail including the scope of the Engagement and any other engagements or appointments referred to us by the Secured Creditor (and its affiliates) is provided at section C(ii) (*"Relationships with a secured creditor entitled to enforce security over the whole or substantially whole of the Company's property*).

### Pre-Appointment Meetings with the Secured Creditor and/or Their Advisers

On 28 March, the Secured Creditor asked Adam Colley to confirm our independence and willingness to be Voluntary Administrators of the Group, noting that any appointment, should it be required, was not likely to occur for several weeks at earliest. On 15 April, Adam Colley confirmed our independence and willingness to be Voluntary Administrators, as required, and enquired as to the potential timing of any appointment. The Secured Creditor indicated that they were waiting to see the outcome of a sale process that the Group was pursuing.

From 21 May 2024 to the date of our appointment on 30 May 2024, we then exchanged various correspondence with the Secured Creditor and its legal representatives, Corrs Chambers Westgarth, in relation to our potential appointment as voluntary administrators of the Group, including planning considerations for any such appointment. This included the following:

- On 22 May 2024, Adam Colley sent the Secured Creditor an email including various planning considerations should an appointment become necessary;
- On 30 May 2024, the Secured Creditor called Adam Colley requesting a briefing document addressing preplanning considerations for our potential appointment as Voluntary Administrators. On 31 May 2024, at the request of the Secured Creditor (as noted above), Adam Colley provided that briefing document to the Secured Creditor.

We then attended the following virtual meetings to discuss matters relating to the nature and scope of our appointment over various entities within the Group:

- 5 June 2024 virtual meeting attended by Adam Colley, Andrew Scott and representatives of the Secured Creditors' solicitors, Corrs Chambers Westgarth.
- 6 June 2024 virtual meeting attended by Adam Colley, Andrew Scott and representatives of both the Secured Creditor and Corrs Chambers Westgarth.
- 6 June 2024 virtual meeting attended by Adam Colley, Andrew Scott and representatives of the Secured Creditors' solicitors, Corrs Chambers Westgarth.
- 17 June 2024 virtual meeting attended by Adam Colley, Andrew Scott, representatives of our solicitors, Clifford Chance, and representatives of the Secured Creditors' solicitors, Corrs Chambers Westgarth.
- 20 June 2024 virtual meeting attended by Adam Colley, Andrew Scott, representatives of our solicitors, Clifford Chance, and representatives of the Secured Creditors' solicitors, Corrs Chambers Westgarth to discuss the documents required to give effect to our appointment.
- 20 June 2024 call between Adam Colley and Rahim Chunara, a representative of the Secured Creditor to discuss the voluntary administration process generally and pre-appointment planning considerations in relation to the impact the appointment of voluntary administrators might have on the Group's creditors, customers, suppliers and/or licenses.
- 21 June 2024 call between Adam Colley, Andy Collins, Andy Scott, the Administrators' solicitors (Clifford Chance) and the Secured Creditors' solicitors (Corrs Chambers Westgarth) to discuss the terms and funding of a potential appointment over the Companies.
- 21 June 2024 -- call between Adam Colley and Rahim Chunara, a representative of the Secured Creditor to discuss the voluntary administration process generally and pre-appointment planning considerations in relation to the impact the appointment of voluntary administrators might have on the Group's creditors, customers, suppliers and/or licenses.
- Between 21 June 2024 and 26 June 2024, being the date of our appointment, we (via our legal representatives, Clifford Chance) were in communication with the Secured Creditor (via its legal representatives, Corrs Chambers Westgarth), the Security Trustee (via its legal representatives, Ashurst) and the Group (via Frank Terranova, the Group's Chief Financial Officer (see further below) and its legal

In addition to the above virtual meetings, from 6 June 2024 to the date of our appointment, Adam Colley had approximately 12 brief calls with the Secured Creditor and Corrs Chambers Westgarth to understand the potential timing and likelihood of an appointment.

We believe that neither our appointment as voluntary administrators by, nor the Engagement completed by us for, the Secured Creditor prior to our appointment results in a conflict of interest or duty because:

- The work undertaken during the Engagement has assisted us in developing an understanding of the Companies and its activities. The investigation did not reveal any issues with the validity of the Secured Creditor's security in respect of the Companies.
- The report that PwC provided to the Secured Creditor is not of the nature that it would be subject to review and challenge during a voluntary administration of the Companies. The work undertaken by our firm for the Secured Creditor will not influence our ability to be able to fully comply with the statutory and fiduciary obligations associated with the administration of the Companies in an objective and impartial manner.
- The Courts and ARITA's CoPP specifically recognise the need for Members to provide advice on insolvency processes and the options available and do not consider that such advice necessarily results in a conflict or is an impediment to accepting the appointment.

There is no expectation, agreement or understanding between us and the Secured Creditor regarding the conduct or approach towards this appointment, any past appointment, and any potential future referrals, and we are free to act independently and in accordance with the law and applicable professional standards.

### ii. Meetings with the Group, the Group's director(s) and the Group's advisers before our appointment

### Meetings and Communications with the Group's Directors

From 16 January 2024 to 6 March 2024, we conducted the Engagement (referred to in the preceding section). During this period we primarily engaged with Frank Terranova, Group Chief Financial Officer, who coordinated meetings with the Group's management and the two directors of the Group, Jamie Hough and Matthew Hough. We had the following calls and meetings with the directors:

- 16 January Adam Colley and Johnothan Ingold of our staff attended a meeting with Jamie Hough and Frank Terranova at the Group's premises in Brisbane to commence the Engagement.
- 15 February Adam Colley and Johnothan Ingold of our staff attended a call with Jamie Hough regarding the financial position of the Group.
- 15 February Adam Colley and Andrew Scott attended a meeting with Matthew Hough at PwC's Sydney office regarding the financial position of the Group.
- 22 February Adam Colley and Johnothan Ingold attended a call with Jamie Hough regarding the financial position of the Group and operational and governance matters relevant to our scope of work.
- 22 February Adam Colley and Johnothan Ingold attended a call with Matthew Hough regarding the financial position of the Group.
- 26 February Adam Colley attended a call with Matthew Hough who was enquiring about the status of our investigating accountants' report. Matthew Hough also provided updates regarding the governance of the Group, which was also relevant to our scope of work for the Engagement.
- 1 March Adam Colley attended a call with Matthew Hough who was following up the timing of completion of our investigating accountants' report. Matthew Hough also provided an update in relation to the Group's planned sale process for parts or all of the Group.
- 4 March Adam Colley, Johnothan Ingold and Andrew Collins of our staff, attended a call with Jamie Hough, in his capacity as General Manager of Operations regarding the factual accuracy of a draft of our investigating accountants' report. Jamie Hough also provided additional information in relation to the financial performance and operations of the Group relevant to our scope of work for the Engagement.
- 5 March Adam Colley attended a call with Matthew Hough regarding the financial position of the Group and the planned sale process for parts or all of the Group.
- 12 March Adam Colley attended a call with Matthew Hough regarding our investigating accountants' report. Matthew Hough also provided an update in relation to the Group's planned sale process for parts or all of the Group.

Matthew Hough also called Adam Colley briefly, on various occasions throughout the period of our Engagement, to generally enquire as to the status of the Engagement and the investigative accountants' report.

In addition to the above calls and meetings, we exchanged emails with the Group and its directors to arrange the above virtual (and two physical) meetings and obtain certain information to assist our understanding of the financial position of the Group for the purposes of the Engagement.

The primary purpose of the above calls and meetings was to obtain certain information to assist our understanding of the financial position of the Group and deliver the services to the Secured Creditor pursuant to the Engagement as set out in section C(ii) (*"Relationships with a secured creditor entitled to enforce security over the whole or substantially whole of the Company's property*) below.

In our opinion, these interactions do not create a conflict of interest or duty for the following reasons:

- The work undertaken during the Engagement assisted us in developing an understanding of the Group
  and its activities (and by extension, the Companies and their activities). No interactions we had with the
  directors prior to our appointment will influence our ability to be able to fully comply with the statutory and
  fiduciary obligations associated with the administration of the Companies in an objective and impartial
  manner.
- The investigative accountants' report that PwC provided to the Secured Creditor is not of the nature that it would be subject to review and challenge during voluntary administration.
- The Engagement was with, and all advice was provided to the Secured Creditor, not the Companies nor any other members of the Group. No advice was provided to any of the Group's directors in their personal capacity.
- There is no expectation, agreement or understanding between us and Jamie Hough or Matthew Hough in relation to this administration and we are free to act independently and in accordance with the law and the requirements of the ARITA Code of Professional Practice.

### Meetings and Communications with the Group's Chief Financial Officer

Separately, in the lead up to our appointment on 26 June 2024, we also had the following calls and meetings with Frank Terranova (Chief Financial Officer of the Group), relevant to our appointment:

- 21 June 2024 Adam Colley held a brief discussion with Frank Terranova to provide an update on the expected timing of an appointment as voluntary administrators to the Companies and to confirm whether Frank Terranova might be willing to act as a director of the subsidiary entities of PF Management Holdings Pty Ltd in the event the Administrators considered necessary, desirable or in the best interests of the Companies and their stakeholders to replace the existing directors following commencement of the administrations.
- 24 June 2024 Adam Colley had a further brief discussion with Frank Terranova in relation to the above.
- 25 June 2024 and 26 June 2024 Adam Colley and Andrew Scott held further discussions and meetings with Frank Terranova on the potential timing of the appointment of administrators to the Company, the updated financial position of the Group, Frank Terranova's potential appointment as director of the Companies' subsidiaries and the onboarding process for Ryan Shaw (who was also considered as a potential candidate to act as an independent director on the boards of the Companies' subsidiaries).
- 26 June 2024 Shortly after our appointment, Frank Terranova was appointed by PF Management Holdings Pty Ltd (Administrators Appointed) to act as a director of United Finance Group Pty Ltd and PF Management Group Pty Ltd (and Frank Terranova in turn, appointed himself and Ryan Shaw as an independent director of the Companies' subsidiaries).

In our opinion, these interactions with Frank Terranova do not create a conflict of interest or duty for the following reasons:

- Our conversations with Frank Terranova assisted us in obtaining updated information on the activities on the Companies and their subsidiaries, understanding potential (and alternative) courses of action in relation to subsidiaries of the Companies and allowed for contingency planning in the lead up to our appointment.
- There is no expectation, agreement or understanding between us and Frank Terranova about the conduct of this administration and we are free to act independently and in accordance with the law and the requirements of the ARITA CoPP.

• No interactions we had with Frank Terranova prior to our appointment will influence our ability to be able to fully comply with the statutory and fiduciary obligations associated with the administration of the Companies in an objective and impartial manner.

We received no remuneration for any of the matters set out under the headings "Pre-Appointment Meetings with the Secured Creditor and/or Their Advisers" or "Meetings with the Group, the Group's director(s) and the Group's advisers before our appointment".

We have not provided any other information or advice to the Group or (by extension) the Companies, their director(s) and advisers prior to our appointment beyond that which is outlined in this DIRRI.

### C. Declaration of Relationships

Vithin the previous 24 months, have we, or our firm, had a relationship with:			Disclosure reference (if applicable)
PF Group Holdings Pty Ltd (Administrators Appointed) (ACN 622 776 765)	<b>X</b> No	□ Yes	
and			
PF Management Holdings Pty Ltd (Administrators Appointed) (ACN 622 782 512) (PF Management Holdings)			
The Companies' directors?	<b>X</b> No	□ Yes	
Associates of the Companies?	□ No	<b>X</b> Yes	C (i)
A former insolvency practitioner appointed to the Companies?	<b>X</b> No	🗆 Yes	
A secured creditor entitled to enforce security over the whole or substantially the whole of the Companies' property?	□ No	<b>X</b> Yes	C (ii)

Do we have any other relationships that we consider are relevant to creditors assessing our independence?			Disclosure reference (if applicable)
Relationships with the Companies or its Associates beyond the immediately past 24 months?	<b>X</b> No	□ Yes	
Material creditors of the Companies?	<b>X</b> No	□ Yes	

### C (i) Relationships with Associates of the Companies

Nature of relationship – Immaterial Prior Professional relationship	Reasons why no conflict of interest or duty
Panthera Finance Pty Ltd (100% owned subsidiary of PF Management Group which is in turn 100% owned subsidiary of PF Management Holdings)	The Taxation division of PwC conducted two engagements for Panthera Finance Pty Ltd in FY23 between November 2022 and March 2023. The two engagements were as follows:
Wanagement Holdings)	<ol> <li>Provision of written advice relating to the availability of GST credits on direct costs incurred by Panthera Finance Pty Ltd in relation to a recent refinancing transaction. The engagement was completed in December 2022, with \$7,000 (ex GST) charged for the services which was paid by Panthera Finance Pty Ltd.</li> </ol>
	2. Provision of two phases of work as follows:
	<ul> <li>A risk assessment based on the previous two financial years' lodgements to identify any risks to the Panthera Finance Pty Ltd from its lodgements including income tax, superannuation, GST, PAYG and FBT.</li> </ul>
	<ul> <li>b. Preparation of a Tax Risk Assessment Report setting out the observations on the Australian taxation issues relevant to the Group's structure.</li> </ul>
	A third phase of work, in the nature of detailed analysis of Australian tax issues relevant to any potential restructuring transactions identified during the initial two phases was quoted by PwC, however the work was never completed.
	The above engagement was completed in March 2023, with \$29,580 (ex GST) charged for the services and paid by Panthera Finance Pty Ltd.
	The total fees billed for the two engagements were \$36,580 (ex GST) and the work was complete by March 2023.
	We believe that this relationship does not result in a conflict of interest or duty because:
	• PwC has not, and does not, provide ongoing services to Panthera Finance and has at no time been Panthera Finance or the Group's tax agent. Other than completing the engagements set out above, PwC had no other professional relationship with Panthera Finance and no other professional services were provided to Panthera Finance.
	• The engagement for Panthera Finance Pty Ltd is not a matter that would be subject to review during the administration of the Companies and will not influence our ability to be able to fully comply with the statutory and fiduciary obligations associated with the voluntary administration of the Companies in an objective and impartial manner.
	• The fees charged to Panthera Finance Pty Ltd are immaterial to the Companies and PwC.
	On 29 March 2023, the Business Restructuring Services division of PwC proposed performing Bankruptcy Services for delinquent accounts of Panthera Finance Pty Ltd. A non-disclosure agreement

Nature of relationship – Immaterial Prior Professional relationship	Reasons why no conflict of interest or duty
	was provided by Panthera Finance Pty Ltd however the proposal did not lead to any data being exchanged or services provided.
	We believe that this relationship does not result in a conflict of interest or duty because:
	• PwC did not provide any ongoing services to Panthera Finance in relation to this proposal, or any services at all.
	• The proposal is not a matter that would be subject to review during the administration and will not influence our ability to be able to fully comply with the statutory and fiduciary obligations associated with the voluntary administration of the Companies in an objective and impartial manner.
On the same day as our appointment as Administrators of PF Group Holdings Pty Ltd, we were also appointed as	We believe that this relationship does not result in a conflict of interest or duty because:
Administrators of: PF Management Holdings Pty Ltd	• The Companies operate themselves and the various entities in the Group together and the nature of their business operations are such that the respective administrations can be more efficiently conducted by practitioners from one firm.
	• We are currently not aware, nor were we aware at the time of our appointment, of any conflicts of interest between each of the Companies. While we understand that there are intercompany transactions between the Group's various entities (including between the Companies), we are not aware of any contention as to the validity of intercompany debts or transactions, nor any preferential payments.
	• Should a potential conflict arise during our appointment, we will keep creditors informed and take appropriate action to resolve the conflict.

# C (ii) Relationships with a secured creditor entitled to enforce security over the whole or substantially whole of the Companies' property

Nature of relationship – Ongoing professional relationship with secured creditor	Reasons why no conflict of interest or duty
Secured Creditor (BSI PF Lender LP) holds a security interest over the whole of the Companies' property.	We undertook an investigating accountants' engagement (i.e. the Engagement) for the Secured Creditor in relation to the Group prior to our appointment as Voluntary Administrators of the Companies.
BSI PF Lender LP is an entity controlled	The purpose of the Engagement was to:
by Brookfield Corporation.	<ul> <li>review recent and forecast financial performance of the Group;</li> </ul>
	<ul> <li>review current and forecast future covenant compliance of the Group;</li> </ul>
	<ul> <li>review and comment on the Group's non-core businesses and potential options being considered by management for those businesses;</li> </ul>
	<ul> <li>review and comment on the Group's debt collection systems and processes, management capability and governance, making comments regarding potential areas of improvement; and</li> </ul>

Nature of relationship – Ongoing professional relationship with secured creditor	Reasons why no conflict of interest or duty
	<ul> <li>review and comment on options for BSI PF Lender LP as secured lender, including potential outcomes in an enforcement or insolvency scenario.</li> </ul>
	The Engagement continued for a period of approximately two months and was completed approximately three months prior to our appointment as voluntary administrators. We were paid \$221,000 (including GST) for this engagement, with our fee being paid by Panthera Finance Pty Ltd).
	PwC and affiliated PwC network firms have also provided various services to Brookfield Corporation and subsidiaries, which have not been in relation to the Group or (by extension) the Companies, but have included providing services typically involving financial due diligence, tax advisory and consulting in relation to core business interests including, but not limited to, real estate advisory, infrastructure, renewable energy, private equity and credit.
	We believe that our relationship with, and payment for the Engagement services by Panthera Finance Pty Ltd provided to, the Secured Creditor does not result in a conflict of interest or duty because:
	• The work undertaken during the Engagement has assisted us in developing an understanding of the Group and (by extension) the Companies and their activities. The investigation did not reveal any issues with the validity of the Secured Creditor's security in respect of the Companies.
	• The investigating accountants' report that PwC provided to the Secured Creditor is not of the nature that it would be subject to review during the voluntary administration.
	• The work undertaken by our firm for the Secured Creditor will not influence our ability to be able to fully comply with the statutory and fiduciary obligations associated with the administration of the Company in an objective and impartial manner.
	• We have professional relationships with numerous financiers operating in Australia, including with Brookfield Corporation. Our professional relationships with Brookfield Corporation and its staff will not influence our ability to fully comply with the statutory and fiduciary obligations associated with the administration of the Companies in an objective and impartial manner.
	• We do not consider the payment for our services would be regarded as an unfair preference in a possible liquidation scenario on the basis the payment was made pursuant to services provided to the Secured Creditor and not the Group or the Companies and paid at the direction of the Secured Creditor under their secured facilities by Panthera Finance Pty Ltd (a company that is not itself in administration). In any event, if such a payment was held to be an unfair preference there would be no net effect to the Company as the Secured Creditor would remain liable for our services and would be entitled to recover any funds disgorged to the Companies under their securities.

Nature of relationship – Ongoing professional relationship with secured creditor	Reasons why no conflict of interest or duty	
	On 26 June 2024, we executed a funding deed with the Security Trustee (acting on behalf of the Secured Creditor) in respect of our remuneration, costs and expenses) ( <b>Funding Deed</b> ) (see further below under the heading "D. Indemnities and up-front payments".	
	Aside from the Funding Deed, we have no other indemnities or upfront payments to disclose.	

### D. Indemnities and up-front payments

On 26 June 2024, we executed a funding deed with the Security Trustee (acting on behalf of the Secured Creditor) in respect of our remuneration, costs and expenses) (**Funding Deed**). The Funding Deed provides, in effect, that where the Security Trustee receives monies or makes a recovery from an entity in the Group, the Security Trustee agrees to pay to us monies to meet: (1) our remuneration, costs and expenses up to \$3,000,000 (excl. GST) (or such higher amount as agreed by the Security Trustee); and (2) any other amounts that we are entitled to be paid or indemnified for at law in connection with our appointment as voluntary administrators of the Company (or PF Management Holdings) (other than the remuneration, costs and expenses referred to above). Approval will be obtained from creditors in respect of our remuneration before funds will be used to meet our remuneration. There are no conditions on the conduct or outcome of our appointment in respect of the Company and PF Management Holdings attached to the provision of these funds.

On or about 26 June 2024, we understand that a forbearance letter was executed between the Secured Creditor, the Panthera Group companies (other than the Companies) and the Security Trustee. As a condition of the forbearance letter, \$1,000,000 was paid by the Panthera Group companies (other than the Companies) to PF Management Holdings Pty Ltd (in its capacity as the borrower under the Loan Note Subscription Agreement dated 4 October 2022 (as amended) between the Secured Creditor, PF Management Holdings Pty Ltd and others). Those monies will be available to meet the administrators' remuneration, costs and expenses.

Aside from the Funding Deed, we have no other indemnities or upfront payments to disclose.

This does not include any indemnities that we may be entitled to under the law.

Dated this 28<sup>th</sup> day of June 2024

Adam Collev

Administrator

Andrew Scott

Andrew Scott Administrator

Derrick Vickers Administrator

Stephen Longley Administrator

### Note:

- 1. The assessment of independence has been made based on an evaluation of the significance of any threats to independence and in accordance with the requirements of the relevant legislation and professional Standards.
- 2. If circumstances change, or new information is identified, we are required under the Corporations Act 2001 or Bankruptcy Act and ARITA's Code of Professional Practice to update this Declaration and provide a copy to creditors with our next communication as well as table a copy of any replacement declaration at the next meeting of the insolvent's creditors. For creditors' voluntary liquidations and voluntary administrations, this document and any updated versions of this document are required to be lodged with ASIC.

# Appendix B

# Authorised signatories schedule

### PF Group Holdings Pty Ltd ACN 622 776 765 PF Management Holdings Pty Ltd ACN 622 782 512 (Both Administrators Appointed) (the Companies)

### Authorised signatories schedule

Name	Limit (\$)	Signature
Andrew Scott	No Limit	Author
Adam Colley	No Limit	Apply
Stephen Longley	No Limit	Ringhy
Derrick Vickers	No Limit	Q.Q.D.
Melissa Humann	No Limit	Netman
Nick Charlwood	No Limit	NCharlwood
Andy Collins	No Limit	Delins

# Appendix C

# Notice of meeting

### NOTICE OF CONCURRENT FIRST MEETINGS OF CREDITORS OF COMPANIES UNDER ADMINISTRATION

### PF Group Holdings Pty Ltd (ACN 622 776 765) (Administrators Appointed) PF Management Holdings Pty Ltd (ACN 622 782 512) (Administrators Appointed) (the Companies)

- Andrew Scott, Adam Colley, Derrick Vickers and Stephen Longley of PricewaterhouseCoopers (PwC), One International Towers Sydney, Watermans Quay, Barangaroo, NSW 2000, were appointed joint and several Administrators of the Companies on 26 June 2024 pursuant to section 436C of the *Corporations Act 2001* (Act).
- Notice is now given that concurrent meetings of the creditors of the Companies will be held at the offices of Panthera Finance Group, 555 Coronation Drive, Toowong QLD 4066 at 2:00 pm AEST on Monday 8 July 2024.
- 3. Videoconference facilities will also be available for creditors not wishing/able to attend in person access details will be provided to creditors who register to attend virtually (see paragraph 9 below for details on how to notify the Administrators of your intention to attend virtually) closer to the date of the meeting.
- 4. The purpose of the meetings is to determine:
  - (a) whether to appoint a Committee of Inspection for each Company, and
  - (b) if so, who are to be the Committee's members.
- 5. At the meetings, creditors may also, by resolution:
  - (a) remove the joint and several Administrators from office, and
  - (b) appoint someone else as Administrator(s).
- 6. Only creditors (and their proxies or attorneys) are entitled to vote at meetings (whether in person or virtually). Section 75-85 of the *Insolvency Practice Rules (Corporations) 2016* (Cth) sets out the details of creditors' entitlement to vote at meetings (please see attachment).
- 7. In order to attend and vote at the meetings (whether in person or virtually), creditors will need to complete a proof of debt form and, where applicable, a proxy form. A proxy form must be completed where a corporate creditor is attending, or an individual creditor wants to appoint another person or attorney to act on their behalf at the meeting. An attorney of the creditor must show the instrument by which he or she is appointed to the Chairperson of the meeting, prior to the commencement of the meeting. A creditor may also choose to appoint the Chairperson to vote on their behalf.
- Creditors wishing to attend (whether in person or virtually) and vote are advised that proof of debt and proxy forms must be submitted to the Administrators by post or email (preferred) by 4:00 pm AEST on Friday 5 July 2024. Due to possible delays in the delivery of mail, we recommend sending these documents to the Administrators by email to pfgroup@au.pwc.com.

- 9. For creditors who intend to attend the meeting virtually, you must also give us a written statement (email is preferred) to <u>pfgroup@au.pwc.com</u> of your intention to do so by 4:00pm AEST on 5 July 2024 setting out:
  - (a) the name of the person and of the proxy or attorney (if any); and
  - (b) an address to which notices to the person, proxy or attorney may be sent; and
  - (c) a method by which the person, proxy or attorney may be contacted for the purposes of the meeting.

Dated this 28th day of June 2024

Andrew Scott Administrator

### Return completed form to the Administrators:

- By email: pfgroup@au.pwc.com
- By post: c/- PricewaterhouseCoopers One International Towers Sydney Watermans Quay Barangaroo NSW 2000

### Attachment

## Section 75-85 of the Insolvency Practice Rules (Corporations) sets out the entitlement to vote at meetings of creditors:

- (1) A person other than a creditor (or the creditor's proxy or attorney) is not entitled to vote at a meeting of creditors.
- (2) Subject to subsections (3), (4) and (5), each creditor is entitled to vote and has one vote.
- (3) A person is not entitled to vote as a creditor at a meeting of creditors unless:
  - a. his or her debt or claim has been admitted wholly or in part by the external administrator; or
  - b. he or she has lodged, with the person presiding at the meeting, or with the person named in the notice convening the meeting as the person who may receive of the debt or claim:
    - i. those particulars; or
    - ii. if required—a formal proof of the debt or claim.
- (4) A creditor must not vote in respect of:
  - a. an unliquidated debt; or
  - b. a contingent debt; or
  - c. an unliquidated or a contingent claim; or
  - d. a debt the value of which is not established unless a just estimate of its value has been made.
- (5) A creditor must not vote in respect of a debt or a claim on or secured by a bill of exchange, a promissory note or any other negotiable instrument or security held by the creditor unless he or she is willing to do the following:
  - a. treat the liability to him or her on the instrument or security of a person covered by subsection
    (6) as a security in his or her hands;
  - b. estimate its value;
  - c. for the purposes of voting (but not for the purposes of dividend), to deduct it from his or her debt or claim.
- (6) A person is covered by this subsection if:
  - a. the person's liability is a debt or a claim on, or secured by, a bill of exchange, a promissory note or any other negotiable instrument or security held by the creditor; and
  - b. the person is either liable to the company directly, or may be liable to the company on the default of another person with respect to the liability; and
  - c. the person is not an insolvent under administration or a person against whom a winding up order is in force.

# Appendix D

## **Initial Remuneration Notice**

### INITIAL REMUNERATION NOTICE

Insolvency Practice Schedule (Corporations) 70-50 Insolvency Practice Rules (Corporations) 70-35

### PF Group Holdings Pty Ltd (Administrators Appointed)

### ACN 622 776 765 (the Company)

The purpose of the Initial Remuneration Notice is to provide you with information about how our remuneration for undertaking the administration will be set.

#### A. Remuneration methods

There are four basic methods that can be used to calculate the remuneration charged by an insolvency Practitioner. They are:

#### 1. Time based/hourly rates

This is the most common method. The total fee charged is based on the hourly rate charged for each person who carried out the work, multiplied by the number of hours spent by each person on each of the tasks performed.

#### 2. Fixed fee

The total fee charged is normally quoted at the commencement of the administration and is the total cost for the administration. Sometimes a practitioner will finalise an administration for a fixed fee.

#### 3. Percentage

The total fee charged is based on a percentage of a particular variable, such as the gross proceeds of assets realisations.

### 4. Contingency

The practitioner's fee is structured to be contingent on a particular outcome being achieved.

#### B. Method chosen

Given the nature of this administration we propose that our remuneration be time-based and calculated on hourly rates. This is because:

- It ensures that creditors are charged for work that is performed.
- As Administrators, we are required to perform a number of tasks which do not necessarily relate to the realisation of assets, for example responding to creditor enquiries, reporting to the Australian Securities and Investment Commission (ASIC) and conducting investigations.
- Generally, it is difficult to estimate with accuracy the total amount of fees necessary to complete all tasks required in the administration.
- Our firm has a time recording system that can produce a detailed analysis of time spent on each type of task by each individual staff member utilised in the administration.

#### C. Explanation of hourly rates

The rates for our remuneration calculation are set out in the following table together with a general guide showing the qualifications and experience of staff engaged in the administration and the role they take in the administration. The hourly rates charged encompass the total cost of providing professional services and should not be compared to an hourly wage. Time is charged in six-minute increments.

The hourly rates set out in this schedule are exclusive of GST and do not include disbursements.

Remuneration is approved by a resolution of the creditors, a creditors' committee or a court.

Title	Description	Hourly rate
Partner/ Appointee	A registered liquidator or bankruptcy trustee who is a leading practitioner with extensive experience in all forms of insolvency administrations. A senior member of management with ultimate responsibility for the conduct of the administration.	825.00
Managing Director	Generally, a registered liquidator or bankruptcy trustee with extensive experience in all forms of insolvency administrations. A senior member of management and, where a co-appointee, has responsibility for the conduct of the administration.	750.00
Director	Highly experienced in insolvency matters, several of which have been at a senior level, managing complex administration and supervising teams. May also be a registered liquidator. Capable of deputising for the appointee where required. Alternatively, may have senior management, business or industry skills, and similar level of experience at a senior level, or a combination of skills.	725.00
Senior Manager	Experienced in complex matters and supervising small teams, or having primary responsibility for smaller less complex matters, answerable to the Partner/Director. Capable of controlling staff. Alternatively, may have senior management, business or industry skills, and similar level of experience at a senior level, or a combination of skills	640.00
Manager	Experienced in insolvency matters with well-developed technical and commercial skills. Capable of supervising smaller teams, and can take day-to-day responsibility for smaller to medium matters, or aspects of more complex matters. Alternatively, may have management, business, or industry skills, or a combination of skills.	580.00
Senior Consultant	Generally, a qualified accountant with postgraduate qualifications in insolvency subjects. Assists with planning and control of various aspects of the administration, including fieldwork. Has experience in larger and more complex administrations.	425.00
Consultant	Generally, a qualified accountant. Assists with planning and control of various aspects of the administration, including fieldwork.	350.00
Offshore Professional	Generally a qualified accountant. Assists with planning and control of various aspects of the administration, but is primarily responsible for completing office work under the supervision of more senior staff.	250.00
Specialist	Has specialist skills and experience in bookkeeping and other administrative tasks connected to statutory and other reporting obligations of the administration.	250.00
Administration support	Has appropriate skills to provide administrative support to the team including high-speed and accurate document preparation and data entry, records control and management, and general data analytics.	230.00

\* The above rates are reviewed from time to time. The description of each grade is a general guide only. From time to time there may be persons employed who, because of their skills and experience, are employed in positions where they may not necessarily meet all of the above qualifications.

The hourly rates set out in the schedule above are exclusive of GST and do not include disbursements.

### D. Estimated remuneration

We estimate that the Administration will cost between \$250,000 to \$350,000 (exclusive of GST) to complete.

This cost reflects the current strategy for the Administration, which is primarily focused on preserving the value of the Company's key asset, being its investment in the Panthera Finance group of companies (**Group**) as the ultimate parent entity of the Group. For the purposes of this estimate the Administrators have taken the approach that the majority of time costs will be incurred in respect of the direct subsidiary of the Company, PF Management Holdings Pty Ltd, over which they have been concurrently appointed.

The Administrators will be: (1) undertaking a process to identify interested parties who may wish to purchase the business as a whole or to acquire distinct operating units or assets; and (2) exploring restructuring options including recapitalisation of the Group via a Deed of Company Arrangement. The Administrators will also be undertaking investigations into the causes of the Company's failure and attending to their statutory obligations including, but not limited to, conducting meetings of creditors.

We are unable to determine with certainty at this early stage of the Administration the total costs to complete the Administration. The following variables may have a significant effect on our estimate:

- complexities of the sale/recapitalisation process beyond our initial expectations;
- the volume and complexity of enquiries from stakeholders;
- the quality and completeness of the Company's books and records upon which the investigations will be based;
- dealing with any legal claims/proceedings;
- investigations into the causes of the Company's failure and the quality and completeness of the Company's books and
  records upon which the investigations will be based;
- any requirement to seek an extension of the convening period of the second meeting of creditors (which will require an
  application to the Court), or any adjournment the second meeting of creditors to conduct further investigations in
  relation to the Company's affairs and/or any proposal for a Deed of Company Arrangement that may be put to
  creditors, and/or to finalise a sale of the business as a whole, or distinct assets.

### E. Disbursements

Disbursements are divided into three types:

- External professional services these are recovered at cost. An example of an externally provided professional service disbursement is legal fees.
- External non-professional costs these are recovered at cost. Examples of externally provided non-professional
  costs are travel, accommodation, search fees, lodgement fees, storage, outsourced printing and photocopying
  services.
- Firm non-professional costs such as photocopying, printing and postage. These disbursements, if charged to the administration, would generally be charged at cost; although some expenses such as photocopying and printing may be charged at a rate which recoups both variable and fixed costs. The recovery of these costs must be on a reasonable commercial basis.

We are not required to seek creditor approval for disbursements paid to third parties (but must account to creditors). We must also be satisfied that these disbursements are appropriate, justified and reasonable.

We are required to obtain creditor's consent for the payment of internal disbursements. Creditors will be asked to approve my internal disbursements prior to these disbursements being paid from the administration.

Details of the basis of recovering disbursements in this administration are provided below. Full details of any actual costs incurred will be provided with future reporting.

### Basis of disbursement claim

Disbursements	Rate (Excl GST)
External professional services	At cost
External non-professional costs	At cost
Firm non-professional costs	
Staff vehicle use	72 cents per kilometre for first 150km of return trip and 40 cents per kilometre thereafter

Dated this 28th day of June 2024

Andrew Scott Administrator

### INITIAL REMUNERATION NOTICE

Insolvency Practice Schedule (Corporations) 70-50 Insolvency Practice Rules (Corporations) 70-35

### PF Management Holdings Pty Ltd (Administrators Appointed) ACN 622 782 512 (the Company)

The purpose of the Initial Remuneration Notice is to provide you with information about how our remuneration for undertaking the administration will be set.

### A. Remuneration methods

There are four basic methods that can be used to calculate the remuneration charged by an insolvency Practitioner. They are:

### 1. Time based/hourly rates

This is the most common method. The total fee charged is based on the hourly rate charged for each person who carried out the work, multiplied by the number of hours spent by each person on each of the tasks performed.

### 2. Fixed fee

The total fee charged is normally quoted at the commencement of the administration and is the total cost for the administration. Sometimes a practitioner will finalise an administration for a fixed fee.

### 3. Percentage

The total fee charged is based on a percentage of a particular variable, such as the gross proceeds of assets realisations.

### 4. Contingency

The practitioner's fee is structured to be contingent on a particular outcome being achieved.

### B. Method chosen

Given the nature of this administration we propose that our remuneration be time-based and calculated on hourly rates. This is because:

- It ensures that creditors are charged for work that is performed.
- As Administrators, we are required to perform a number of tasks which do not necessarily relate to the realisation of assets, for example responding to creditor enquiries, reporting to the Australian Securities and Investment Commission (ASIC) and conducting investigations.
- Generally, it is difficult to estimate with accuracy the total amount of fees necessary to complete all tasks required in the administration.
- Our firm has a time recording system that can produce a detailed analysis of time spent on each type of task by each individual staff member utilised in the administration.

### C. Explanation of hourly rates

The rates for our remuneration calculation are set out in the following table together with a general guide showing the qualifications and experience of staff engaged in the administration and the role they take in the administration. The hourly rates charged encompass the total cost of providing professional services and should not be compared to an hourly wage. Time is charged in six-minute increments.

The hourly rates set out in this schedule are exclusive of GST and do not include disbursements.

Remuneration is approved by a resolution of the creditors, a creditors' committee or a court.

Description	Hourly rate
A registered liquidator or bankruptcy trustee who is a leading practitioner with extensive experience in all forms of insolvency administrations. A senior member of management with ultimate responsibility for the conduct of the administration.	825.00
Generally, a registered liquidator or bankruptcy trustee with extensive experience in all forms of insolvency administrations. A senior member of management and, where a co-appointee, has responsibility for the conduct of the administration.	750.00
Highly experienced in insolvency matters, several of which have been at a senior level, managing complex administration and supervising teams. May also be a registered liquidator. Capable of deputising for the appointee where required. Alternatively, may have senior management, business or industry skills, and similar level of experience at a senior level, or a combination of skills.	725.00
Experienced in complex matters and supervising small teams, or having primary responsibility for smaller less complex matters, answerable to the Partner/Director. Capable of controlling staff. Alternatively, may have senior management, business or industry skills, and similar level of experience at a senior level, or a combination of skills	640.00

Senior Manager	Experienced in complex matters and supervising small teams, or having primary responsibility for smaller less complex matters, answerable to the Partner/Director. Capable of controlling staff. Alternatively, may have senior management, business or industry skills, and similar level of experience at a senior level, or a combination of skills	640.00
Manager	Experienced in insolvency matters with well-developed technical and commercial skills. Capable of supervising smaller teams, and can take day-to- day responsibility for smaller to medium matters, or aspects of more complex matters. Alternatively, may have management, business, or industry skills, or a combination of skills.	580.00
Senior Consultant	Generally, a qualified accountant with postgraduate qualifications in insolvency subjects. Assists with planning and control of various aspects of the administration, including fieldwork. Has experience in larger and more complex administrations.	425.00
Consultant	Generally, a qualified accountant. Assists with planning and control of various aspects of the administration, including fieldwork.	350.00
Offshore Professional	Generally a qualified accountant. Assists with planning and control of various aspects of the administration, but is primarily responsible for completing office work under the supervision of more senior staff.	
Specialist	Has specialist skills and experience in bookkeeping and other administrative tasks connected to statutory and other reporting obligations of the administration.	250.00
Administration support	Has appropriate skills to provide administrative support to the team including high-speed and accurate document preparation and data entry, records control and management, and general data analytics.	230.00

\* The above rates are reviewed from time to time. The description of each grade is a general guide only. From time to time there may be persons employed who, because of their skills and experience, are employed in positions where they may not necessarily meet all of the above qualifications.

The hourly rates set out in the schedule above are exclusive of GST and do not include disbursements.

### D. Estimated remuneration

Title

Director

Partner/ Appointee

Managing Director

We estimate that this administration will cost between \$2,000,000 to \$3,000,000 (exclusive of GST) to complete.

This cost reflects the current strategy for the Administration, which has multiple workstreams including:

- Running a sale process to identify interested parties who may wish to purchase the business as a whole or to acquire distinct operating units or assets and exploring restructuring options including recapitalisation of the Panthera Finance group of companies (Group) via a Deed of Company Arrangement.
- As the parent entity of the Group's operating subsidiaries, the Administrators are likely to be required to liaise with the management team and operating units in relation to financial performance and operations of the operating subsidiaries.
- Similarly, as the parent entity of the Group's operating subsidiaries, the Administrators are likely to need to deal with enquiries from stakeholders of the operating subsidiaries such as employees, customers, regulators, and creditors.
- Investigations into the causes of the Company's failure.
- Statutory obligations, including, but not limited to conducting meetings of creditors.

We are unable to determine with certainty at this early stage of the Administration the total costs to complete the Administration which may or may not be materially higher. The following variables may have a significant effect on our estimate:

- · complexities of the sale/recapitalisation process beyond our initial expectations
- the volume and complexity of enquiries from stakeholders
- dealing with any legal claims/proceedings
- investigations into the causes of the Company's failure and the quality and completeness of the Company's books and
  records upon which the investigations will be based
- any requirement to seek an extension of the convening period of the second meeting of creditors (which will require an application to the Court), or any adjournment the second meeting of creditors to conduct further investigations in relation to the Company's affairs and/or any proposal for a Deed of Company Arrangement that may be put to creditors, and/or to finalise a sale of the business as a whole, or distinct assets.

### E. Disbursements

Disbursements are divided into three types:

- External professional services these are recovered at cost. An example of an externally provided professional service disbursement is legal fees.
- External non-professional costs these are recovered at cost. Examples of externally provided non-professional costs are travel, accommodation, search fees, lodgement fees, storage, outsourced printing and photocopying services.
- Firm non-professional costs such as photocopying, printing and postage. These disbursements, if charged to the administration, would generally be charged at cost; although some expenses such as photocopying and printing may be charged at a rate which recoups both variable and fixed costs. The recovery of these costs must be on a reasonable commercial basis.

We are not required to seek creditor approval for disbursements paid to third parties but must account to creditors. However, we must be satisfied that these disbursements are appropriate, justified and reasonable.

We are required to obtain creditor's consent for the payment of internal disbursements. Creditors will be asked to approve my internal disbursements prior to these disbursements being paid from the administration.

Details of the basis of recovering disbursements in this administration are provided below. Full details of any actual costs incurred will be provided with future reporting.

### Basis of disbursement claim

Disbursements	Rate (Excl GST)
External professional services	At cost
External non-professional costs	At cost
Firm non-professional costs	
Staff vehicle use	72 cents per kilometre for first 150km of return trip and 40 cents per kilometre thereafter

Dated this 28th day of June 2024

Andrew Scott Administrator

# Appendix E

Information sheet – Creditor rights in Voluntary Administration



# **Creditor Rights in Voluntary Administrations**

As a creditor, you have rights to request meetings and information or take certain actions:

**Right to request** information



Right to appoint a reviewing liquidator

Right to replace voluntary administrator

### Right to request information

Information is communicated to creditors in a voluntary administration through reports and meetings.

In a voluntary administration, two meetings of creditors are automatically held. You should expect to receive reports and notice of these meetings:

- The first meeting is held within 8 business days of the voluntary administrator's appointment. A notice of meeting and other information for this meeting will be issued to all known creditors.
- The second, or decision, meeting is usually held within 6 weeks of the appointment, unless an extension is granted. At this meeting, creditors will get to make a decision about the company's future. Prior to this meeting the voluntary administrator will provide creditors with a notice of the meeting and a detailed report to assist in making your decision.

Important information will be communicated to creditors prior to and during these meetings. Creditors are unable to request additional meetings in a voluntary administration.

Creditors have the right to request information at any time. A voluntary administrator must provide a creditor with the requested information if their request is 'reasonable', the information is relevant to the voluntary administration, and the provision of the information would not cause the voluntary administrator to breach their duties.

A voluntary administrator must provide this information to a creditor within 5 business days of receiving the request, unless a longer period is agreed. If, due to the nature of the information requested, the voluntary administrator requires more time to comply with the request, they can extend the period by notifying the creditor in writing.

#### Requests must be reasonable.

#### They are not reasonable if:

- (a) complying with the request would prejudice the interests of one or more creditors or a third party
- (b) the information requested would be privileged from production in legal proceedings
- (c) disclosure would found an action for breach of confidence
- (d) there is not sufficient available property to comply with the request
- (e) the information has already been provided
- (f) the information is required to be provided under law within 20 business days of the request
- (g) the request is vexatious

If a request is not reasonable due to (d), (e) or (f) above, the voluntary administrator must comply if the creditor meets the cost of complying with the request.

Otherwise, a voluntary administrator must inform a creditor if their information request is not reasonable and the reason why.

Specific questions about the voluntary administration should be directed to the voluntary administrator's office.

AUSTRALIAN RESTRUCTURING INSOLVENCY & TURNAROUND ASSOCIATION



Creditors, by resolution, may give a voluntary administrator directions in relation to a voluntary administration. A

Right to give directions to voluntary administrator

voluntary administrator must have regard to these directions, but they are not required to comply with the directions.

If a voluntary administrator chooses not to comply with a direction given by a resolution of the creditors, they must document their reasons for not complying.

An individual creditor cannot provide a direction to a voluntary administrator.

#### Right to appoint a reviewing liquidator

Creditors, by resolution, may appoint a reviewing liquidator to review a voluntary administrator's remuneration or a cost or expense incurred in a voluntary administration. The review is limited to:

- remuneration approved within the six months prior to the appointment of the reviewing liquidator, and
- expenses incurred in the 12 months prior to the appointment of the reviewing liquidator.

The cost of the reviewing liquidator is paid from the assets of the voluntary administration, in priority to creditor claims.

An individual creditor can appoint a reviewing liquidator with the voluntary administrator's consent, however the cost of this reviewing liquidator must be met personally by the creditor making the appointment.

#### Right to replace voluntary administrator

At the first meeting, creditors have the right to remove a voluntary administrator and appoint another registered liquidator to act as voluntary administrator.

A creditor must ensure that they have a consent from another registered liquidator prior to the first meeting if they wish to seek the removal and replacement of a voluntary administrator.

Creditors also have the opportunity to replace a voluntary administrator at the second meeting of creditors:

- If creditors vote to accept a proposed deed of company arrangement, they can appoint a different registered liquidator as the deed administrator.
- If creditors vote to place the company into liquidation, they can appoint a different registered liquidator as the liquidator.

It is however usual for the voluntary administrator to act as deed administrator or liquidator. It would be expected that additional costs would be incurred by an alternate deed administrator or liquidator to gain the level of knowledge of the voluntary administrator.

Like with the first meeting, a creditor must ensure that they have a consent from another registered liquidator prior to the second meeting if they wish to seek to appoint an alternative registered liquidator as deed administrator or liquidator.

#### For more information, go to <u>www.arita.com.au/creditors</u>. Specific queries about the voluntary administration should be directed to the voluntary administrator's office.

Version: June 2018

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AUSTRALIAN RESTRUCTURING INSOLVENCY & TURNAROUND ASSOCIATION

# Appendix F

Information sheet – Committee of Inspection



## Information Sheet: Committees of Inspection

You have been elected to be, or are considering standing for the role of, a member of a Committee of Inspection (COI) in either a liquidation, voluntary administration or deed of company arrangement of a company (collectively referred to as an external administration).

This information sheet is to assist you with understanding your rights and responsibilities as a member of a COI.

#### What is a COI?

A COI is a small group of creditors elected to represent the interests of creditors in the external administration. The COI advises and assists the external administrator and also has the power to approve and request certain things – this is discussed in more detail below.

Membership of the COI is a voluntary, unpaid position.

#### Who can be elected to a COI?

To be eligible to be appointed as a member of a COI, a person must be:

- A creditor
- A person holding the power of attorney of a creditor
- A person authorised in writing by a creditor; or
- A representative of the Commonwealth where a claim for financial assistance has, or is likely to be, made in relation to unpaid employee entitlements.

If a member of the COI is a company, it can be represented by an individual authorised in writing to act on that creditor's behalf. It also allows the creditor to maintain its representation if a change in the individual is required

A COI usually has between 5 and 7 members, though it can have more, or less, depending on the size of the external administration.

A member of a COI can be appointed by:

- resolution at a meeting of creditors
- an employee or a group of employees owed at least 50% of the entitlements owed to employees of the company
- a large creditor or group of creditors that are owed at least 10% of the value of the creditors' claims,

If an employee or group of employees, or a large creditor or group of creditors, appoints a member to the COI, they cannot vote on the general resolution of creditors to appoint members to the COI. Each of these groups also have the power to remove their appointed member of the COI and appoint someone else.



If you are absent from 5 consecutive meetings of the COI without leave of the COI or you become an insolvent under administration, you are removed from the COI.

#### What are the roles and powers of a COI?

A COI has the following roles:

- to advise and assist the liquidator, voluntary administrator or deed administrator (collectively referred to as the external administrator)
- to give directions to the external administrator
- to monitor the conduct of the external administration.

In respect of directions, the external administrator is only required to have regard to those directions. If there is a conflict between the directions of the COI and the creditors, the directions of the creditors prevail. If the external administrator chooses not to comply with the directions of the COI, the external administrator must document why.

A COI also has the power to:

- approve remuneration of the external administrator after the external administrator has provided the COI with a Remuneration Approval Report (a detailed report setting out the remuneration for undertaking the external administration)
- approve the use of some of the external administrator's powers in a liquidation (compromise of debts over \$100,000 and entering into contracts over 3 months)
- require the external administrator to convene a meeting of the company's creditors
- request information from the external administrator
- approve the destruction of the books and records of the external administration on the conclusion of the external administration
- with the approval of the external administrator, obtain specialist advice or assistance in relation to the conduct of the external administration
- apply to the Court for the Court to enquire into the external administration.

An external administrator is not required to convene a meeting of creditors if the request by the COI is unreasonable, or provide requested information if the request is unreasonable, not relevant to the administration or would cause the external administrator to breach their duties.

A request to convene a meeting of creditors is unreasonable if:

- it would substantially prejudice the interests of a creditor or third party
- there are insufficient funds in the external administration to cover the cost of the request
- a meeting of creditors dealing with the same matters has already been held or will be held within 15 business days, or
- the request is vexatious.

If a request for a meeting is reasonable, the external administrator must hold a meeting of creditors as soon as reasonably practicable.

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Version: July 2017
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A request for information is unreasonable if:

- it would substantially prejudice the interests of a creditor or third party
- the information would be subject to legal professional privilege
- disclosure of the information would be a breach of confidence
- there are insufficient funds in the external administration to cover the cost of the request
- the information has already been provided or is required to be provided within 20 business days, or
- the request is vexatious.

If the request for information is not unreasonable, the external administrator must provide the requested information within 5 business days, but the law provides for further time in certain circumstances.

An external administrator must inform the COI if their meeting or information request is not reasonable and the reason why.

#### How does the COI exercise its powers?

A COI exercises its powers by passing resolutions at meetings of the COI. To pass a resolution, a meeting must be convened and a majority of the members of the COI must be in attendance.

A meeting is convened by the external administrator by giving notice of the meeting to the members of the COI. Meetings of the COI can be convened at short notice.

The external administrator must keep minutes of the meeting and lodge them with ASIC within one month of the end of the meeting.

ASIC is entitled to attend any meeting of a COI.

#### What restrictions are there on COI members?

A member of a COI must not directly or indirectly derive any profit or advantage from the external administration. This includes by purchasing assets of the company or by entering into a transaction with the company or a creditor of the company. This prohibition extends to related entities of the member of the COI and a large creditor(s) that appoints a member to the COI.

Creditors, by resolution at a meeting of creditors, can resolve to allow the transaction. The member of the COI or the large creditor(s) that appoints a member to the COI is not allowed to vote on the resolution.

#### Where can you get more information?

The Australian Restructuring Insolvency and Turnaround Association (ARITA) provides information to assist creditors with understanding external administrations and insolvency.

This information is available from ARITA's website at www.arita.com.au/creditors.

ASIC provides information sheets on a range of insolvency topics. These information sheets can be accessed on ASIC's website at www.asic.gov.au (search "insolvency information sheets").

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# Appendix G Proof of debt form

#### **FORM 535**

#### FORMAL PROOF OF DEBT OR CLAIM

To the joint and several Administrators of PF Group Holdings Pty Ltd (Administrators Appointed) ACN 622 776 765

1. This is to state that the Company was, on 26 June 2024 and still is, justly and truly indebted to:

('Creditor') (name of creditor)

.....

of (full address)

for \$.....(amount inclusive of GST)

Particulars of the debt are:

Date (when the debt arose)	<b>Consideration</b> (how debt arose and attach supporting documentation)	Assigned debt (was this debt assigned to you?)	Amount \$ (if an assigned debt, the consideration paid)

I have attached the following documents to substantiate my claim (tick as many as appropriate):

Invoices	Judgement from Court	Letters of demand	Orders from Company
Monthly statements	□ Statutory demand	Credit application	Guarantee from Company
Assignment of debt	Other – please		
specify			

If a contingent creditor pursuant to the Deed of Cross-Guarantee dated 25 May 2023 (tick if appropriate)  $\Box$ 

State name of Operating Subsidiary that the claim originates from:

2. To my knowledge or belief the Creditor has not, nor has any person by the Creditor's order, had or received any manner of satisfaction or security for the sum or any part of it except for the following:

(Insert particulars of all securities held. Where the securities are on the property of the company, assess the value of those securities. If any bills or other negotiable securities are held, specify them in a schedule in the following form)

Date	Drawer	Acceptor	Amount A\$	Due Date

3. Select one of the following options:

□ I am **not** a related creditor of the Company

□ I am a related creditor of the Company (eg director, relative of director, related company)

4. Signatory (select one of the following options)

□ I am the Creditor personally.

- □ I am employed by the Creditor and authorised in writing by the Creditor to make this statement. I know that the debt was incurred for the consideration stated and that the debt, to the best of my knowledge and belief, still remains unpaid and unsatisfied.
- □ I am the Creditor's agent authorised to make this statement in writing. I know that the debt was incurred and for the consideration stated and that the debt, to the best of my knowledge and belief, still remains unpaid and unsatisfied.

Signature:	Date:	
Name:	Phone number:	
Address:		
FUTURE COMMUNICATION BY EMAIL         Do you elect to receive electronic notification of future notices and documents from this office by email in accordance to Section 600G of the Corporations Act 2001?         Image: Communication of Section Communication of Section 600G of the Corporations Act 2001?         Image: Communication of Section Communication of Section 600G of the Corporations Act 2001?         Image: Communication of Section Communication of Section 600G of the Corporations Act 2001?         Image: Communication of Section Communication of Section 600G of the Corporations Act 2001?         Image: Communication of Section Communication of Section 600G of the Corporations Act 2001?         Image: Communication of Section Communication of Section 600G of the Corporations Act 2001?         Image: Communication of Section Communication of Section 600G of the Corporations Act 2001?         Image: Communication of Section Communication of Section 600G of the Corporations Act 2001?         Image: Communication of Section 600G of the Communication 600G of the Communica		
□ No		

#### **FORM 535**

#### FORMAL PROOF OF DEBT OR CLAIM

To the joint and several Administrators of PF Management Holdings Pty Ltd (Administrators Appointed) ACN 622 782 512

1. This is to state that the Company was, on 26 June 2024 and still is, justly and truly indebted to:

('Creditor') (name of creditor)

for \$.....(amount inclusive of GST)

Particulars of the debt are:

of (full address)

Date (when the debt arose)	<b>Consideration</b> (how debt arose and attach supporting documentation)	Assigned debt (was this debt assigned to you?)	Amount \$ (if an assigned debt, the consideration paid)

I have attached the following documents to substantiate my claim (tick as many as appropriate):

Invoices	Judgement from Court	Letters of demand	Orders from Company
Monthly statements	Statutory demand	Credit application	Guarantee from Company
Assignment of debt	□ Other – please		
specify			

If a contingent creditor pursuant to the Deed of Cross-Guarantee dated 25 May 2023 (tick if appropriate)  $\Box$ 

State name of Operating Subsidiary that the claim originates from:

2. To my knowledge or belief the Creditor has not, nor has any person by the Creditor's order, had or received any manner of satisfaction or security for the sum or any part of it except for the following:

(Insert particulars of all securities held. Where the securities are on the property of the company, assess the value of those securities. If any bills or other negotiable securities are held, specify them in a schedule in the following form)

Date	Drawer	Acceptor	Amount A\$	Due Date

3. Select one of the following options:

□ I am **not** a related creditor of the Company

I am a related creditor of the Company (eg director, relative of director, related company)

4. Signatory (select one of the following options)

I am the Creditor personally.

- □ I am employed by the Creditor and authorised in writing by the Creditor to make this statement. I know that the debt was incurred for the consideration stated and that the debt, to the best of my knowledge and belief, still remains unpaid and unsatisfied.
- □ I am the Creditor's agent authorised to make this statement in writing. I know that the debt was incurred and for the consideration stated and that the debt, to the best of my knowledge and belief, still remains unpaid and unsatisfied.

Signature:	Date:	
Name:	Phone number:	
Address:		
<b>FUTURE COMMUNICATION BY EMAIL</b> Do you elect to receive electronic notification of future notices and documents from this office by email in accordance to Section 600G of the Corporations Act 2001?		
Yes, send all future notices to this email address:		
□ No		

Appendix H

# Proxy form

### 600

Corporations Act 2001 Insolvency Practice Rules (Corporations) 2016 s75-25 & 75-150

#### FORM 532 APPOINTMENT OF PROXY

#### PF GROUP HOLDINGS PTY LTD (ADMINISTRATORS APPOINTED) ACN 622 776 765 (the Company)

Α.	Appointment of a proxy
l/We,	
	(If a company, strike out "I" and set out full name of the company)
of	
	(address)
a cree	ditor of the Company appoint
as my	y/our proxy, or in his/her absence
of cre	editors to be held on 8 July 2024, or at any adjournment of that meeting.
_	
В.	Voting directions

Option 1:	$\Box$ If appointed as a general proxy, as he/she determines on my/our behalf
	(Please proceed to section C ie do not complete the table below)
and/or	
Option 2:	$\Box$ If appointed as a <u>special</u> proxy in the manner set out below:

(Please complete the table below before proceeding to section C)

No	Resolution	For	Against	Abstain
1	To remove Andrew Scott, Adam Colley, Derrick Vickers and Stephen Longley as joint and several Administrators of the Company and appoint someone else as Administrator(s) of the Company			
2	To appoint a Committee of Inspection for the Company			

#### C. Signature (in accordance with Sections 127 or 250D of the Corporations Act 2001)

If the creditor is an individual	If the creditor is a Company
	Director/Company Secretary
	Print name

DATED this day of .

. . . .

#### Certificate of witness

**Please note**: This certificate is to be completed <u>only if the person giving the proxy is blind or incapable of writing</u>. The signature of the creditor, contributory, debenture holder or member must not be witnessed by the person nominated as proxy.

Signature of Witness:	
Place of residence:	
Dated:	

Corporations Act 2001 Insolvency Practice Rules (Corporations) 2016 \$75-25 & 75-150

#### FORM 532 APPOINTMENT OF PROXY

#### PF MANAGEMENT HOLDINGS PTY LTD (ADMINISTRATORS APPOINTED) ACN 622 782 512 (the Company)

A. Appointment of a proxy	
I/We,	
of(address)	
a creditor of the Company appoint	
as my/our proxy, or in his/her absence, to vote at the meeting	g
of creditors to be held on 8 July 2024, or at any adjournment of that meeting.	
B. Voting directions	

Option 1:	$\Box$ If appointed as a general proxy, as he/she determines on my/our behalf
	(Please proceed to section C ie do not complete the table below)
and/or	

**Option 2**: If appointed as a <u>special</u> proxy in the manner set out below: (*Please complete the table below before proceeding to section C*)

No	Resolution	For	Against	Abstain
1	To remove Andrew Scott, Adam Colley, Derrick Vickers and Stephen Longley as joint and several Administrators of the Company and appoint someone else as Administrator(s) of the Company			
2	To appoint a Committee of Inspection for the Company			

#### C. Signature (in accordance with Sections 127 or 250D of the Corporations Act 2001)

If the creditor is an individual	If the creditor is a Company
	Director/Company Secretary
	Print name

DATED this day of .

### 602

#### Certificate of witness

**Please note**: This certificate is to be completed <u>only if the person giving the proxy is blind or incapable of writing</u>. The signature of the creditor, contributory, debenture holder or member must not be witnessed by the person nominated as proxy.

Signature of Witness:	
Place of residence:	
Dated:	

Appendix I

# Nomination form - COI

605

Corporations Act 2001 Insolvency Practice Rules (Corporations) 2016 s80-15

#### PF Group Holdings Pty Ltd ACN 622 776 765 PF Management Holdings Pty Ltd ACN 622 782 512 (Both Administrators Appointed) (the Companies)

#### NOMINATION FORM – COMMITTEE OF INSPECTION

Please complete the details below if you would like to be nominated to be as a member of a Committee of Inspection (**COI**) if one is formed at the forthcoming meetings of creditors. This form must be returned to the Administrators by post or email (preferred) by no later than 4.00pm AEST on Friday 5 July 2024.

An information sheet about the rights and responsibilities as a member of the COI prepared by the Australian Restructuring Insolvency & Turnaround Association (**ARITA**) is attached. We recommend that interested creditors read the information sheet. There are also restrictions placed on COI members.

Please direct any queries to pfgroup@au.pwc.com.

Company	PF Group Holdings Pty Ltd
(please tick to indicate relevant Company):	PF Management Holdings Pty Ltd
Signature:	
Creditor name:	
Creditor address:	
Contact name:	
Position:	
Email address:	
Contact number:	

#### Return completed form to the Administrators:

By email: pfgroup@au.pwc.com

By post: c/- PricewaterhouseCoopers One International Towers Sydney Watermans Quay Barangaroo NSW 2000 THIS PAGE IS INTENTIONALLY BLANK

MINUTES OF THE CONCURRENT FIRST MEETING OF CREDITORS OF PF GROUP HOLDINGS PTY LTD (ADMINISTRATORS APPOINTED) ACN 622 776 765 AND PF MANAGEMENT HOLDINGS PTY LTD (ADMINISTRATORS APPOINTED) ACN 622 782 512 HELD AT LEVEL 2, 555 CORONATION DRIVE, TOOWONG QLD AND VIA VIRTUAL TECHNOLOGY AT 2.00PM ON MONDAY 8 JULY 2024

#### PRESENT

Refer to the attached Attendance Registers (refer **Annexure A**) and Observer Registers (refer **Annexure B**).

#### **CHAIRPERSON**

Andrew Scott introduced himself as one of the joint and several Administrators of the Companies and confirmed that the meeting was the concurrent first meetings of the Companies' creditors and was being held pursuant to section 436E of the *Corporations Act 2001* (**Act**).

Mr Scott opened the meeting at 14:10 PM and advised that he would be the Chairperson of the meeting in accordance with *Insolvency Practice Rules (Corporations) 2016* (**IPR**) 75-50.

The Chairperson introduced those staff from PricewaterhouseCoopers who were present at the meeting either in-person or by virtual technology:

- Derrick Vickers, joint and several Administrator
- Melissa Humann
- Andy Collins
- Charlotte Summers.

The Chairperson advised that representatives from the Administrators' external legal counsel, Clifford Chance, were attending the meeting either in-person or by videoconference, including:

- Adriano Poncini
- Nikki Smyth (virtually).

#### **IN ATTENDANCE**

The Chairperson asked for all creditors attending in-person and by virtual technology to identify themselves for the purpose of confirming the Attendance Registers.

The Chairperson also asked the observers attending in-person and by virtual technology to identify themselves for the purpose of confirming the Observer Registers.

#### NOTICE OF MEETING

The Chairperson confirmed that the meeting had been called in accordance with the Notice of Meeting dated 28 June 2024 and was advertised on the ASIC Published Notices Website on 28 June 2024.

The Chairperson tabled the Notice of Meeting

#### **QUORUM AND PROXIES**

The Chairperson confirmed that a quorum was sufficiently constituted for each of the Companies pursuant to Section 75-105 of the IPR. The Chairperson confirmed that he had received no general proxies and no special proxies in his favour.

The Chairperson noted that because the meetings were being conducted concurrently, any creditor of one Company will necessarily be an observer in the meeting of the other Company.

#### DECLARATION OF CONVENIENCE

The Chairperson declared that the time and place for holding the meetings was convenient to the majority of creditors in accordance with section 75-30 of the IPR and confirmed that all creditors had access to the meetings either in person or by using virtual meeting technology.

#### DECLARATION OF RELEVANT RELATIONSHIPS AND DECLARATION OF INDEMNITIES

The Chairperson referred to the Administrators' Declaration of Independence, Relevant Relationships and Indemnities (**DIRRI**) dated 28 June 2024 and confirmed it had been included in the Initial Notice to Creditors of the same date.

The Chairperson tabled the DIRRI for any creditor wishing to inspect the document.

#### MINUTES OF THE MEETING

The Chairperson advised that the minutes would be lodged with ASIC in accordance with Section 75-145 of the IPR. A transcript would not be prepared but the minutes would reflect key discussions and outcomes.

#### PURPOSE OF MEETING

The Chairperson advised that the primary purpose of the meeting was to:

- provide creditors with the background to the appointments of the Administrators
- provide an update on the status of the Administrations of the Companies and answer any questions
- if an alternative administrator was proposed, for creditors to consider and vote to remove the incumbent Administrators and appoint alternative administrator(s)
- determine whether to appoint Committees of Inspection and, if so, who the committee members would be.

#### RESOLUTIONS

The Chairperson noted that given the hybrid meetings, voting would be conducted for those attending in-person by a show of hands, and those attending virtually by verbal confirmation of the creditor's vote, unless a poll was demanded.

The Chairperson noted that he may exercise a 'casting vote' if no result was reached for or against a resolution on a poll except where the resolution concerned the Administrators' remuneration or the removal of the Administrators.in accordance with section 75-115 of the IPR.

The Chairperson advised that any decision to exercise a casting vote could be subject to review by the Court upon application by a creditor.

#### PROPOSED APPOINTMENT OF REPLACEMENT ADMINISTRATOR

The Chairperson advised that pursuant to section 436E(4) of the Act, creditors may, by resolution, remove the Administrators and appoint someone else as administrator of the company.

The Chairperson noted that he had not received any consents to act nor nominations for alternative administrators to be appointed. On that basis, the Chairperson advised that resolutions on alternative Administrators were not required.

The Chairperson then announced that, given no alternative administrators were nominated, he, Adam Colley, Derrick Vickers and Stephen Longley would remain the joint and several Administrators of each of the Companies.

#### EVENTS LEADING TO THE APPOINTMENT OF ADMINISTRATORS

The Chairperson provided an overview of his understanding of the Companies' business and the circumstances leading up to the appointment of Administrators to the Companies. The key points noted in this regard included:

- The Companies were the holding companies for the operating subsidiaries of the Panthera Group and were primarily engaged in collecting purchased debtor ledgers.
- The subsidiaries operated in three locations and employed c.200 employees.
- The operating subsidiaries were not in external administration.
- In recent years, the subsidiaries had encountered difficulties in collecting purchased debtor ledgers and had recognised substantial impairments of their debtor books.
- The subsidiaries had also been subject to investigations and penalties by regulators, and there was an ongoing dispute between the Group's directors which had impacted the management of the Group.
- PwC was approached by the Group's secured lender to conduct an investigating accountant's' review of the Group in early 2024.
- In parallel, the Group initiated a sale campaign but failed to secure a sale of the underlying businesses.
- Following the failed sale of business campaign, the secured lender appointed the Administrators pursuant to section 436C of the Act.

The Chairperson noted that many of the creditors in attendance at the meetings were present due to being contingent creditors of the Companies by virtue of the Deed of Cross Guarantee dated 25 May 2023 and lodged with ASIC.

The Chairperson confirmed that the Administrators had not and would not adopt any contracts or obligations of the subsidiaries and had not instructed the subsidiaries in any way in relation to their ongoing operations, including entering into new contracts or new debts.

The Chairperson further confirmed that the Administrators were not personally liable for any debts incurred by the subsidiaries notwithstanding the Deed of Cross Guarantee.

#### ACTIONS BY THE ADMINISTRATORS UPON APPOINTMENT

The Chairperson gave a brief update to creditors on the progress of the administrations including the work performed by the Administrators and their staff to date. This included:

- Shortly after the appointment of the Administrators, a decision was made to replace Jamie Hough and Mathew Hough as directors of certain subsidiary companies, specifically PF Management Group Pty Ltd and United Finance Group Pty Ltd, using PF Management Holdings Pty Ltd's powers as a shareholder of those two entities.
- The Administrators had a considered rationale for taking such action, with a key consideration being the significant and ongoing disputes between the directors in relation to serious matters in respect of the management and governance of those companies (and the broader Panthera Group of companies).
- The Administrators appointed Frank Terranova, the Group CFO, as director of PF Management Group Pty Ltd and United Finance Group Pty Ltd given his corporate knowledge of the Panthera Group which would be critical to the sale process and maximising the outcome of the Administration process for all stakeholders.

• Mr Terranova in-turn appointed himself as a director, and Ryan Shaw as an independent director, to the subsidiaries. Mr Shaw has held a large number of director roles over the past 10 years, including for companies in financially challenged situations.

Having put in place an appropriate governance structure for the two immediate subsidiaries of PF Management Holdings Pty Ltd, the Administrators had:

- attended the Companies' offices and met with key management personnel
- addressed the Panthera Group's staff, together with the management team, to explain the administration process, to clarify that the subsidiaries would continue to operate on a 'business as usual' basis, and to confirm that the subsidiaries were not in external administration
- attended to statutory and other notifications
- initiated the sale of business process
- organised the first meetings of creditors.

#### ESTIMATED OUTCOME FOR CREDITORS

The Administrator noted that it was difficult to estimate a return to creditors at this point in time given the early stage of the Administrators' sale process.

#### **QUESTIONS**

The Chairperson asked creditors if there were any questions.

No questions were raised.

Noting that no nominations for alternative administrators had been put forward in advance of the meeting, the Chairperson asked, for the avoidance of doubt, if any creditors attending the meeting wished to nominate an alternative administrator, put any resolution(s) to the meetings for the replacement of the Administrators of either or both of the Companies, or to vote on any such resolution(s).

No nominations were put forward and no person present at the meetings indicated that they intended to put any such resolution(s) to the meetings or to vote on any such resolution(s).

#### COMMITTEE OF INSPECTION

The Chairperson informed the meeting that creditors have the right by resolution to establish a Committee of Inspection (**COI**) comprising creditors or representatives of creditors of the Companies.

The Chairperson noted that information about COIs was included in the initial notice to creditors but was essentially a small group of creditors appointed by the main body of creditors to assist and advise the Administrators.

Ian Dorey of K&L Gates, solicitors for Mathew Hough, asked that if a COI was to be put forward would it only be required in one of the Companies in Administration given one would likely incur the majority of costs. The Chairperson agreed that it was possible to appoint a COI for one of the Companies only, if creditors so wished.

The Chairperson noted that a number of creditors (who are not contingent creditors) had expressed interest in participating in the sale process and may prefer to avoid potential conflicts of interest if they were appointed to a COI.

James Conomos of JCL Law Partners, solicitors for Jamie Hough, asked if that the sale process resulted in a sale of the Companies' shares, would that preclude an interested party putting forward a Deed of Company Arrangement (**DOCA**). The Chairperson responded that a sale could take many forms, including potentially a share transaction via a DOCA.

James Conomos noted that given the quantum of the secured creditors' debt, it did not seem necessary for COIs to be appointed.

The Chairperson asked whether any creditors wanted to establish a COI for either Company.

As creditors did not indicate they wished for COIs to be established no resolutions were put to the meetings.

#### NEXT MEETING

The Chairperson noted that the second meetings of the Companies' creditors were due to be held by 31 July 2024.

The Chairperson advised that the Administrators were considering whether an application to Court should be made to extend the convening period for the second meetings of the Companies creditors. The Chairperson noted that such an application may be necessary or desirable given the complexities in the Group's businesses, and to allow sufficient time for interested parties participating in the Administrators' sale process to conduct due diligence, formulate proposals or offers, and for such proposals or offers to be assessed.

The Chairperson noted that at the conclusion of the convening period, the second creditors' meetings would be held to receive and discuss the Administrators' detailed report, and for creditors to resolve (for each Company):

- whether a Deed of Company Arrangement shall be entered into; or
- whether the administration should come to an end; or
- whether the Companies should be wound up.

The Chairperson advised that a decision in relation to an extension of the convening period would likely be made in the week commencing 15 July 2024, and that creditors would be notified of the Administrators' application. Further, a circular would be sent to creditors advising them of the time and place of the second meetings, and that it would include the detailed Administrators' report.

There were no questions from creditors regarding the potential extension of the convening period.

#### ANY OTHER BUSINESS

The Chairperson opened the floor to any other business.

No other points were raised.

#### **CLOSURE OF MEETING**

The Chairperson thanked those present for attending.

The Chairperson declared the meeting closed at 14:47PM.

Signed as a correct record.

ANDREW SCOTT

### ANNEXURE A 612

Insolvency Practice Rules, 75-145 Corporations Act 2001

#### LIST OF PERSONS PRESENT AT MEETING OF CREDITORS

PF Management Holdings Pty Ltd (Administrators Appointed) ACN 622 782 512 (PFMH)

Meeting held at Level 2, 555 Coronation Drive, Toowong, QLD on Monday 8 July 2024 at 2.00pm and accessible using virtual technology

No	Name of party entitled to attend	Are they related party? (Y/N)	Are they a contingent creditor per DXG? (Y/N)	Represented by (person, proxy or attorney)	Proxy Type (general or specific)	Signature of person attending (or attendance confirmed virtually)	Amount of claim lodged	Amount claim admitted for voting <sup>1</sup>
1	The Trustee for the Manning Credit Opportunities Fund	N	Y	Joshua Manning Sourcel Gray	General	Hars	\$14,042,310.90	\$1.00
2	Global Loan Agency Services Australia Specialist Activities Pty Limited	N	N	Cous Tom Schinckel.	General	Ally	\$151,129,486.00	\$151,129,486.00
3	Tetyana Bryndzya √	N	Y			All	Unspecified employee entitlements	\$1.00
4	Malher llough	¥	N		-	when	\$ 194,0743	\$ \$143,656.38 \$
5	Danvel Hickory	N	Ý			May .	\$	
6	Many Vhaga v	N	Y			The	\$1	
7	Dorcy Sm. M.	N	Y			M	51	
8	Dorcy Sm. M. Siman Offard	N	¥	Frank Terra	iava	Myon	51	
9	Luke Johnson	N	7		l	A.	41	
10	Larmola Richan Ryan Butcher	Isan	Y			Auth	41	
11	Room Butcher	N	Y	Fronk Terrow	ova	M2 a	<u>4</u> 1	

<sup>&</sup>lt;sup>1</sup> Related party claims for assigned debts to be limited to the value of the consideration given for the assignment

Νο	Name of party entitled to attend	Are they related party? (Y/N)	Are they a contingent creditor per DXG? (Y/N)	Represented by (person, proxy or attorney)	Proxy Type (general or specific)	Signature of person attending (or attendance confirmed virtually)	Amount of claim lodged	Amount claim admitted for voting <sup>1</sup>
12	Pratik Shah v Doanna Kelly v Frank Terranov	M	У			Harris	91	
13	Joanna Kelly	M	Y			the	\$1	
14	Frank Terranov	gN	Y			Agg	\$1	
15	Peta Nerland	N	Y			Helly	& 1	
16	Luc MacCann	N	Y			Hy 1/X	\$ 1	
17	HJK Investments	Photo Y	N	Jamie Hour	h General	Arolla	\$ 181,6662	8 \$ 1.50
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Total adutted \$151, 129, 501.00

#### **OBSERVER REGISTER**

#### PF Management Holdings Pty Ltd (Administrators Appointed)

#### ACN 622 782 512 (PFGH)

### Meeting held at Level 2, 555 Coronation Drive, Toowong QLD on Monday 8 July 2024 at 2.00pm

No	Name of person attending	Signature of person attending
1.	lan Doren	-present -present -phone -phone -phone -phone -present -phone
2.	Ian Dorey Tom Young Claure Achermann Nikki Smythe	- provent
3.	Clarve Achermann	-phone
4.	Nikki Smythe	-phane
5.	Ranson chunara	- phone
6.	Adriano Poncini	- present
7.	James Conomos	-phone
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MINUTES OF THE CONCURRENT FIRST MEETING OF CREDITORS OF PF GROUP HOLDINGS PTY LTD (ADMINISTRATORS APPOINTED) ACN 622 776 765 AND PF MANAGEMENT HOLDINGS PTY LTD (ADMINISTRATORS APPOINTED) ACN 622 782 512 HELD AT LEVEL 2, 555 CORONATION DRIVE, TOOWONG QLD AND VIA VIRTUAL TECHNOLOGY AT 2.00PM ON MONDAY 8 JULY 2024

#### PRESENT

Refer to the attached Attendance Registers (refer **Annexure A**) and Observer Registers (refer **Annexure B**).

#### **CHAIRPERSON**

Andrew Scott introduced himself as one of the joint and several Administrators of the Companies and confirmed that the meeting was the concurrent first meetings of the Companies' creditors and was being held pursuant to section 436E of the *Corporations Act 2001* (**Act**).

Mr Scott opened the meeting at 14:10 PM and advised that he would be the Chairperson of the meeting in accordance with *Insolvency Practice Rules (Corporations) 2016* (**IPR**) 75-50.

The Chairperson introduced those staff from PricewaterhouseCoopers who were present at the meeting either in-person or by virtual technology:

- Derrick Vickers, joint and several Administrator
- Melissa Humann
- Andy Collins
- Charlotte Summers.

The Chairperson advised that representatives from the Administrators' external legal counsel, Clifford Chance, were attending the meeting either in-person or by videoconference, including:

- Adriano Poncini
- Nikki Smyth (virtually).

#### **IN ATTENDANCE**

The Chairperson asked for all creditors attending in-person and by virtual technology to identify themselves for the purpose of confirming the Attendance Registers.

The Chairperson also asked the observers attending in-person and by virtual technology to identify themselves for the purpose of confirming the Observer Registers.

#### NOTICE OF MEETING

The Chairperson confirmed that the meeting had been called in accordance with the Notice of Meeting dated 28 June 2024 and was advertised on the ASIC Published Notices Website on 28 June 2024.

The Chairperson tabled the Notice of Meeting

#### **QUORUM AND PROXIES**

The Chairperson confirmed that a quorum was sufficiently constituted for each of the Companies pursuant to Section 75-105 of the IPR. The Chairperson confirmed that he had received no general proxies and no special proxies in his favour.

The Chairperson noted that because the meetings were being conducted concurrently, any creditor of one Company will necessarily be an observer in the meeting of the other Company.

The Chairperson read through the list of creditors of each Company present in person or by proxy, and the amount each creditor claimed and was admitted for voting purposes, as set out in Annexure A.

#### DECLARATION OF CONVENIENCE

The Chairperson declared that the time and place for holding the meetings was convenient to the majority of creditors in accordance with section 75-30 of the IPR and confirmed that all creditors had access to the meetings either in person or by using virtual meeting technology.

#### DECLARATION OF RELEVANT RELATIONSHIPS AND DECLARATION OF INDEMNITIES

The Chairperson referred to the Administrators' Declaration of Independence, Relevant Relationships and Indemnities (**DIRRI**) dated 28 June 2024 and confirmed it had been included in the Initial Notice to Creditors of the same date.

The Chairperson tabled the DIRRI for any creditor wishing to inspect the document.

#### MINUTES OF THE MEETING

The Chairperson advised that the minutes would be lodged with ASIC in accordance with Section 75-145 of the IPR. A transcript would not be prepared but the minutes would reflect key discussions and outcomes.

#### PURPOSE OF MEETING

The Chairperson advised that the primary purpose of the meeting was to:

- provide creditors with the background to the appointments of the Administrators
- provide an update on the status of the Administrations of the Companies and answer any questions
- if an alternative administrator was proposed, for creditors to consider and vote to remove the incumbent Administrators and appoint alternative administrator(s)
- determine whether to appoint Committees of Inspection and, if so, who the committee members would be.

#### RESOLUTIONS

The Chairperson noted that given the hybrid meetings, voting would be conducted for those attending in-person by a show of hands, and those attending virtually by verbal confirmation of the creditor's vote, unless a poll was demanded.

The Chairperson noted that he may exercise a 'casting vote' if no result was reached for or against a resolution on a poll except where the resolution concerned the Administrators' remuneration or the removal of the Administrators.in accordance with section 75-115 of the IPR.

The Chairperson advised that any decision to exercise a casting vote could be subject to review by the Court upon application by a creditor.

#### PROPOSED APPOINTMENT OF REPLACEMENT ADMINISTRATOR

The Chairperson advised that pursuant to section 436E(4) of the Act, creditors may, by resolution, remove the Administrators and appoint someone else as administrator of the company.

The Chairperson noted that he had not received any consents to act nor nominations for alternative administrators to be appointed. On that basis, the Chairperson advised that resolutions on alternative Administrators were not required.

The Chairperson then announced that, given no alternative administrators were nominated, he, Adam Colley, Derrick Vickers and Stephen Longley would remain the joint and several Administrators of each of the Companies.

#### EVENTS LEADING TO THE APPOINTMENT OF ADMINISTRATORS

The Chairperson provided an overview of his understanding of the Companies' business and the circumstances leading up to the appointment of Administrators to the Companies. The key points noted in this regard included:

- The Companies were the holding companies for the operating subsidiaries of the Panthera Group and were primarily engaged in collecting purchased debtor ledgers.
- The subsidiaries operated in three locations and employed c.200 employees.
- The operating subsidiaries were not in external administration.
- In recent years, the subsidiaries had encountered difficulties in collecting purchased debtor ledgers and had recognised substantial impairments of their debtor books.
- The subsidiaries had also been subject to investigations and penalties by regulators, and there was an ongoing dispute between the Group's directors which had impacted the management of the Group.
- PwC was approached by the Group's secured lender to conduct an investigating accountant's' review of the Group in early 2024.
- In parallel, the Group initiated a sale campaign but failed to secure a sale of the underlying businesses.
- Following the failed sale of business campaign, the secured lender appointed the Administrators pursuant to section 436C of the Act.

The Chairperson noted that many of the creditors in attendance at the meetings were present due to being contingent creditors of the Companies by virtue of the Deed of Cross Guarantee dated 25 May 2023 and lodged with ASIC.

The Chairperson confirmed that the Administrators had not and would not adopt any contracts or obligations of the subsidiaries and had not instructed the subsidiaries in any way in relation to their ongoing operations, including entering into new contracts or new debts.

The Chairperson further confirmed that the Administrators were not personally liable for any debts incurred by the subsidiaries notwithstanding the Deed of Cross Guarantee.

#### ACTIONS BY THE ADMINISTRATORS UPON APPOINTMENT

The Chairperson gave a brief update to creditors on the progress of the administrations including the work performed by the Administrators and their staff to date. This included:

- Shortly after the appointment of the Administrators, a decision was made to replace Jamie Hough and Mathew Hough as directors of certain subsidiary companies, specifically PF Management Group Pty Ltd and United Finance Group Pty Ltd, using PF Management Holdings Pty Ltd's powers as a shareholder of those two entities.
- The Administrators had a considered rationale for taking such action, with a key consideration being the significant and ongoing disputes between the directors in relation to serious matters in respect of the management and governance of those companies (and the broader Panthera Group of companies).
- The Administrators appointed Frank Terranova, the Group CFO, as director of PF Management Group Pty Ltd and United Finance Group Pty Ltd given his corporate knowledge of the Panthera Group which would be critical to the sale process and maximising the outcome of the Administration process for all stakeholders.

• Mr Terranova in-turn appointed himself as a director, and Ryan Shaw as an independent director, to the subsidiaries. Mr Shaw has held a large number of director roles over the past 10 years, including for companies in financially challenged situations.

Having put in place an appropriate governance structure for the two immediate subsidiaries of PF Management Holdings Pty Ltd, the Administrators had:

- attended the Companies' offices and met with key management personnel
- addressed the Panthera Group's staff, together with the management team, to explain the administration process, to clarify that the subsidiaries would continue to operate on a 'business as usual' basis, and to confirm that the subsidiaries were not in external administration
- attended to statutory and other notifications
- initiated the sale of business process
- organised the first meetings of creditors.

#### ESTIMATED OUTCOME FOR CREDITORS

The Administrator noted that it was difficult to estimate a return to creditors at this point in time given the early stage of the Administrators' sale process.

#### **QUESTIONS**

The Chairperson asked creditors if there were any questions.

No questions were raised.

Noting that no nominations for alternative administrators had been put forward in advance of the meeting, the Chairperson asked, for the avoidance of doubt, if any creditors attending the meeting wished to nominate an alternative administrator, put any resolution(s) to the meetings for the replacement of the Administrators of either or both of the Companies, or to vote on any such resolution(s).

No nominations were put forward and no person present at the meetings indicated that they intended to put any such resolution(s) to the meetings or to vote on any such resolution(s).

#### COMMITTEE OF INSPECTION

The Chairperson informed the meeting that creditors have the right by resolution to establish a Committee of Inspection (**COI**) comprising creditors or representatives of creditors of the Companies.

The Chairperson noted that information about COIs was included in the initial notice to creditors but was essentially a small group of creditors appointed by the main body of creditors to assist and advise the Administrators.

Ian Dorey of K&L Gates, solicitors for Mathew Hough, asked that if a COI was to be put forward would it only be required in one of the Companies in Administration given one would likely incur the majority of costs. The Chairperson agreed that it was possible to appoint a COI for one of the Companies only, if creditors so wished.

The Chairperson noted that a number of creditors (who are not contingent creditors) had expressed interest in participating in the sale process and may prefer to avoid potential conflicts of interest if they were appointed to a COI.

James Conomos of JCL Law Partners, solicitors for Jamie Hough, asked if that the sale process resulted in a sale of the Companies' shares, would that preclude an interested party putting forward a Deed of Company Arrangement (**DOCA**). The Chairperson responded that a sale could take many forms, including potentially a share transaction via a DOCA.

James Conomos noted that given the quantum of the secured creditors' debt, it did not seem necessary for COIs to be appointed.

The Chairperson asked whether any creditors wanted to establish a COI for either Company.

As creditors did not indicate they wished for COIs to be established no resolutions were put to the meetings.

#### NEXT MEETING

The Chairperson noted that the second meetings of the Companies' creditors were due to be held by 31 July 2024.

The Chairperson advised that the Administrators were considering whether an application to Court should be made to extend the convening period for the second meetings of the Companies creditors. The Chairperson noted that such an application may be necessary or desirable given the complexities in the Group's businesses, and to allow sufficient time for interested parties participating in the Administrators' sale process to conduct due diligence, formulate proposals or offers, and for such proposals or offers to be assessed.

The Chairperson noted that at the conclusion of the convening period, the second creditors' meetings would be held to receive and discuss the Administrators' detailed report, and for creditors to resolve (for each Company):

- whether a Deed of Company Arrangement shall be entered into; or
- whether the administration should come to an end; or
- whether the Companies should be wound up.

The Chairperson advised that a decision in relation to an extension of the convening period would likely be made in the week commencing 15 July 2024, and that creditors would be notified of the Administrators' application. Further, a circular would be sent to creditors advising them of the time and place of the second meetings, and that it would include the detailed Administrators' report.

There were no questions from creditors regarding the potential extension of the convening period.

#### ANY OTHER BUSINESS

The Chairperson opened the floor to any other business.

No other points were raised.

#### **CLOSURE OF MEETING**

The Chairperson thanked those present for attending.

The Chairperson declared the meeting closed at 14:47PM.

Signed as a correct record.

ANDREW SCOTT

#### ANNEXURE A 620

Insolvency Practice Rules, 75-145 Corporations Act 2001

#### LIST OF PERSONS PRESENT AT MEETING OF CREDITORS

#### PF Group Holdings Pty Ltd (Administrators Appointed) ACN 622 776 765 (PFGH)

Meeting held at Level 2, 555 Coronation Drive, Toowong, QLD on Monday 8 July 2024 at 2.00pm and accessible using virtual technology

No	Name of party entitled to attend	Are they related party? (Y/N)	Are they a contingent creditor per DXG? (Y/N)	Represented by (person, proxy or attorney)	Proxy Type (general or specific)	Signature of person attending (or attendance confirmed virtually)	Amount of claim lodged	Amount claim admitted for voting <sup>1</sup>
1	The Trustee for the Manning Credit Opportunities Fund	N	Y	Jospha Manning Samuel Goas	General	Afretty	\$14,042,310.90	\$1.00
2	Global Loan Agency Services Australia Specialist Activities Pty Limited	N	N	Carris Corris Tom Schinckel	General	Holly	\$151,129,486.00	\$151,129,486.00
3	Mathew Hough	Y	N	Mathew Hough		MAST	\$194,074.38	\$193,656.38
4	Tetyana Bryndzya 🗸	N	Y			Hoully	Unspecified employee entitlements	\$1.00
5 _	Jourse Hough	¥	N			1.11	\$197 323.7	
6	Durel Hickey v	N	У			Harry	451	
7	Mary Unasa V	N	Y			Age	31	
8	Dway smith !	١V	¥			Hous	\$1	
9	Smon Offord "	N	X	Frank	General	1919	51	
10	Luke Johnson Lannala Richards	N	Ý			Harry	91	
11	Lannaha Roberd &	an IV	X			Hally		

<sup>&</sup>lt;sup>1</sup> Related party claims for assigned debts to be limited to the value of the consideration given for the assignment

No	Name of party entitled to attend	Are they related party? (Y/N)	Are they a contingent creditor per DXG? (Y/N)	Represented by (person, proxy or attorney)	Proxy Type (general or specific)	Signature of person attending (or attendance confirmed virtually)	Amount of claim lodged	Amount claim admitted for voting <sup>1</sup>
12	A Ryan Bitcher"	N	Y	frank	General	ANA AR	41	
13	Prato K Sham'	N	X			Herit	511	
14	Doannakelly	N	Y			Hickory	\$1	
15	Joannakelly Frank Terronay	KIV	Y			124 191	\$1	
16	Luc McCann	N	Y			france of	\$1	
17	HDK investmente	Y	IV	Jamie Hough	General	Kref 7-	\$187,52	3.78
18	Peta Neiland	N	Y		-	1 mm >	\$1	
19			1			N		
20			1					

Total admitter, \$151,504,822.66

#### **OBSERVER REGISTER**

### PF Group Holdings Pty Ltd (Administrators Appointed)

#### ACN 622 776 765 (PFGH)

# Meeting held at Level 2, 555 Coronation Drive, Toowong QLD on Monday 8 July 2024 at 2.00pm

No	Name of person attending	Signature of person attending
1.	IAN DOREY	19
2.	Tom Young Clarre Achermann Nikk: Smythe Rahim Chunara Adriang Ponemi James Comomos	and
3.	Clarre Achermann	-phane
4.	Nikk: Smythe	phone
5.	Raham Chunara	-phone
6.	Adriano Ponemi	-phone
7.	James Camomos	-phone -phone -phone -phone -phone -phone
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# **Project Blue Information Memorandum**



February 2024





The following Important Notice and Disclaimer applies to this Information Memorandum and you are therefore advised to read it carefully before reading or making any other use of this Information Memorandum or any information contained in it. In accepting this Information Memorandum, you agree to be bound by the following conditions.

Grant Samuel Corporate Finance Pty Ltd ("Grant Samuel") has been engaged by PF Group Holdings Pty Ltd ABN 71 622 776 765 ("Panthera") to act as financial adviser in connection with the potential sale of the Banking and Finance division of its Purchased Debt Ledger business ("Proposed Transaction"). This information memorandum ("Information Memorandum") is being provided to a select group of parties ("Recipients") and is issued by Panthera and was prepared with the assistance of, but is not issued by, Grant Samuel. Grant Samuel has not in any way audited or independently verified or undertaken any formal due diligence investigation in relation to the statements, opinions, estimates, forecasts or information in this Information Memorandum. By accepting this Information Memorandum, you acknowledge and represent to Panthera and Grant Samuel that you have read, understood and accepted the terms of this Important Notice and Disclaimer. If you do not accept these terms, you must immediately delete this document without saving, printing, copying it or forwarding to any party.

#### PURPOSE

This Information Memorandum is provided to the Recipients for use solely in connection with their consideration of the Proposed Transaction ("Express Purpose") and may not be used for any other purpose. This Information Memorandum does not, and does not purport to, comprise all of the information material to the decision to be made by a Recipient in connection with the Proposed Transaction and should not be relied upon for determining whether to participate in the Proposed Transaction. It is expected that Recipients interested in participating in the Proposed Transaction will conduct their own independent investigation of Panthera and its subsidiaries (the "Panthera Group") and the terms of the Proposed Transaction, including the merits and risks involved.

## CONFIDENTIAL INFORMATION

Each Recipient has been provided this Information Memorandum on the basis of confidentiality undertakings given for the benefit of Panthera and other specified beneficiaries as set out in the confidentiality deed between Panthera and the relevant Recipient ("NDA"). This Information Memorandum is provided by Panthera to each Recipient in accordance with the terms of the NDA and on the express understanding that the contents of this Information Memorandum be regarded and treated strictly as "Confidential Information" under the NDA. This Information Memorandum may not be disclosed, used, reproduced, stored, transmitted or disseminated (in whole or in part) to any other persons other than in accordance with the NDA and on the basis that such information be kept strictly confidential by those persons at all times.

#### **RESPONSIBILITY FOR INFORMATION**

To the maximum extent permitted by law, no representation or warranty, express or implied, is given by any Panthera Group entity, Grant Samuel, any related body corporate of Grant Samuel, or any of their respective directors, officers, employees, agents, representatives, consultants, advisers, shareholders, controllers and/or financiers (or any affiliates of such parties) (each a "Party" and together, the "Parties") as to, nor does any Party assume any responsibility or liability (whether in negligence or otherwise) for this Information Memorandum or, the authenticity, origin, validity, accuracy, reliability, reasonableness or completeness of, or any errors or omissions in, any statement, opinion, estimate, forecast or information contained in this Information Memorandum or any of its appendices, or of any other statement, opinion, estimate, forecast or information or as to any other matter concerning them. Past performance information given in this paper is given for illustrative purposes only and should not be relied upon (and is not) an indication of future performance or prospects.

#### FORECASTS, PROJECTIONS AND OPINIONS

The forecasts, financial and other projections, estimates or opinions in this Information Memorandum ("Estimates") have been prepared for illustrative purposes only and are only estimates. No Party gives any representation or warranty, guarantee or assurance that the results, performance or achievements expressed or implied by the Estimates will be achieved or actually occur. Those Estimates are based on Panthera's assessment of present economic and operating conditions and a number of assumptions regarding future events and actions, which, at the Preparation Date (defined below) are expected to take place. The Estimates involve known and unknown risks, uncertainties and other factors beyond the Panthera Group's control that may cause the Panthera Group's actual results, performance or achievements to be materially different from any future results, performance or achievements expressed or implied by the Estimates or any Recipient that the results, performance or achievements expressed or implied by the Estimates or any Recipient that the results, performance or achievements expressed or implied by the Estimates should not be relied on or considered to be a representation of what will happen by any Recipient. No Party has any obligation to update the Estimates based on circumstances, developments or events occurring after the Preparation Date.

Recipients must not assume that verification, audit or other due diligence process has been carried out by the Parties in relation to the Estimates. Recipients must not rely upon any part of the Information Memorandum or any statement, opinion, forecast, estimate or information subsequently provided in making an assessment of the Panthera Group and/or the Proposed Transaction or in assuming any liability or other obligation. Any reliance placed by any Recipient on the Information Memorandum, the Estimates, or any statement, opinion, forecast, estimate or information subsequently provided, shall be solely at the Recipient's own risk.

#### CASH FLOW ANALYSIS

The cash flow analysis contained within this Information Memorandum is intended to be, and should not be misconstrued as anything other than, forecasts and projections. The actual results of the operations of the Panthera Group may be different. There is no representation by any Party that any of the cash flows reflected in the analysis will actually be achieved.



#### DATE AND CURRENCY

This Information Memorandum is dated 16 February 2024 ("Preparation Date"). The delivery of the Information Memorandum at any time after the Preparation Date does not imply the information contained in it is correct at any time after the Preparation Date. Neither the delivery of this Information Memorandum, nor any execution of documents relating to the Proposed Transaction, implies or is to be relied on as a representation or warranty that:

- there has been no change since the Preparation Date in the business, operations, financial condition, prospects, creditworthiness, status or affairs of the Panthera Group; or
- the information contained in this Information Memorandum remains correct and not misleading at any time after the Preparation Date.

No Party is under any obligation to correct, update or revise this Information Memorandum or any written or oral communications transmitted to the Recipient in the course of evaluating the Proposed Transaction. The material in this Information Memorandum supersedes all other information and material previously supplied to Recipients by Panthera. By accepting receipt of this Information Memorandum, Recipients acknowledge they will not rely on any information previously supplied.

#### NO RECOMMENDATION OR ADVICE

This Information Memorandum does not constitute an offer, invitation, recommendation or advice by any party to participate in the Proposed Transaction. A Recipient should not treat the contents of this Information Memorandum as advice relating to financial, legal, taxation or investment matters and should consult its own advisers to seek all necessary financial, legal, taxation, investment or other advice. This Information Memorandum does not take into account any of the objectives or the situation of any Recipient.

#### NO COMMITMENT

The issuing of this Information Memorandum does not in any way commit the Panthera Group or any party to discussions with any person in connection with the Proposed Transaction. Each Recipient agrees that no Panthera Group entity or any party is obliged to accept any proposal from any Recipient and may terminate any discussion at any time. Panthera reserves the right to amend the process and terms of the Proposed Transaction at any time. This may involve (without limitation) amendments to the term and amount of facilities being sought. Panthera may decide not to proceed with the Proposed Transaction at any time. Contracts between any Panthera Group entity and any Recipient will come into effect only upon the execution of long form documentation.

#### NO LIABILITY

No Party owes any duty (whether in equity, in tort or otherwise) to any Recipient in connection with this Information Memorandum nor do they have any liability (including, without limitation, in negligence) for any loss or damage arising from or in connection with this Information Memorandum, except to the extent that such liability may not lawfully be excluded. The Recipient agrees, to the maximum extent permitted by law, that by taking possession of this Information Memorandum it will not bring or institute any legal proceedings or claims whether in contract, in tort, for breach of statutory duty or otherwise against any Party in respect of any information provided to it in or in connection with this Information Memorandum.

## DOCUMENTS INCORPORATED BY REFERENCE

Any supplements or up-dates or revisions to this Information Memorandum specified by Panthera or Grant Samuel (as Panthera's financial adviser) as being a supplement, up-date or revision to this Information Memorandum and will be subject to this Important Notice and Disclaimer section. To the extent that a statement contained in such a supplement, up-date or revision to this Information Memorandum modifies or supersedes a statement contained in this Information Memorandum, the statement in this Information Memorandum will be taken to be so modified or suspended. No additional information will be provided beyond that included in this Information Memorandum.

#### **OTHER MATTERS**

No Party is responsible for any costs or disbursements incurred by the Recipients in preparing or submitting an indicative or formal offer to any Panthera Group entity, or otherwise participating in the process. The distribution and use of this Information Memorandum may be restricted by the laws of certain jurisdictions. Recipients in possession of this Information Memorandum must inform themselves of and observe any such restrictions. No Party accepts any liability to any person in relation to the distribution or possession of this Information Memorandum in or from any jurisdiction.

## COMMUNICATIONS

All communications and enquiries relating to a possible transaction involving a Panthera Group entity, or otherwise relating to this Information Memorandum should be directed in the first instance to Grant Samuel representatives.

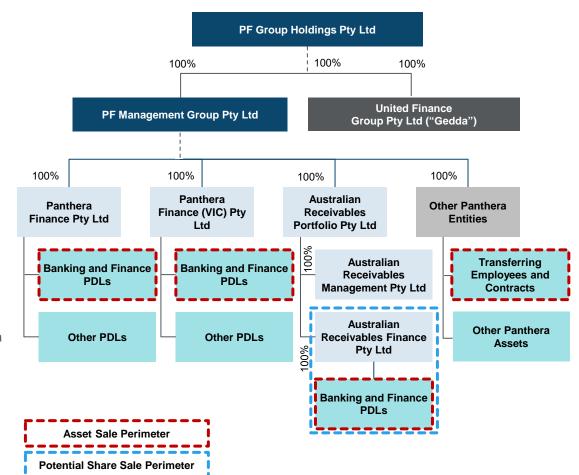


# Panthera is contemplating a sale of the Banking and Finance division of its Purchased Debt Ledger business ("Panthera Banking and Finance")

Introduction

# Summary Panthera Corporate Structure and Transaction Perimeter

- Panthera's portfolio of Banking and Finance PDLs
- 54 employees including the Panthera Banking and Finance Operational Manager, 4 management staff, 42 collections staff and 7 pre-legal and tribunals staff (total FTE of 49) – refer to page 15;
- Panthera Banking and Finance office lease located in the Gold Coast and associated contracts;
- Other minor contracts associated with Panthera Banking and Finance (e.g. data washing); and
- Receivables, payables and accruals related to the transferring PDLs, employees and contracts in the transaction perimeter
- The successful acquiror may also acquire the shares in Australian Receivables Finance Pty Ltd which holds an Australian Credit License





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GRANT SAMUEL



# **01** Business Overview and Investment Highlights

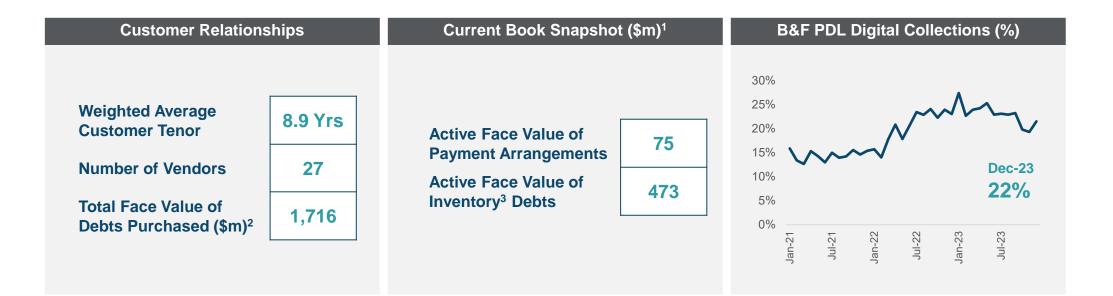
STRICTLY PRIVATE AND CONFIDENTIAL

GRANT SAMUEL



# Panthera Banking and Finance is a privately-owned debt ledger acquisition and collection business specialising in the banking and finance sector

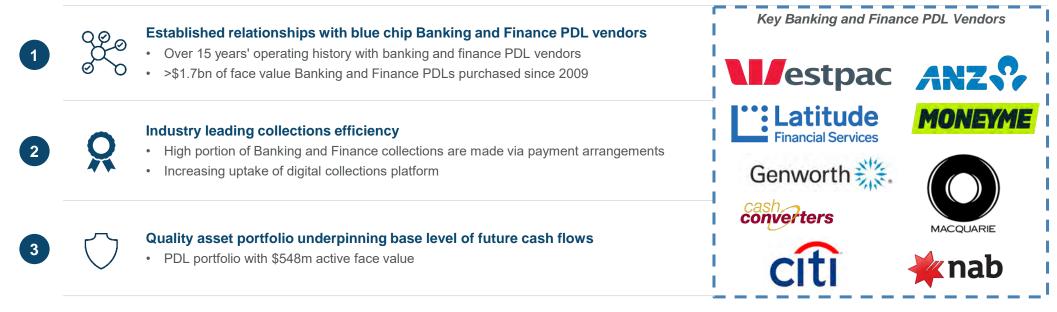
- Founded in 2009, Panthera Banking and Finance engages in the recovery of PDLs acquired from major financial institutions
- The business is based in Brisbane, Queensland and 100% owned by its founders, Mathew and Jamie Hough
- Division includes 50 full time equivalent employees and is the primary focus of Panthera's Gold Coast office (lease expires July 2024)



STRICTLY PRIVATE AND CONFIDENTIAL



Panthera Banking and Finance represents a unique opportunity to gain immediate access to the Australian PDL market via an established platform with blue chip PDL vendors





5

## Tailwinds in sector with high PDL volumes expected to return to market

- Increase PDL volumes expected to come to market driven by rising Australian consumer credit balances and higher interest rates
- Panthera is well positioned to leverage existing relationships with blue chip vendors to secure additional PDL volumes and drive future growth

## Significant upside potential from future PDL acquisitions

- Opportunity to gain immediate access to the Australian PDL market via an established platform
- Collections team has capacity to collect on significant new acquisitions



**02** Panthera Banking and Finance Operations and Book Overview

GRANT SAMUEL

STRICTLY PRIVATE AND CONFIDENTIAL



# TENDER



- Agents or originating vendors provide tender documentation to debt collection participants
- Provides necessary details of the tranche, including summary statistics concerning the underlying debt files
  - Forward Flow sales: involve vendors providing a commitment to provide ongoing tranches of debt files to debt collection participants that meet an agreed level of debt file characteristics
  - Inventory sales: are one-off in nature and generally include a data file that provides details on the debt (e.g. face value of debt, date of last payment, borrower name, address, demographic and socioeconomic data, etc.)

# **ASSESS & BID**



- Panthera Banking and Finance undertakes a pricing process to evaluate the underlying debt files and form a view on price
- Debt is assessed based on mining historical collections data (17 years of operating history)
  - Also involves Panthera Banking and Finance's proprietary 'collection profiles' for consumers and their key socioeconomic and demographic profiles
  - Used to build up a pricing thesis for the tranche calculated for a forecast collections curve over 120 months
- Bids are commonly priced and expressed as cents on the dollar of the debt's face value
- Once the tender information has been assessed and bid documentation completed, it is approved by the Pricing Committee

# TRANSACT



- Final bids are lodged with the agent or originating vendor and the successful bidder is notified
- If successful, Panthera Banking and Finance works with the vendor to collect the supporting debt file information and input into the company's ERP and collections management system, PayQuest, to start collections on the debt files within the tranche
- Management believes Panthera Banking and Finance typically wins their fair market share of tenders it bids on
  - The proportion of tenders won may vary based on the client and PDL type
- Larger Forward Flow contracts may take up to 45 days to transact while Inventory tenders may take up to 14 days

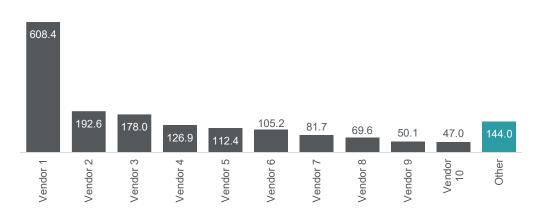


# Established relationships with a number of leading Australian financial institutions

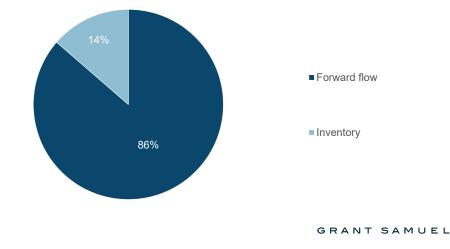
## Overview

- Panthera Banking and Finance has strong working relationships with Australia's major banks and specialty finance companies
  - Current weighted average Banking and Finance customer relationship length is 8.9 years
  - Heavily diversified across 678 PDL tranches, with 27 different vendors
- Forward flow contracts (master sales agreements) represent a significant portion of Panthera Banking and Finance revenues
  - Contracts provide stable and certain PDL book growth, with typical durations of 12-24 months
  - In FY23, all of Panthera Banking and Finance cash collections were related to PDLs originated under forward flow arrangements
- Since the Group's first purchase in 2009, over 86% of Banking and Finance PDL purchases (by count) have been through forward flow contracts, with the remainder being inventory debt sales (typically through a tender process);
  - Panthera has two weeks to bid on forward flow contracts in a typical process
  - Typical transaction size for forward flow is \$10-20m, inventory \$2-10m
  - Future trend expected to be more forward flow in nature
- Panthera undertakes a *'fit for purpose'* assessment of all new third-party suppliers to ensure sufficient security controls are in place that meet the group's security obligations at a minimum, these assessments are conducted by the internal security team
- · Incumbent suppliers are also periodically assessed including security controls

# Key Vendor Relationships (Total Face Value Purchased to Date, \$m)<sup>1</sup>



# Banking and Finance PDL Purchase Breakdown by Tender Type<sup>1</sup>

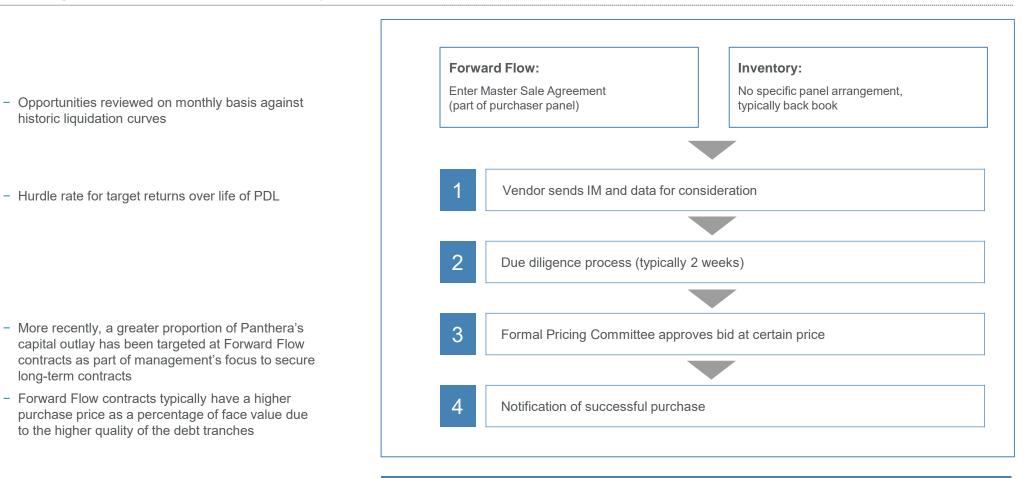


1. 2009 to present. Face value at time of purchase



# PDL purchases follow the same process for both forward flow and inventory purchases

# **Purchasing Process: Forward Flow & Inventory Purchases**



Established sophisticated data and analytics capabilities and ongoing investment to optimise pricing for returns and maintain competitive advantage



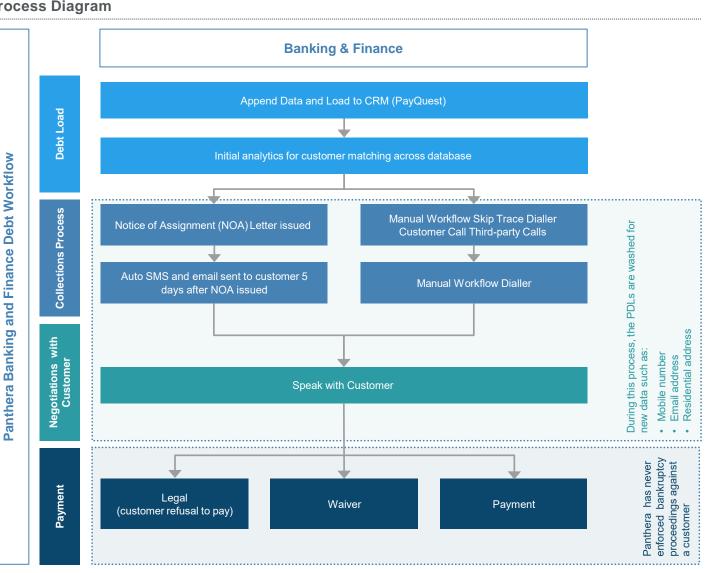
# Panthera Banking and Finance follows a standardised collections process to manage its PDL portfolio and has never enforced bankruptcy proceedings against a customer

**Overview** 

# **Process Diagram**

- Includes a digital collections process and individual collectors focused on specific types of PDLs

- Work force planning initiatives
- Data analysis initiatives
- Core volume initiatives



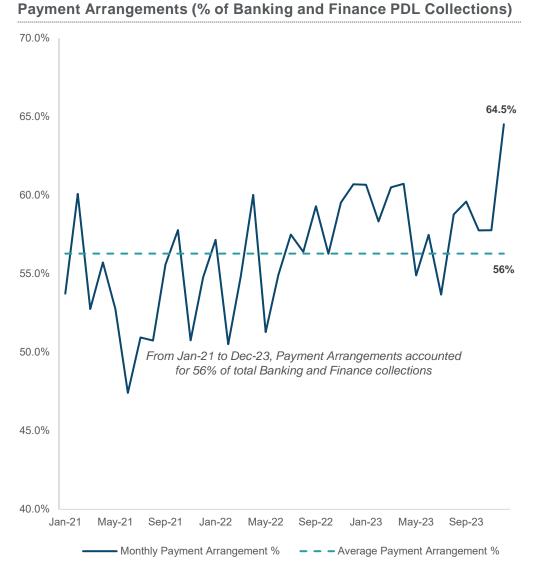
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# Payment Arrangements provide Panthera Banking and Finance with a greater level of visibility on its future cash collections

Commentary

- ~56% of gross Banking and Finance PDL collections are via PA



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# **Digital Collections**

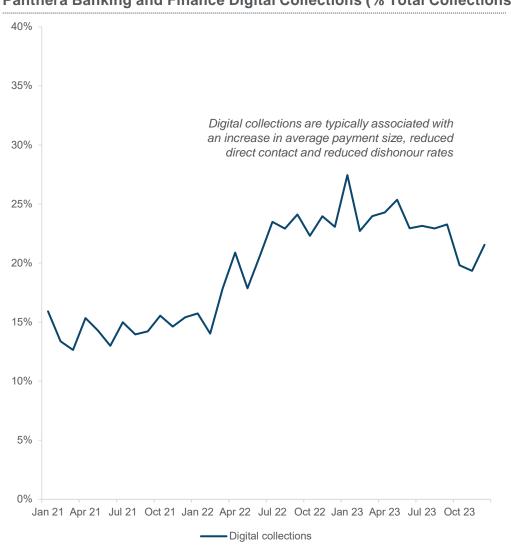


# The continued uptake of Panthera's digital collection platform from Banking and Finance customers drives a lower cost-to-collect

Commentary

- Allows debtors to set up their own payment profile online

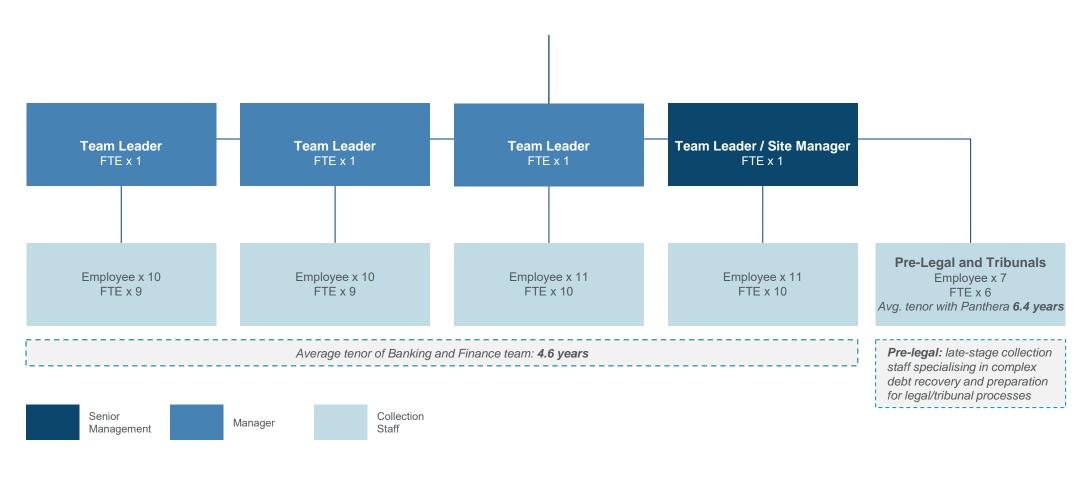
- Significantly lowers cost to collect due to reduced number of collectors required
- Also reduces dishonour rates by giving more control to debtors



# Panthera Banking and Finance Digital Collections (% Total Collections)



# The proposed transaction perimeter includes 49 full time equivalent staff



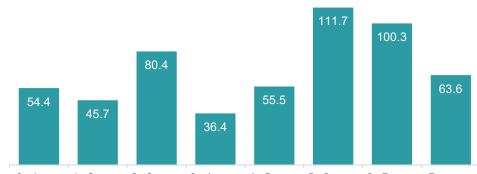
1. As at February 2024



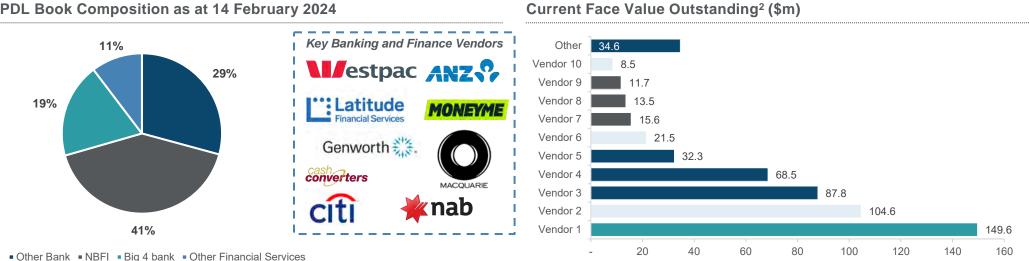
# Banking and Finance PDL book with active face value of \$548m sourced from major financial institutions

Commentary

Banking and Finance Debts Face Value Outstanding by Age<sup>1,2</sup> (\$m)



0-1 year 1-2 years 2-3 years 3-4 years 4-5 years 5-6 years 6-7 years 7 + years



# PDL Book Composition as at 14 February 2024

1. Age since debt imported to the Panthera data system

2. At 14 February 2024

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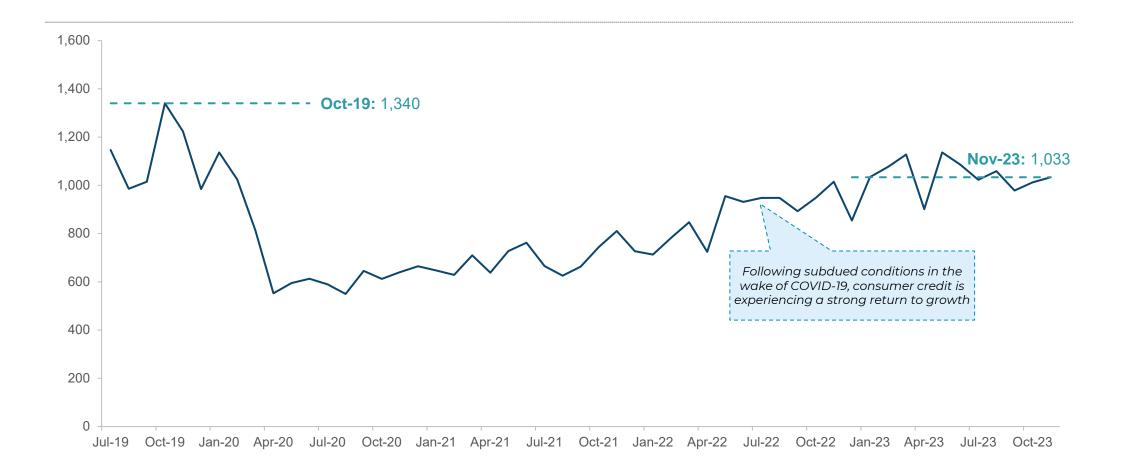
# 03 Market Outlook

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# PDL volumes and pricing are expected to improve as consumer credit activity returns to pre-Covid levels



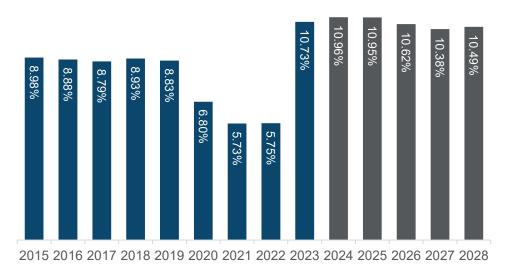
1. ABS - Lending Indicators. 2. Equifax 'Consumer Credit Arrears Rise As Signs Of Financial Strain Increase' (March 2023).



# Industry growth is counter cyclical and key indicators are supportive of an increase in PDL volumes coming to market



Interest Payments to Income Ratio<sup>2</sup>



- Household debt to asset ratio decreased during the COVID-19 pandemic with households preferring to reduce debt with accumulated savings from government stimulus measures
- Interest payments forecast to increase as the rate of property price increases begins to slow and increases in nominal interest rates leads to a rise in ratio of interest payments to disposable income
- Inflation, household debt and interest payments relative to disposable income are expected to increase over the next five years, supporting the need for debt collection services

1. RBA – Household Finances

2. ABS - Lending Indicators,



# 04 Go-Forward Banking and Finance Cost Base

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# Panthera has prepared an estimate of the costs required to operate the Banking and Finance business on a standalone basis

# Pro Forma Cost Base (\$'000, Real FY24)

	, , , , , ,		
	Quantity (FTE)	Avg. Salary <sup>1</sup> /FTE	Cost
Direct costs			
Staff			
Customer Relationship Officer (Collectors)	38	68	2,572
Operations Manager	1	188	188
Operations Site Manager	1	118	118
Team Leader	3	98	293
Pre-Legal Officer	5	75	377
Head of Pre-Legal & Tribunals	1	211	211
Other costs			
Collection expense			7% of collections
Direct overhead			324
Total direct costs			<b>4,084</b> <sup>2</sup>
Indirect costs			
Staff			
HR	1	147	147
Junior IT	2	88	176
Senior IT	1	211	211
Senior Accounting	1	158	158
Financial Controller	1	176	176
Junior Compliance	3	112	335
Senior Compliance	1	164	164
Admin (Reception)	1	94	94
General Admin	1	70	70
Other costs			
Training			75
Travel			50
Technology			300
Office Supplies / Expenses			75
Admin			50
Other General			100
Total indirect costs			2,182
Total pro forma standalone cost base			<b>6,266</b> <sup>2</sup>

D	irect Costs
•••••	
Ir	ndirect Costs
•	Indirect costs relate to staff and functions outside the transaction perimeter.
•	To assist Recipients in their assessment of the Proposed Transaction Panthera has prepared an estimate of costs required t operate the Panthera Banking and Finance on a standalone basis.
•	Technology expenses represent the largest non-staff indirect cost, and are made up primarily of software licencing and data backup
•	Scalable indirect cost base, with little upsize needed as PDL book

1. Includes superannuation (11.5%), payroll tax (5.45%) and worker's insurance (0.44%)

2. Plus collections expense (7% of gross collections)



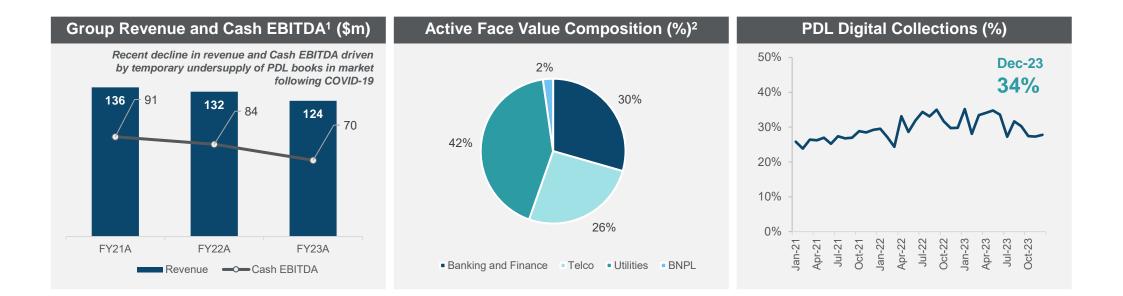
# 05 Panthera Group Overview

- -



# Panthera Finance is Australia's largest privately-owned debt ledger acquisition and collection business

- Founded in 2007, Panthera Finance Group engages in recovery of PDLs (across Banking & Finance, telco and utilities), contingent collection and formerly consumer lending
- The Group operates a number of key brands: **Panthera Finance** (PDL business) and **ARL Collect** (contingent collections), and has a consumer lending book from its discontinued consumer lending business, **Gedda Money**
- Approximately 368 full time equivalent employees across 4 offices (Brisbane, Gold Coast, Melbourne and Echuca)



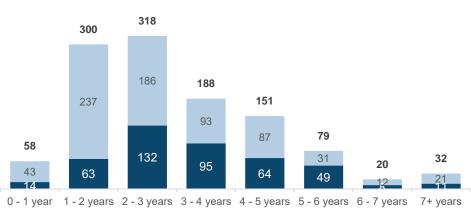
1. Cash EBITDA represents the add-back of PDL amortisation and any impairment to Reported EBITDA

2. Active face value as at 14 Feb 2024 for loans imported prior to 1 July 2023

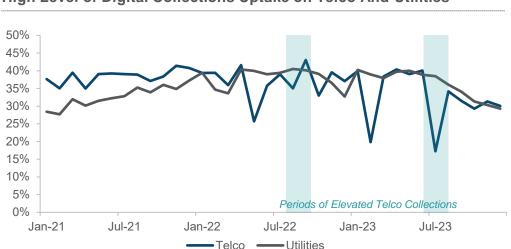


# The Telco and Utilities PDL book has active face value of \$1,145m and are a strategic focus of the Group

Commentary



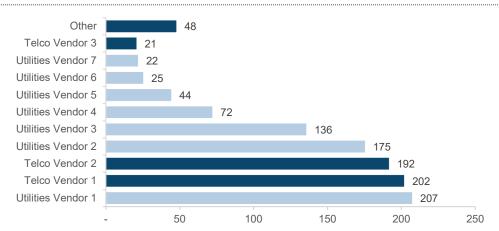
Telco Utilities



## High Level of Digital Collections Uptake on Telco And Utilities

# Current Face Value Outstanding by Vendor (\$m)<sup>1</sup>

Telco and Utilities Face Value by Age<sup>1</sup> (\$m)



1. Active face value as at 14 Feb 2024 for loans imported prior to 1 July 2023



# Outside of PDLs, the Group operates in contingent collection and formerly in non-conforming consumer lending

Gedda Money



specialising

in finance for non-conforming borrowers, who historically had limited options for vehicle and personal finance

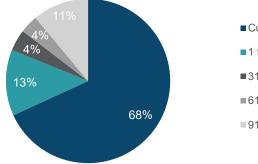
# ARL Collect and Contingent Businesses

- ARL Collect ("ARL") is a contingent collections business based in Melbourne
- ARL collects debts on behalf of large corporates across banking, insurance and general corporate sectors, and currently has active contracts with over 27 creditors
- Panthera acquired ARL Group in February 2018
- ARL had 79 employees at 31 December 2023, including 43 collections staff
- ARL collected \$8.8m revenue in FY23, contributing \$1.3m EBITDA

## • Secured vehicle loan amounts ranged from \$2k to \$50k

- Unsecured personal loans ranged from \$5k to \$12k
- 93% of loans written (by value) were secured by motor vehicles

# Gedda Loan Portfolio by Arrears Bucket 31-Aug-2023



# Current (0 days) 1 to 30 days 31 to 60 days 61-90 days 91 days+

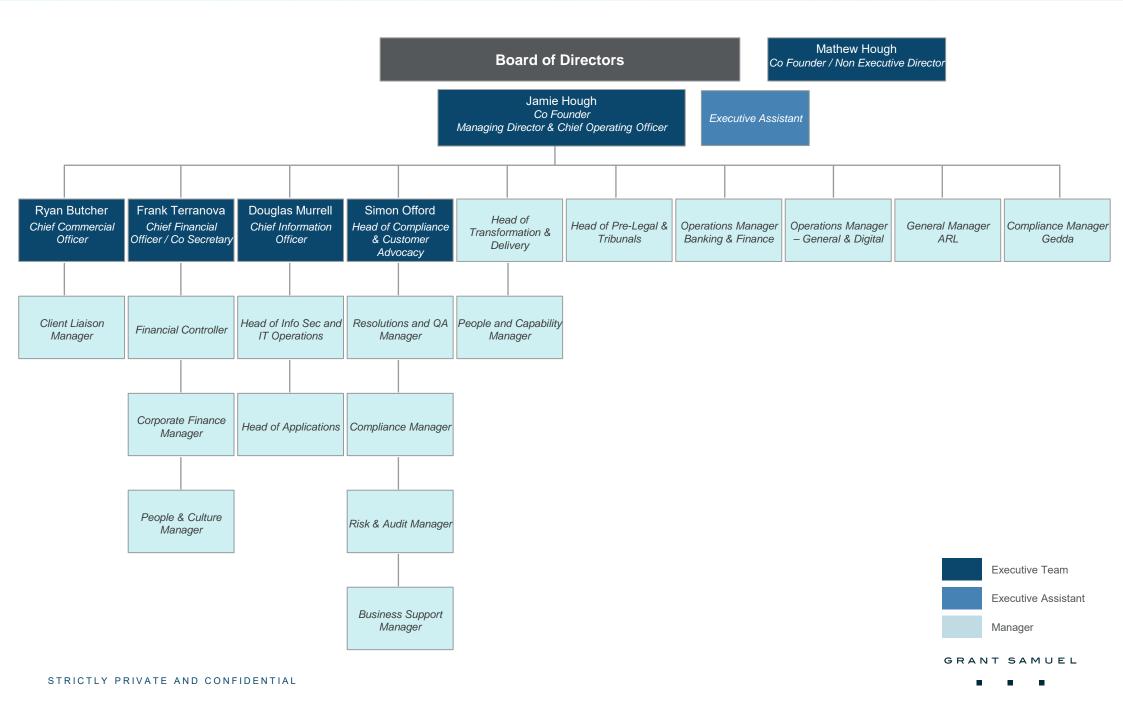
# ARL Collections by Client FY21-FY23

Client	Nature	FY21	FY22	FY23
Client 1	Auto Finance	1,930	2,107	1,597
Client 2	Insurance	1,700	1,055	1,404
Client 3	Banking	1,619	1,591	1,129
Client 4	Corporate/International	1,178	1,418	1,144
Client 5	General	1,409	976	424
Client 6	Government	593	999	697
Client 7	Banking	308	414	600
Client 8	Banking	461	328	362
Client 9	General	41	289	232
Client 10	Banking	-	-	269
Other		1,603	1,050	760
Total		10,899	10,244	8,616



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# Senior management team has extensive experience within the Australian debt collections sector

<b>Jamie Hough</b> Founder Managing Director / Chief Operating Officer	<ul> <li>Co-Founder of Panthera Finance Group</li> <li>Extensive experience across entire collections value chain including collections, operations management and risk and compliance</li> <li>Experienced in designing pricing and hedging strategies</li> </ul>	
Mathew Hough Founder & Non Executive Director	<ul> <li>Co-Founder of Panthera Finance Group</li> <li>Extensive managerial and operational experience</li> <li>Experienced in driving performance in accounting and finance functions</li> </ul>	
<b>Frank Terranova</b> Chief Financial Officer / Co Secretary	<ul> <li>Joined in September 2021</li> <li>Over 25 years' experience</li> <li>He is a Chartered Accountant with extensive experience as a director and executive for a wide range of Australian and international publicly listed companies across a variety of sectors</li> </ul>	<ul> <li>Senior management team supported by three key collection managers:</li> <li>Head of Pre-Legal &amp; Tribunal</li> <li>Operations Manager Banking &amp; Finance</li> <li>Operations Manager Conserved &amp; Distillation</li> </ul>
Doug Murrell Chief Information Officer	<ul> <li>Joined in May 2011</li> <li>Over 15 years' experience</li> <li>Held prior roles in financial services</li> </ul>	<ul> <li>Operations Manager – General &amp; Digital</li> <li>These managers have over 50 years combined years of collections experience working at Panthera and a range of competitors including Collections House and Credit Corp</li> </ul>
Simon Offord Head of Compliance & Customer Advocacy	<ul> <li>Joined in June 2018</li> <li>Over 20 years' experience in financial services across transformation, collections and customer relations</li> </ul>	
<b>Ryan Butcher</b> Chief Commercial Officer	<ul> <li>Joined in September 2018</li> <li>Has 10 years' experience in financial services across relationship, business development and transaction management roles in the contingent and debt sale industries</li> </ul>	



# Panthera has delivered strong cash EBITDA in challenging market conditions

# Profit & Loss Statement<sup>1</sup>

\$m, 30 June Y/E	FY21	FY22	FY23	Note
INCOME STATEMENT				
Gross revenue from PDLs	119.4	112.7	100.4	1
Other revenue	16.6	19.5	23.5	2
Total revenue	136.1	132.2	123.9	
PDL amortisation	(37.4)	(48.6)	(60.4)	3
PDL Impairment	(19.2)	(39.8)	(17.5)	4
Net Revenue	79.5	43.9	45.9	
Employee expenses	(30.8)	(31.4)	(33.3)	5
Other operating expenses	(13.6)	(16.2)	(20.7)	6
EBITDA (Post AASB-16)	35.1	(3.7)	(8.1)	
Cash rent	(1.3)	(2.0)	(1.6)	
EBITDA (Pre AASB-16)	33.7	(5.8)	(9.7)	
Cash EBITDA (Pre AASB-16) <sup>2</sup>	90.3	82.6	68.3	7
PDL Purchases <sup>3</sup>	35.4	65.0	47.1	
KEY RATIOS				

26%

66%

34%

n.m.

62%

38%

n.m.

55%

45%

## Commentary

- 1. PDL revenues are driven by prior and ongoing investment in debt ledger portfolios
- 2. Other revenue relates to contingent collections, Gedda revenues and service fees
- PDL amortisation increased in FY22 and FY23 relative to collections revenue due to the ageing of the PDL book following a period of reduced PDL investments over FY20 and FY21
- 4. Impairments to the PDL book were made in FY21, FY22 and FY23
- 5. Employee costs represent the greatest cost driver for debt collections and managements businesses
  - Cost to collect increased over FY22 and FY23 due to wage inflation and headcount increases
  - Employee costs are expected to decline due to headcount rationalisation to ~200 employees by May 2024 reducing the cost to collect
- 6. Increase in other operating expenses in FY22 and FY23 relates to bad debt write offs and doubtful debt provisions
- 7. EBITDA is expected to improve in FY24 following a refocus on the collections business and right sizing of the employee cost base

1. FY21 – FY23 financial information sourced from Panthera statutory financial statements

2. Cash EBITDA represents the add-back of PDL amortisation and impairments to Pre AASB-16 EBITDA

3. PDL purchases per Panthera statutory financial statements

EBITDA margin

Cost to collect

Cash EBITDA margin

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# **Information Memorandum**

February 2023





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#### FORECASTS, PROJECTIONS AND OPINIONS

The forecasts, financial and other projections, estimates or opinions in this Information Memorandum ("Estimates") have been prepared for illustrative purposes only and are only estimates. No Party gives any representation or warranty, guarantee or assurance that the results, performance or achievements expressed or implied by the Estimates will be achieved or actually occur. Those Estimates are based on Panthera's assessment of present economic and operating conditions and a number of assumptions regarding future events and actions, which, at the Preparation Date (defined below) are expected to take place. The Estimates involve known and unknown risks, uncertainties and other factors beyond Panthera's control that may cause Panthera's actual results, performance or achievements to be materially different from any future results, performance or achievements expressed or implied by the Estimates. None of the Parties give any guarantee or assurance to any Financier that the results, performance or achievements expressed or implied by the Estimates. None of the Parties give any guarantee or assurance to any Financier. No Party has any obligation to update the Estimates based on circumstances, developments or events occurring after the Preparation Date.

Financiers must not assume that verification, audit or other due diligence process has been carried out by the Parties in relation to the Estimates. Financiers must not rely upon any part of the Information Memorandum or any statement, opinion, forecast, estimate or information subsequently provided in making an assessment of Panthera or any of Panthera's Related Bodies Corporate or in assuming any liability or other obligation. Any reliance placed by any Financier on the Information Memorandum, the Estimates, or any statement, opinion, forecast, estimate or information subsequently provided, shall be solely at the Financier's own risk.

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- there has been no change since the Preparation Date in the business, operations, financial condition, prospects, creditworthiness, status or affairs of Panthera and Panthera's Related Bodies Corporate; or
- the information contained in this Information Memorandum remains correct and not misleading at any time after the Preparation Date.

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# 

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# TRANSACTION OVERVIEW

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# TRANSACTION OVERVIEW

# Panthera Finance Group is considering establishing a new warehouse debt facility for its automotive finance business Gedda Money

Introduction

- Panthera Finance Group is Australia's largest privately owned collections company
- Head Office located in Queensland with staff located Australia-wide
  - Gedda Credit Analysts largely located in Queensland and Victoria
- Gedda Product
  - Non-conforming loans
  - Offer customers a better choice in what has historically been a lending category with limited options
  - Innovative solution tailored product through listening to and understanding the financial circumstances of the client

Targeting a minimum facility size of \$100m – target facility volume is sufficient to provide funding capacity to support growth of the Gedda business

## Indicative feedback timetable

Milestone	Date (2023)
Issue RFF and Information Memorandum	15 Feb
Q&A and management meetings	17-22 Feb
Indicative feedback from Financiers due	24 Feb

# Summary of requested feedback

- · Gedda is seeking indicative feedback on:
  - Advance rate
  - Pricing
  - Eligibility criteria
  - Warehouse size
- Refer to RFF letter for detail

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# GEDDA MONEY OVERVIEW

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#### BUSINESS OVERVIEW

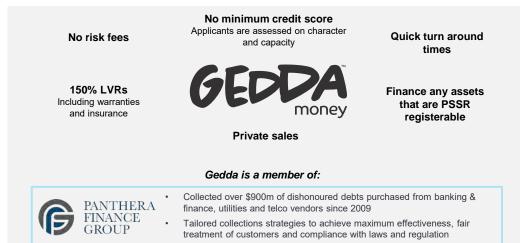
## Gedda provides innovative lending solutions for credit impaired Australians

#### **Overview**

#### - Secured vehicle loan amounts range from \$2k to \$50k

- Unsecured personal loans range from \$5k to \$12k
- 94% of loans written to date (by value) are secured by motor vehicles

#### Gedda difference



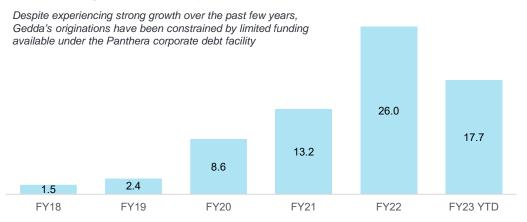
Gedda is able to utilise Panthera's expertise to maintain low write-off levels in what is typically a higher loss credit market

#### **Product offering**

judgements OK

	Auto	Mini Moto	Personal Loan
•	Secured product Loan amounts \$8,000 - \$50,000 150% LVR threshold 3rd Party consolidations up to \$5,000 Defaults and MACC/SACC (payday) loans accepted Day 1 Discharged Bankruptcy and court	<ul> <li>Secured product</li> <li>Loan Amounts \$2,000 - \$12,000</li> <li>160% - 180% LVR threshold</li> <li>Allows when income may solely be made up of benefits, with small portions from casual/part time work</li> </ul>	<ul> <li>Unsecured product</li> <li>Loan Amounts \$5,000 - \$12,000</li> <li>Defaults &amp; MACC/SACC (payday) loans accepted</li> <li>Discharged Bankruptcy &gt; 12-months &amp; court judgements OK</li> </ul>

#### Gedda originations (\$m)



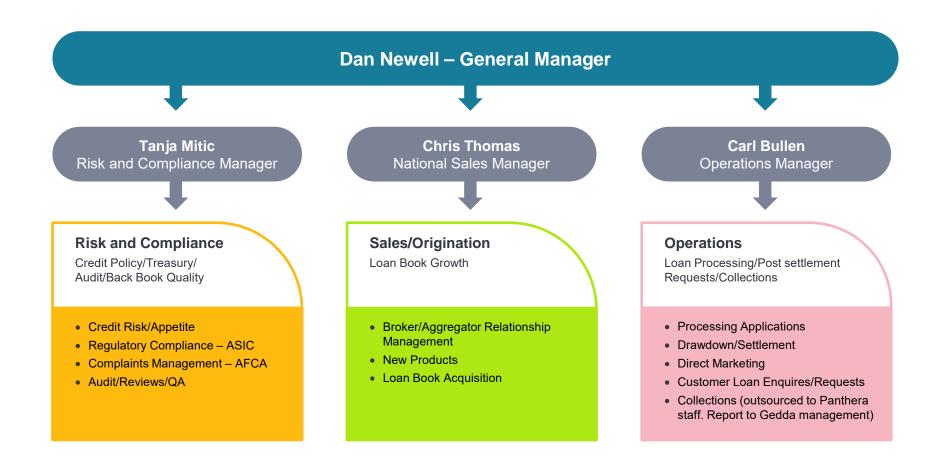


## Senior management team has extensive experience within the Australian financial services sector

<b>Jamie Hough</b> Founder & CEO, Panthera Finance Group	<ul> <li>Co-Founder of Panthera Finance Group</li> <li>Extensive experience across entire collections value chain including collections, operations management and risk and compliance</li> <li>Experienced in designing pricing and hedging strategies</li> </ul>
<b>Frank Terranova</b> Chief Financial Officer, Panthera Finance Group	<ul> <li>Joined in September 2021</li> <li>Over 20 years' experience</li> <li>Chartered Accountant with extensive experience as a director and executive for a wide range of Australian and international publicly listed companies across a variety of sectors</li> </ul>
<b>Doug Murrell</b> Chief Information Officer, Panthera Finance Group	<ul> <li>Joined in May 2011</li> <li>Over 15 years' experience</li> <li>Key prior roles include time at IBM UK and Osaka Board of Education</li> </ul>
<b>Dan Newell</b> General Manager, Gedda	<ul> <li>Joined in September 2015</li> <li>Over 20 years' Banking and Finance experience</li> <li>Key prior roles include Senior Relationship Management roles at Westpac and NAB</li> </ul>
<b>Carl Bullen</b> Head of Operations, Gedda	<ul> <li>Founding employee of Gedda Money</li> <li>Over 10 years in the Panthera Finance group</li> <li>Prior experience in non-conforming mortgage broking and debt negotiation</li> </ul>
Chris Thomas National Sales Manager	<ul> <li>Joined in April 2021</li> <li>20 years' experience in Sales, Finance and Brokering</li> <li>Previously owned a small dealership</li> </ul>
Guy Birtwistle Credit Team Leader	<ul> <li>Over 6 years of credit experience</li> <li>Previous roles within banks and credit unions in mortgage and personal finance</li> </ul>
<b>Tanja Mitic</b> Compliance and Risk Manager	<ul> <li>Over 20 years' Financial Services experience</li> <li>Legal and compliance roles within various institutions including banks, superannuation and insurance</li> <li>Previously a practicing solicitor</li> </ul>



### The business operates as three divisions







## LOAN PRODUCTS AND UNDERWRITING PROCESS

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#### AUTO PRODUCT OVERVIEW

### Gedda offers secured car loans to borrowers of between \$8,000 - \$50,000

**Overview** 

	Mid prime	Flex	Specialist			
Applicant age		18+				
Loan amount		\$8k - \$50k (capped at \$12k for Learne	r Licenses)			
Loan terms		36 – 60 months <sup>1</sup>				
LVR	Max 150% of Gla	ass's retail value (including insurance, v	warranty, debt consolidation)			
Acceptable locations	QL	D, NSW, ACT, VIC, TAS and Metro or	ly WA, NT, SA			
Minimum income (p.a)		\$35k net				
Employment status	M	ust have more than 50% of income fror	n employment			
Employment duration	FT > 3-month, CAS > 6-months		6 months in previous role; OR onths, CAS > 3 months			
Residential status	Stability of residential s	Fixed and verifiable address tatus required with reasonable explana	-			
Interest rate (p.a.)	22.99%	25.99%	28.99%			
Bankruptcy		No active Bankruptcy or Part I Discharged > 1 day	X/X			
Credit report	Paid defaults (non-finance)	Paid Finance defaults	Paid defaults			
	Unpaid telco / utility default	Unpaid telco / utility defaults	Unpaid defaults : (Max \$7,000 total)			
	<\$1,000	<ul><li>(Max \$5,000 total)</li><li>No unpaid finance defaults &lt;6</li></ul>	No unpaid finance defaults <6 months			
		months	Court Judgements			
Dishonour	No dishonours on financial commitments Max 2 total dishonours	Max 1 financial dishonour Max 3 total dishonours	Max 2 financial dishonours Max 5 total dishonours			
SACC/MACC Loans	Max 1	Max 1	Max 3			
Establishment fees	NAF <\$15k - \$725 NAF >\$15k - \$1,295	NAF <\$15k - \$725 NAF >\$15k - \$1,395	NAF <\$15k - \$725 NAF >\$15k - \$1,495			
Credit assistance fees NAF <\$15k - \$990 NAF >\$15k - \$1,210						
Monthly fee	\$15					
Commissions		3% of NAF				

1. Max loan amounts are assessed on the applicant's overall risk profile and those that exhibit top range in multiple risk categories may have their lend capped. For example, less than 6 months casual employment capped at \$35,000.

2. 2<sup>nd</sup> Party Debt consolidations, including negative equity is capped to no more than \$5,000 per loan and must fit within the stated LVR guides.

3. More than 3x jobs or addresses in the last 18 months will be assessed case-by-case.

4. Unpaid Court judgements will be assessed case-by-case.



#### MINI-MOTO PRODUCT OVERVIEW

# Gedda also offers loans for smaller vehicles of \$2,000 to \$12,000 through its 'Mini-Moto' products

#### **Overview**

 Products assist those clients whose income may solely be made up of benefits, with small portions from casual / part time work

	Mini-Moto	Mini-Moto +			
Applicant age	18+				
Loan amount	\$2k -	\$2k - \$12k			
Loan terms	24 - 48	months			
LVR	Max 180% of Glass' guide value sale type	Max 160% of Glass's guide value sale type			
Acceptable locations	QLD, NSW, VIC, TAS and som	e locations in SA, WAS and NT			
Minimum income (p.a)	No minimum income but	t subject to serviceability			
Employment status	Up to 100% of income r	nay come from benefits			
Employment duration	Any employment income considered	ed must have been 3 months in job			
Residential status	Stable, fixed and verifiable address.	Not hotels/motels, caravan parks etc			
Interest rate (p.a.)	23.50%	24.50%			
Bankruptcy	Day 1 discharged OK				
Finance defaults	No more than 2 (mu	st be >6 months old)			
Non-finance defaults	No more than 2 total	defaults < 24 months			
Banking conduct	No finance dishonours, no regular o	ther dishonour, no account clearing			
SACC/MACC loans	Ма	x 2			
Establishment fees	\$400 -	\$995			
Credit assistance fees	fees         • \$2k to \$3k - \$220         \$8k to \$9k - \$770           • \$3k to \$5k - \$330         \$9k to \$10k - \$880           • \$5k to \$6k - \$440         \$6k to \$7k - \$550           • \$7k to \$8k - \$660         \$7k to \$8k - \$660				
Monthly fee	\$1	15			
Commissions	\$110	\$165			

1. Max loan amounts are assessed on the applicant's overall risk profile and capacity on a case-by-case basis.

2. Negative equity is capped to no more than \$5,000 per loan and must fit within the stated LVR guides.

3. Paid Court judgements will be assessed case-by-case.



#### PERSONAL LOAN PRODUCT OVERVIEW

## Though a small portion of the overall book, Gedda offers personal loans with interest rates of between 24%-29% for a period of up to 4 years

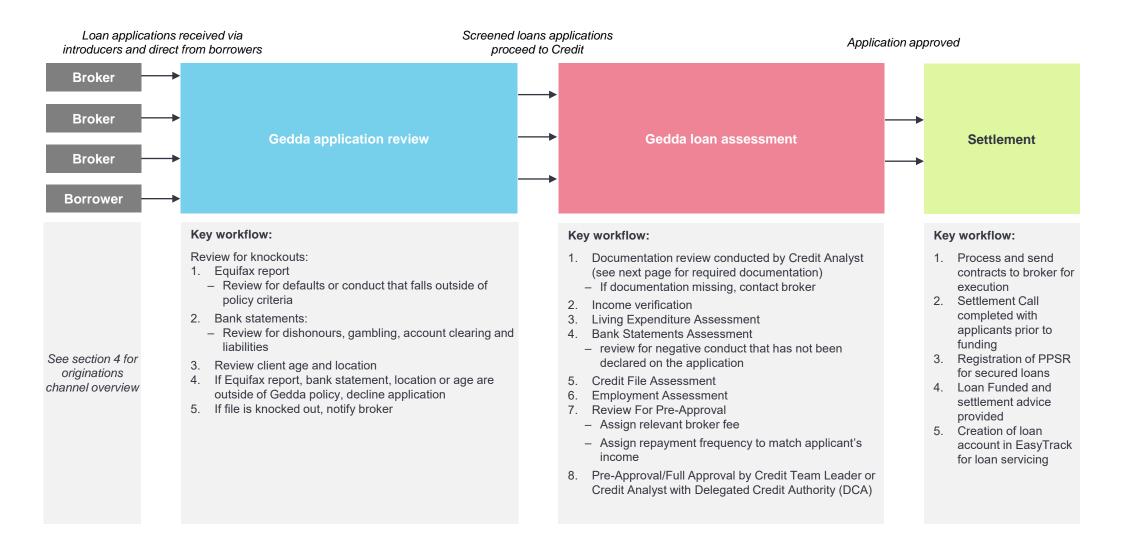
#### Overview

- Loan limits will differ depending on the purpose and location of the borrower
- Personal loans account for ~5% of volume with a tighter credit profile and lower loan amount for clients reflecting the unsecured nature of the debt

	Personal Loan
Applicant age	18+ (NAF capped at \$8k for applicants 18-21 years old)
Loan amount	\$5k - \$12k
Loan terms	24 – 48 months
Purpose	Most purposes considered
Acceptable locations	All states except NT (must live within 60kms drive of town with population of 20k)
Minimum income (p.a)	\$30k net
Employment status	Must have more than 50% of income from employment
Employment duration	Min 12-months employment history FT > 3-month, CAS > 6-months – No more than 3 months unemployed No self-employed applicants
Residential status	Fixed and verifiable address No more than 3 addresses in past 12 months
Interest rate (p.a.)	24% - 29%
Bankruptcy	No active Bankruptcy or Part IX/X Must be discharged >12 months No debt consolidation after bankruptcy
Credit report	<ul> <li>No unpaid finance defaults in last 12 months</li> <li>No unpaid non-finance defaults in last 6 months</li> <li>Max 1 unpaid financial default and &lt; \$5k – must be consolidated</li> <li>Max of 2 unpaid non-financial defaults – must be consolidated (defaults under \$500 not required to be consolidated)</li> <li>Unpaid Court judgements &lt;\$5k (case-by-case)</li> </ul>
Dishonour	Max 1 dishonours on financial commitments (excluding SACC/MACCs) Max 3 total dishonours No SACC/MACC dishonours
SACC/MACC loans	Max 2 – at time of application
Establishment fees	NAF \$5k to \$8k - \$400 NAF \$8k to \$12k - \$995
Credit assistance fees (incl GST)	NAF \$5k to \$7k - \$440 NAF \$7k to \$10k - \$770 NAF \$10k to \$12k - \$990
Monthly fee	\$15



## Credit analysts work through a considered approvals process in order to ensure all loans conform to Gedda's Credit Policy





#### LOAN APPROVALS PROCESS – DOCUMENTATION

## Documentation requirements ensure that Gedda have all the required information to make an informed lending decision

#### Documents required for assessment of an application

- Manual bank statements are only accepted if they meet the following criteria:
  - Have been printed by a bank branch and stamped
  - o Not show evidence of Buy Now Pay Later or Early Access of pay use
  - Broker must correctly disclose all liabilities present on the bank statement
- 2 x Recent Payslips and/or recent Centrelink Income statement (recent is defined as within the previous 30 days from the date of application)
- Driver Licence (require either the licence or Medicare card upfront with the other able to be provided after pre-approval)
- Medicare Card (see above)
- · Equifax Report
- Signed Privacy Statement (the brokers privacy policy is acceptable if it notes Gedda Money/United Loan Solutions as a possible lender and the URL for our website).
- Application form that includes (the broker's own application form is acceptable if it contains the below otherwise the broker is required to input their deal into EasyLodge):
  - Customer name, address, and date of birth
  - Contact details
    - o Customer must have an email address and mobile phone number
  - Requested loan amount and product type
  - Details of employment and income
  - Statement of Expenses and Liabilities

#### **Documents required prior to Full Loan Approval**

- For secured asset loans we require a vehicle invoice from the dealer or an acceptable private sale invoice
  - For a broker's private sale invoice to be accepted it must provide the same information fields as Gedda's Private Sale Invoice
- · Any relevant payout documents for consolidated debts
- Invoice for any included warranties or insurances
- · Invoice for any included broker origination fees
- · Any requested conditions listed in the Pre-Approval
- Any applicable Non-Borrower Privacy Form

#### **Proof of address**

- Gedda requires proof of current address prior to loan settlement. Acceptable documents for proof of address include:
  - Driver's licence showing address that matches the declared address on the application
- Digital or physical receipt confirming that the licence address has been updated to the address declared on the application, but the update sticker has not yet been received
  - A current lease agreement, current tenant ledger or rent receipt from the last 30 days where the document confirms the applicants name and declared address
  - A fixed utility bill showing the applicants name as the account holder and the declared address as the service address:
    - o Electricity or gas bill
    - Rates notice
    - o Fixed line internet or landline telephone
  - Confirmation of electoral roll address from the Australian Electoral Commission





## ORIGINATIONS PROCESS AND FORECAST

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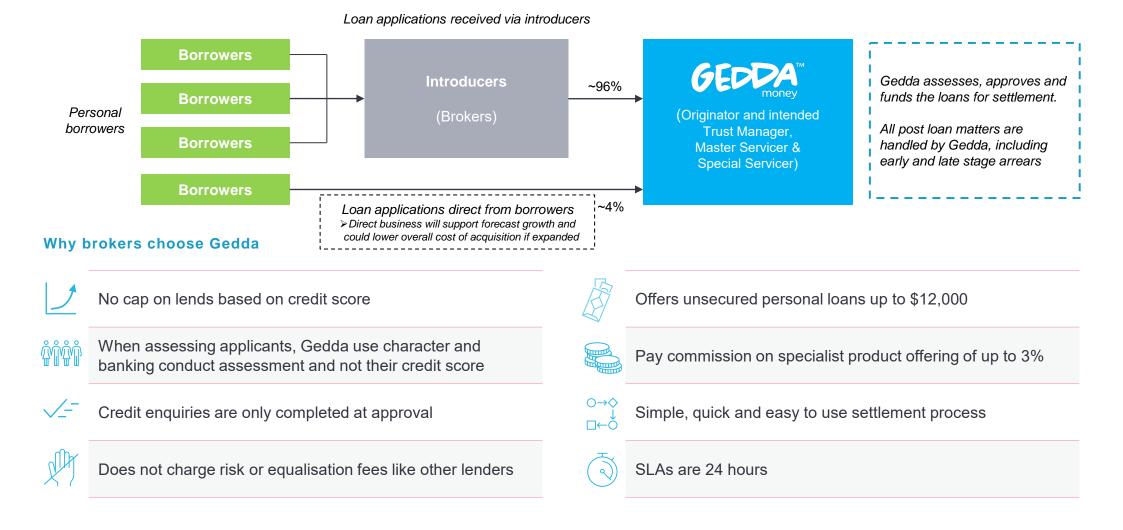
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## Gedda's originations are predominantly broker led, with incentives in place to drive growth

#### **Origination channels**





## Gedda is seeking to capitalise on recent broker channel growth

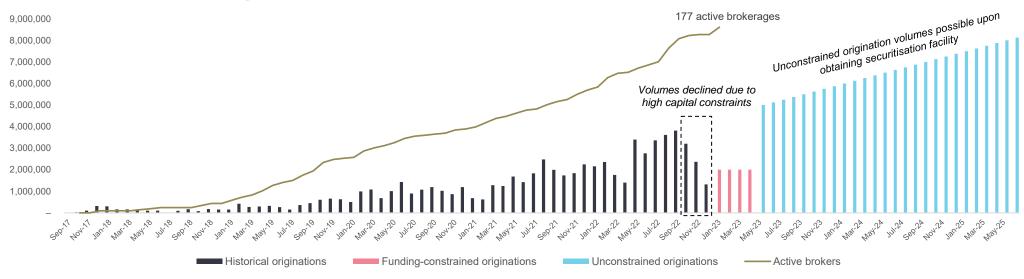
#### **Origination channels overview**

\$70m	Originations to date	3,300	Customers to date	
171	171 Brokerages have used Gedda		Applications per month <sup>1</sup>	
229	Brokerages accredited for Gedda products	24 hrs	Avg. response time	

#### Historical and forecast loan originations<sup>1</sup>

#### Commentary

- Gedda's origination channels have grown capable of delivering \$5m per month
- Despite rapid expansion of these channels, originations have been constrained by limited funding available for Gedda under the Panthera corporate debt facility
- Due to increased funding requirements within the PDL business, Gedda has had to scale back originations substantially since late 2022
  - Gedda will need to maintain a subdued originations profile of ~\$2-2.5m per month until a more efficient warehouse funding structure can be established
- Originations are forecast to reach **\$5m per month** once a suitable warehouse is established, and Gedda expect to grow this to \$8m per month over 24 months
  - Assumes warehouse would provide sufficient capital available for ongoing originations and lower cost of funds enabling more competitive loan pricing



1. Requests received in September 2022 before measures were taken to reduce volume due to capital constraint

2. Active brokers is a running tally of all brokers used by Gedda



## Gedda's originations forecast is underpinned by strong aggregator relationships, creating opportunity to access a large network of new brokers

#### Gedda's Aggregator relationships

Aggregator	Current accredited brokerages	Additional brokers	Sep-22 volume (\$) <sup>1</sup>	Estimated potential volume uplift (\$)
Gedda's current aggregators				
Loan market – via Nodifi / Positive	2	5,000	200,000	350,000
AFG Home Loans – via Fintelligence <sup>2</sup>	63	2,900	610,000	1,000,000
Aus Loans	8	40	445,000	600,000
NFC / UFS <sup>3</sup>	54	100	1,000,000	1,500,000
Other small Aggregators (DBS, Credit One)	30	ТВА	540,000	800,00
All other New/existing accredited Brokers	72	TBA	560,000	900,000
Aggregators Gedda is in discussion with				
Connective	12	3,600 <sup>1</sup>	265,000	1,000,000
Platform	2	5,000 <sup>1</sup>	170,000	500,000
PCF	1	100	0	300,000
Stratton	1	60	35,000	300,000
Total volume			3,825,000	7,250,000

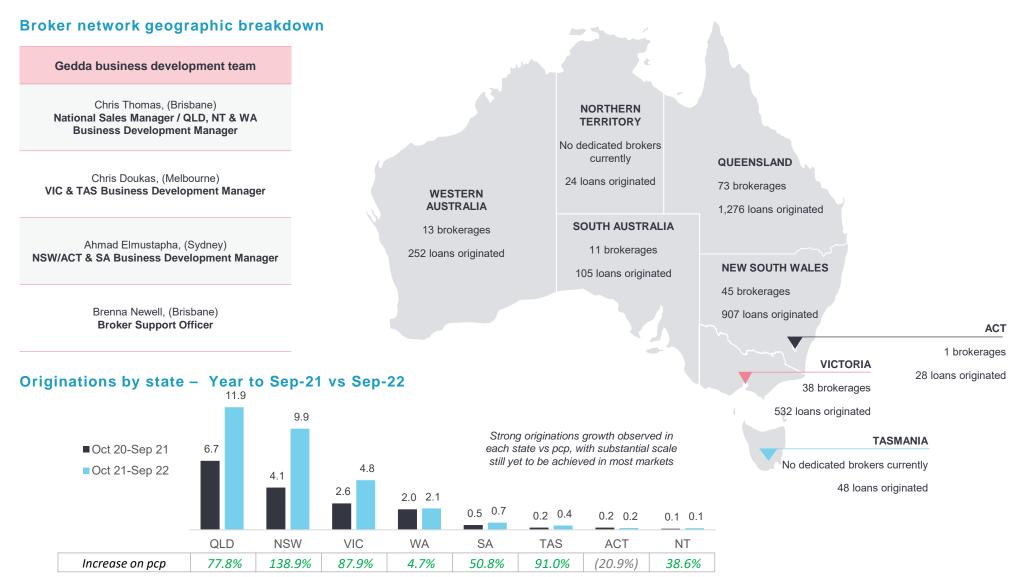
1. September 2022 used as benchmark since it was most recent month where significant capital constraint was not experienced

2. Recently executed partnerships

3. Aggregator accredited with the majority of broker network to be trained/onboarded in coming months - only scratched the surface here



## Gedda continues to grow strong broker coverage in all key Australian markets



1. Brokers with offices in two states may be counted in more than one state





## PORTFOLIO CHARACTERISTICS AND PERFORMANCE

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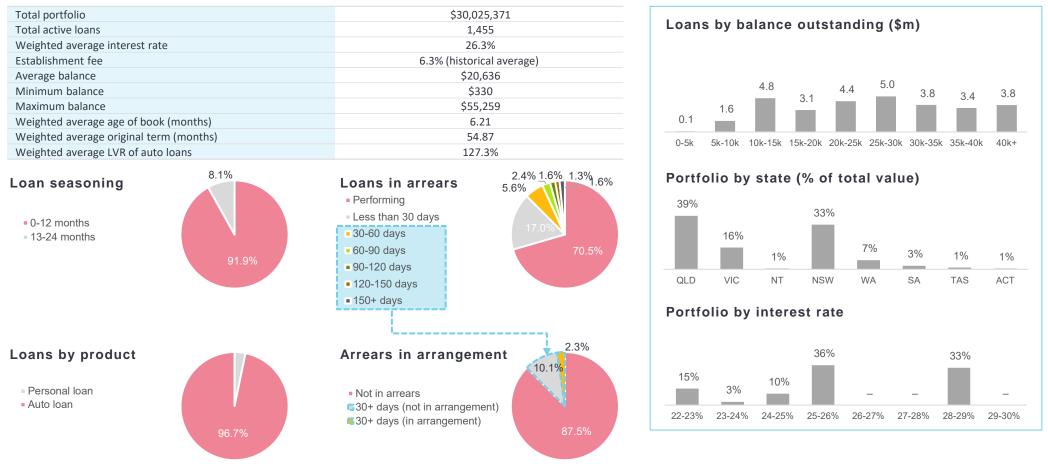
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## With more than \$70 million loan originations to date, the Gedda portfolio continues to perform well with proven collections and low arrears

#### Loan book summary



Gedda has made ~\$70m of originations since inception. Due to funding constraints, parcels of loans have been sold to external parties or transferred to the PDL business. The portfolio shown above contains loans originated since October 2021, all of which remain in Gedda and are available for a warehouse

March 2023



#### WRITE-OFFS

## Since inception, Gedda has demonstrated strong loan performance, with low delinquency and write-off levels

#### **Key differences**

- Since 2009, Panthera has collected over \$900m of dishonoured debts purchased from banking & finance, utilities and telco vendors
- The business has tailored collections strategies to achieve maximum effectiveness, fair treatment of customers and compliance with laws and regulation
- Gedda is able to utilise Panthera's expertise to maintain low write-off levels in what is typically a higher loss credit market

■ Write-offs	260k	111k	216k	171k	279k	_
Vintage	1	2	3	4	5	6
Start date	Oct-17	Oct-18	Oct-19	Oct-20	Oct-21	Oct-22
End date	Sep-18	Sep-19	Sep-20	Sep-21	Sep-22	Oct-23
Loans written (\$m)	1.7	3.2	11.1	16.6	30.5	6.9
Write offs % (of loans written)	15.0%	3.5%	2.0%	1.0%	0.9%	-

Write-offs by vintage – all loans originated since inception

Loans written in years 1 and 2 were majority (100% and 62% respectively) unsecured Personal Loans with maximum loan amounts of \$30,000. Following this, the product offering was reconfigured and maximum personal loan amounts were capped at \$12,000. In years 3,4,5, less 5% of volume written as unsecured products

#### Key write-offs metrics

1.5%	Write-offs as percentage of total loan amount originated
68	Total loans written-off (out of 3,300 originated)
5%	Loan provision target
14 days	Notice of default issued 14 days following first dishonour

#### Internal arrears classifications and KPIs

Classifications		Management KPIs
Strong	No arrears <7 days	Dishonour rate 18% - 15% after retries
outing		Strong/good files represent 90% of files
Good	Less than 30 days or in	<ul> <li>&lt;20% of loans written to go &gt;30 days</li> </ul>
	arrangement	• No more than 25% of files to go >90
Watchlist		days from 30 day bucket
watchlist	30-90 days unarranged	Potential weighted loss circa 3.8%
	90 days+, repossession, legal	<ul> <li>Files moving &gt;30 days</li> </ul>
Substandard	recovery	<ul> <li>% of files &gt;90 days</li> </ul>
Credit		• % of files >180 days
impaired	Written off	Adherence with workflow





## ENFORCEMENT PROCEDURES

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## Gedda has a structured process for effectively dealing with dishonours and minimising losses

#### **Dishonour timeline and workflow**

#### **First dishonour**

- Immediate contact,
- Starting with a call / voicemail
   Attempting contact through email and SMS afterward
- If unsuccessful with contact via these means, attempt contact through employer and reference details
- Retry of payment 3 days after dishonour date with notice of retry sent to client
- Dishonour fee charged
- Clear conversation with customer that need to enter into an arrangement to clear the arrears "ASAP"
- Advise customer that were unable to resolve the issue within 14 days from the dishonoured payment date, the account will be at risk of escalation
- Entering into arrangement to clear arrears over time is still acceptable, provided it is in place prior to the 14day mark

## 14 days since first dishonour

- Immediately following 14 days since dishonour, issue Notice of Default (6Q) as well as Notice under Section 88 of the Credit Law
- Maintain ongoing contact following issue of 6Q
- it is vital that the contact remains during this period, as the second the 6Q expires, need be escalating to a Field Call
- If no contact can be made following 6Q, but prior to expiry – file requires skip tracing
- Main focus at this point is asset and customer location, workplace information second, then contact details

#### 30 days since 6Q sent (anywhere from 7-60 bucket)

- 6Q has now expired field call template to be completed and sent to Team Leader if address has been confirmed in the past 6 months
- Purpose of field call to implement an arrangement or lump sum payment to clear the arrears
- If it has not been confirmed recently, urgent skip trace required
- Continue to attempt contact until escalated to field call – once sent to field call provider, pause on all communications until closed
- Issue second default notice (6Q2)

#### **Further actions**

#### Repossession:

#### Once vehicle collected:

- Delivered to Pickles (auctioneer)
- Form 14 issued
- Once 21 days has passed and no arrangement made to collect the vehicle:
- Vehicle auctioned
- Notice of residual balance issued to borrower
- Full residual balance is now due within 14 days, unless suitable arrangement entered
- Final demand for balance if no arrangement for residual
- Legal action to follow if no arrangement made

#### Default:

Once 30 days has passed since 6Q2 issued:

- Issue Section 21D Notice
- If 14 days pass with no contact or arrangement, issue Default Listing

#### Gedda is able to utilise Panthera Finance's proprietary skip tracing methods, field agent expertise, auction house relationships and inhouse legal capability, developed through years of purchased debt ledger collections, to locate and contact defaulting borrowers

> This also allows Gedda to collect on later stage accounts without need to outsource to external debt agencies or sell debt at a discount to realise residual value





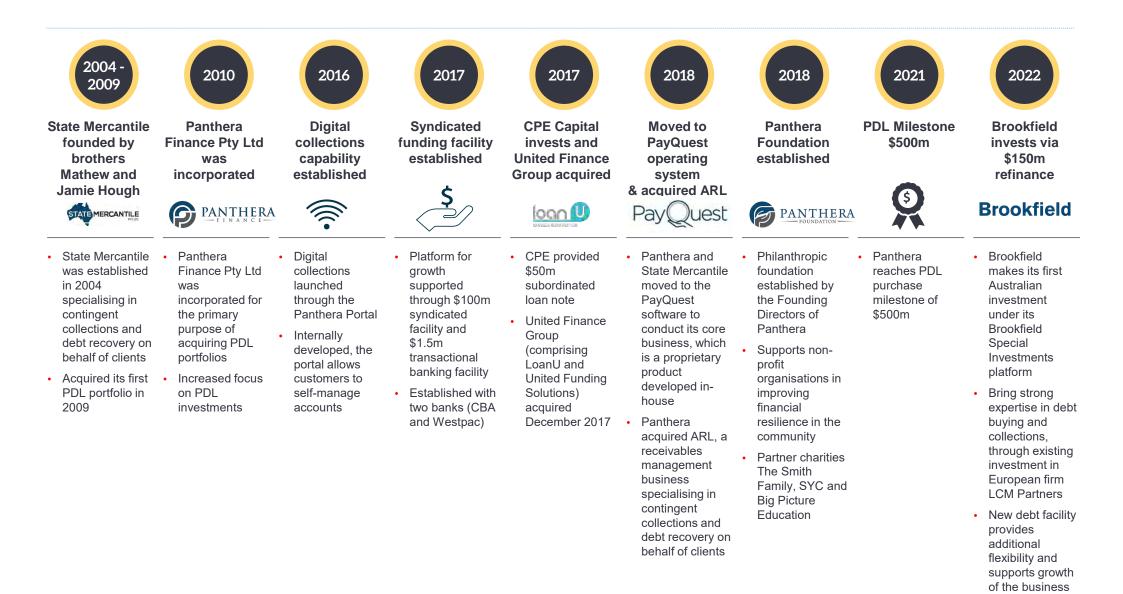
## APPENDIX 1 – PANTHERA FINANCE GROUP OVERVIEW + FINANCIAL PERFORMANCE

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### **Panthera Finance Group History**





### **Panthera Finance Group – Historical Profit and Loss**

#### **Profit & Loss Statement**

\$m, 30 June Y/E	FY19	FY20	FY21	FY22
INCOME STATEMENT				
Gross revenue from PDLs	131.2	129.3	119.4	117.2
Commissions and loan receipts	21.0	26.2	16.6	19.5
Total revenue	152.2	155.4	136.1	136.7
PDL amortisation	(25.2)	(33.7)	(37.4)	(53.0)
PDL Impairment	(19.7)	(17.2)	(19.2)	(39.8)
Net Revenue	107.2	104.5	79.5	43.9
Employee Expenses	(34.1)	(33.4)	(30.8)	(31.7)
Other operating expenses	(21.9)	(20.3)	(15.2)	(22.4)
EBITDA	51.2	50.8	33.5	(10.2)
D&A	(1.4)	(1.2)	(0.7)	(2.9)
Finance Costs	(12.8)	(11.4)	(11.8)	(17.4)
PBT	36.9	38.2	20.9	(30.5)
Income tax expense	(11.6)	(9.7)	(6.1)	9.2
Other income	0.1	3.4	6.2	0.2
Other expenses	(1.4)	(5.8)	(4.1)	-
NPAT	24.0	26.1	16.9	(21.1)
Cash EBITDA (2)	96.1	101.7	90.1	82.6
KEY RATIOS				
EBITDA margin	33.6%	32.7%	24.6%	25.8%
EBIT margin	32.7%	31.9%	24.1%	25.0%
NPAT margin	15.8%	16.8%	12.4%	8.6%

#### Notes



2 Cash EBITDA represents the add-back of PDL amortisation and impairment

#### **Balance Sheet**

Balance Sheet				
\$m, 30 June Y/E	FY19	FY20	FY21	FY22
BALANCE SHEET				
Current Assets				
Cash and cash equivalents	6.6	36.1	53.6	9.6
Trade & other receivables	3.5	11.8	5.5	3.2
Other current assets	(9.7)	1.7	2.2	6.3
Financial Assets				
PDLs (current & non-current)	241.3	229.9	213.8	3 202.9
LoanU book	3.6	10.1	14.1	18.1
Non-Current Assets				
Other non-current assets	2.4	2.9	3.6	3.0
Total Assets	247.8	292.6	292.8	243.1
Total borrowings	147.1	146.1	132.7	65.9
Other liabilities	1.9	29.9	32.3	33.1
Total Liabilities	149.0	176.1	165.0	160.9
Net Assets	98.8	116.5	127.8	82.2
CASH FLOW SUMMARY				
PDL & loan receipts	154.2	148.5	142.6	128.1
Net cash from operating	67.7	88.0	91.5	61.1
Payment for PDLs	89.4	(39.8)	(35.4)	(60.9)
Net cash from investing	(67.7)	(48.4)	(46.1)	(84.5)
Net cash from financing	22.0	(10.2)	(28.0)	(17.3)
Net change in cash balance	22.0	29.5	17.4	(40.7)
Closing cash balance	6.6	36.1	53.6	9.6

#### Notes

PDL book value decreased despite an increase in PDL purchases, due to the impairment made to realign book value to fair value

# King's Regal Partners set for major payday

#### Joshua Peach

Portfolio managers at Regal Partners are preparing for a major payout after soaring funds under management and strong performance pushed fees for the hedge fund group to record highs.

The firm, founded by prominent stockpicker Phil King two decades ago, said it expected to earn about \$55.5 million in performance fees in the six months to June 30. That compares with \$7 million in the same half last year and more than double the payout across the entirety of 2023.

The sky-high payout follows a ban-

ner year for the fast-growing alternative asset manager, which has been pulling in new funding and buying up rivals. The firm pulled in a further \$300 million for the June quarter to take total funds under management to \$12.2 billion. A year ago, the firm's funds under management totalled less than \$6 billion.

By comparison, Magellan Financial, which manages about three times as much as Regal, expects to generate about \$19 million in performance fees over the 12 months to June 30. Yesterday. Magellan told investors that funds under management had fallen to \$36.6 billion, from \$36.7 billion in May and \$39.7 billion at the end of June last year.

The step-up in funds can be partly attributed to acquisitions, including the buyout of PM Capital and Taurus Funds in the past 12 months. In May, the firm announced it was buying Melbourne lender Merricks Capital for \$235 million as part of a push into private credit.

That high-profile deal is expected to take the firm's funds under management above \$15 billion.

Regal said the high level of fees was driven primarily by strong performance in several funds including its small-cap, long-short resources and tactical opportunities strategies.

As the end of May, the firm's small companies strategy had returned 73.3 per cent, placing it on track to rank among the best-performing funds of the year, while its market neutral strategy was up 66.2 per cent. Likewise. the global alpha strategy had tallied a 78.3 per cent return to the end of May.

However, some of the firm's equity funds probably took a hit from at least one major holding in the last month of the financial year in the form of online luxury retailer Cettire, which sank 50 per cent in a single session in June.

Shares fell after Cettire warned that weakening of conditions in the luxury goods sector would hurt profits in the next six-month period.

A long-time backer of the stock, Regal increased its stake in the company to more than 14 per cent in the lead-up to the drop.

According to filings with the exchange, Regal owned about 51.7 million shares in Cettire on June 6, valued at \$117 million. That same stake today is worth just \$70 million.

Regal shares closed up 2.7 per cent vesterday at \$3.38. They have risen almost a third this year alone.

## Saks owner nears \$3.9b Neiman deal

#### Jeannette Neumann

The owner of Saks Fifth Avenue is close to acquiring Neiman Marcus Group for \$US2.65 billion (\$3.95 billion), according to a person familiar with the matter -a deal that would unite America's two largest high-end department-store chains in a bid to grab a bigger share of a slowing industry.

Amazon.com and Salesforce will help facilitate the deal by Saks owner Hudson's Bay. The tech companies will take minority stakes in a new company, called Saks Global, according to the person. Hudson's Bay will also finance the deal with \$US2 billion raised from investors, the person said.

Representatives for Hudson's Bay, Salesforce and Amazon declined to A spokeswoman for comment. Neiman Marcus didn't respond to requests for comment.

The combined operations would include 39 Saks Fifth Avenue stores and 36 locations under the nameplate of its Dallas-based competitor, as well as two Bergdorf Goodman stores in Manhattan. Both chains also have outlet stores. The goal of the deal is to cut costs and boost profitability by giving the new company bargaining power with vendors and reducing supplychain and other shared costs.

The deal might be announced as soon as tonight, according to The Wall Street Journal, which earlier reported the news. Marc Metrick, chief executive of Saks Fifth Avenue's online operawill run the combined tions. companies, the Journal said.

The deal is the culmination of onagain, off-again talks between the two privately held competitors during the past decade and a half. Momentum began to build when Neiman declared bankruptcy in 2020, shedding debt and making it a more attractive target, and

### From page 1 Gulf gas majors put Santos in play

"It's a real stretch to think Aramco or Adnoc would actually bid for Santos," Mr Kavonic said. "The most interesting aspect of this is if it might signal there are more advanced discussions under way with another bidder, and this has been leaked to add impetus to those discussions."

EIG, the US-based private equity group which partnered with Brookfield for a failed \$20 billion takeover of Origin Energy last year, has already looked closely at Santos, making an unsuccessful \$14.4 billion approach for the company in 2018. It finally secured a foothold in Australia's gas sector this year, buying minority stakes in three LNG projects from Tokyo Gas, but is expected to crave a bigger presence.

Matt Haupt at Wilson Asset Management described a bid from either of the two Middle Eastern parties as "unlikely", but made it clear he would be open to considering an offer: "Santos is an attractive target, and we welcome any approaches to unlock value."

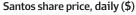
A Santos spokeswoman said the company "does not comment on market speculation".

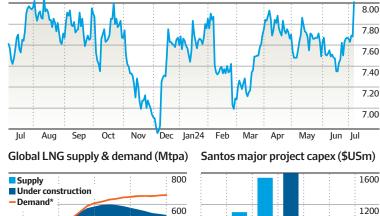
Allan Gray portfolio manager Simon Mawhinney regarded both Santos and Woodside as "reasonably cheap" and urged them to consider buying back their shares.

"Both companies have meaningfully underperformed their overseas peers, and meaningfully underperformed the biggest underlying driver of their earnings which is oil prices, and both companies have been making very good free cash flow," he said.

"These companies – Santos and Woodside - should just buy back their

## Liquid gold





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Mr Kavonic agreed that investors were "frustrated" and keen for a shakeup at the company.

"There is no succession plan in place for the CEO who is coming towards the end of his tenure," he said. "Santos' LNG assets, especially in Papua New Guinea, are prized and would attract ample interest. But Santos also comes with lots of lower-tier assets and legacy liabilities that deter many potential acquirers.'

Mr Sala Tenna also pointed to regulatory hurdles that stood in the way of a deal with Aramco or Adnoc: "The regulatory hurdles in Australia are so pronounced that it would have to be a very convoluted and complex deal to provide the safeguards I think the Australian government would need, especially with domestic gas," he said.

"What would make sense is if they were to quarantine the domestic gas assets ... perhaps spin them off into a domestic vehicle in another party's hands, and then there's the potential there [for a deal]. But again, it would be a fairly drawn-out, complex process.'

Raaz Bhuyan at WaveStone Capital said that anyone who believed gas had a future as a transition fuel would probably find Santos appealing, given its LNG portfolio.

"Strategically, most of the demand growth coming out of Asia and North

### Santos and Woodside should just buy back their shares. Simon Mawhinney, Allan Gray portfolio manager

Asia in particular, and these guys [Santos] - from a geographical kind of context - have probably got the best position to benefit from that," he said.

Shares in Santos were up 4.2 per cent at the close, their highest in nine months.

The speculation comes as Santos considers selling down its interests in two key assets to bring in other investors. Those the Dorado oil and gas field in Western Australia and the Pikka oil project under construction in Alaska.

However, the option of a spin-off of Santos' LNG interests, as suggested by some investors, is understood to have been examined but considered unworkable given the dominance of LNG in the broader portfolio. On some reckoning, only the West Australian gas assets are not tied to LNG interests, whether in Queensland, the Northern Territory or Papua New Guinea.

Santos has refocused on delivering key growth projects - notably its carbon capture and storage project due online this year at Moomba in South Australia, its controversial \$5.8 billion Barossa gas project in the Timor Sea that will supply more fuel for Darwin LNG starting next year, and the Pikka venture due online in 2026.

The \$15 billion Papua LNG venture has been further delayed, and a final investment decision is now targeted in 2026. A slower rollout of its expansionary agenda was the driver for Santos' decision in April to slash 200 jobs. ADDITIONAL REPORTING: IOANNE TRAN





2025 2030 \* Incl boil off SOURCE: SANTOS, WOOD MACKENZIE, BLOOMBERG

shares. That is what we would like to see.'

2020

accelerated as luxury sales have weakened in the past year or so.

Neiman's bankruptcy also brought in new owners - Pacific Investment Management, Davidson Kempner Capital Management and Sixth Street Partners - that typically seek a relatively quick return on their investments.

The involvement of Amazon "adds a bit of spice to an otherwise predictable deal", GlobalData analyst Neil Saunders wrote in a note. Its stake would make sense, "as it has ambitions to play more heavily in the luxury space."

While Amazon has been dabbling in luxury goods, a better view into the sector could help it test the waters in the industry. The e-commerce giant has done that in other industries, taking stakes in cargo carriers behind its Prime Air delivery business. BLOOMBERG

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Lisa Murray.

Matthew Kucianski, the voluntary administrator of Viral Group Holdings Pty Ltd (Adminstrator Appointed) and liquidator of Hidden Pty Ltd (In Liquidation), is seeking urgent offers to purchase the assets of the companies.

The companies operated in the events creation and management industry and have developed proprietary ticketing and event creation software

Assets of the companies include an event creation and ticketing platform, customer base, intellectual property (I.e. domain name, trademarks, brands, social media accounts, unique 90-minute experience programs etc.) and shareholdings in subsidiaries. Further information regarding the businesses can be obtained upon request.

Interested parties are requested to email Alex Brvant on Alex.Bryant@worrells.net.au urgently for further information. Offers should be submitted by 5:00pm AEDT on 15 July 2024.



www.worrells.net.au

(ACN 622 776 765) and PF Management Holdings Pty Ltd (Administrators Appointed) (ACN 622 782 512) (Companies). The Administrators are seeking urgent expressions of interest for a 100% sale of the Companies' shares in or a recapitalisation of the Panthera Finance Group. which includes (but is not limited to) Panthera Finance, ARL Collect and Gedda Money.

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#### 24 **Companies**

## **Battered Mirvac the pick** for REIT investors: UBS

#### Property

#### Kylar Loussikian

Earnings at the country's largest real estate groups will fall over the next 12 months with only a few "pockets" of value left for investors, according to brokers at UBS.

The investment bank's analysts, in a 65-page overview of the sector, said the market had yet to confront the impact of higher interest rates - UBS expects two increases in the next year - on financing costs and the valuations of their biggest properties.

ASX-listed real estate groups have been forced to write down some of their biggest assets over the last year.

Last week, Dexus sold out of a stake in Sydney's 5 Martin Place that it owned jointly with Canada Pension Plan Investment Board for \$310 million, 34 per cent less than the building's peak value. Dexus, one of the biggest landlords, indicated values across its entire office portfolio would be written down by more than 11 per cent.

But Tom Bodor, the UBS analyst who authored the note sent to clients this week, said there was the start of "a trough in office values". "A good proxy for that is Dexus, where asset values have rebased 26 per cent lower," Mr Bodor added. "We are starting to see Dexus, Mirvac and others sell assets closer to book value."

Still, the bank forecasts earnings across the sector - not including Goodman Group, an outlier – will fall 1 per cent this financial year and 2 per cent the next. That is significantly more bearish than other brokers

"Development is clearly challenging at present with higher build costs showing limited signs of abating, with the possible exception of Victoria where the economy is not supportive of new supply," the note reads. "Revenue assumptions have not kept pace with higher costs and most developments are not feasible by 30 per cent.

"Where developments have progressed, it is usually because of a combination of a legacy land holding and/ or favourable location which makes a project viable.

But Mr Bodor has pointed to one stock where investors may find more opportunities - Mirvac.

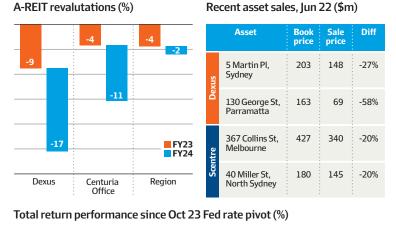
Shares in the residential property developer and office landlord have fallen almost 19 per cent in the past year, giving the company a market capitalisation of nearly \$7.4 billion. That is almost half the company's value before the COVID-19 pandemic.

Mirvac reported subdued earnings in the six months to December 31, and higher financing costs and a \$396 million hit to the value of its property portfolio pushed the developer to an after tax loss of \$201 million from a profit of \$215 million.

Mr Bodor has recommended clients buy Mirvac shares after a period of "low investor expectations and recent underperformance". Apartment sales would recover in the next two years, but "profitability will be well below prior peak levels", he wrote.

The standout performer among the country's major REITs has been Goodman, buoyed by rising demand from investors for exposure to data centre. The logistics and data centre group posted a total return of 75 per cent in the 12 months to June 30, while the overall ASX 200 REIT sector recorded a total 24.7 per cent return.

Last month Barrenjoey Capital Partners analyst Ben Brayshaw downgraded Goodman to an underweight rating suggesting clients sell - following the run in shares. They have risen more than 40 per cent since the start of Janu-





ary, and last traded at \$35.43. In his note this week, Mr Bodor also recommended clients sell "on valuation grounds".

Under pressure

'The way to think about Goodman is that the data centre theme will derisk and elongate the earnings growth pro-

file, but high-growth expectations are unlikely to be exceeded," he told AFR Weekend. Still, he expects earnings at Goodman, traditionally an owner of warehouses, to rise by an average of 5 per cent over the next few years.

## New \$20b-plus infrastructure fund sets sights on Australia

#### **Private equity**

#### Aaron Weinman

EQT Partners is in global dealmaking mode and wants to put a \$20 billionplus fund to use on mergers and acquisitions in Australia, as pressure heightens on private equity to put capital to work after two years of tepid M&A activity.

The Swedish investor has raised more than €14.5 billion (\$23 billion) for its infrastructure fund VI, and Australia will play an integral role for the firm, thanks to its abundance of big-ticket assets from airports to renewable energy that require investment.

Australia's sovereign wealth firm, the Future Fund, has also allocated hundreds of millions of dollars in a limited partner capacity to EQT's latest infrastructure fund, which the private



Peter Beske Nielsen says Australia's IPO markets are "going the wrong way".

equity investor expects to be fully deployed by March.

effort had acquired six assets around the world. Peter Beske Nielsen, the

firm's global head of wealth, told AFR Weekend. The Swedish firm is not the only European with sights on Australian infrastructure. Swiss rivals Partners Group also launched a new private infrastructure fund in Australia late last month.

EQT's fifth infrastructure fund comprised three Australian companies, including cancer care company Icon Group (bought in 2021) and retirement village Metlifecare (acquired in 2020), Mr Nielsen said.

"In Australia, we have now [deployed] \$11 billion on deals. This is a big market for us. And with a \$3.2 trillion superannuation industry, it is getting bigger," he said, adding that the firm's headcount had grown to 55 since its inception four years ago.

Beyond infrastructure, the private equity firm signed a local transaction worth north of \$250 million with rival private equity firm Potentia Capital's bookings software company NewBook, Street Talk reported in May. EQT acquired the business through its existing portfolio company, Storable.

Outside Australia, the Swedish investors listed dermatology company Galderma on the Swiss bourse in a deal that valued the company at \$US17 billion (\$25.3 billion) in March.

Pressure has ramped up on private equity firms such as EQT, which have raised tens of billions in funds after last year was the worst 12 months for M&A fees in a decade.

Emma-Jane Newton, the local head of investment banking coverage and advisory at Deutsche Bank, said in an interview that after two years of subdued activity on the M&A front, limited partners wanted to see more of their capital being returned. Meanwhile, financing for leveraged buyouts (LBOs)-a key source of credit for private equity in the first half of the year remained below the highs of 2021 and 2022.

According to Dealogic, new LBOlinked financings were less than \$US60 billion globally in the first half. Although that is up from nearly \$US40 billion in 2023, financings are significantly below the \$US75 billion from 2022 and \$US90 billion-plus a year earlier.

Mr Nielsen said the departure of companies from the ASX had hindered one avenue private equity firms looked to for business exits.

"The IPO market in Australia is kind of going in the wrong way ... And this is hitting exits ... Companies are also staying private for longer," he said.

The number of ASX-listed companies shrank to 2255 from 2155, data from the ASX Group Monthly Activity Report revealed.

## **Expressions of Interest Sought**

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### Wynne's rights over **APM** lapse

APM Human Services executive chairwoman Megan Wynne forfeited 225,568 performance rights over APM shares which were subject to a June 30, 2024 total shareholder return vesting hurdle, according to a director's interest notice filed on Friday. Chief executive Michael Anghie lost out on 631,591 performance rights for the same reason. APM was sold to private equity firm Madison Dearborn Partners in May for \$1.45 a share in cash valuing it at \$1.3 billion.

confidential. "The Republic of Congo, Sundance Resources Limited and Congo Iron Ore SA wish to announce that a mediation has concluded and resulted in the execution of a conditional binding confidential settlement agreement, which will settle and bring to an end the ongoing dispute," the Republic of Congo said in a joint announcement with Sundance Resources.

externally valued by balance date, the company told the ASX after the close of trading on Thursday. The revaluation is worth 7¢ a share in net tangible asset terms against its December 31 NTA.



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### Sundance settles

Formerly ASX-listed Sundance Resources has told its shareholders it has settled a dispute with the government of the Congo in West Africa over ownership rights to an iron ore mine. Sundance sought billions of dollars in compensation via international arbitration, but the terms of the agreement are

### **Raiz quits Malaysia**

Raiz will focus on Australia after exiting the Malaysian market where it had a joint venture for the past four years. The JV will be folded without any further capital required to run down the business and Malaysia will be classified as a discontinued operation in its forthcoming accounts.

### Storage King up

Abacus Storage King boosted the value of its portfolio by 3.1 per cent to \$2.9 billion after 28 per cent of its investment properties were

### LiveTiles meeting

The first meeting of LiveTiles creditors will be held July 12 after the appointment of WLP Restructuring as voluntary administrator of the software company last Tuesday. Receivers Korda Mentha are still in place following the sale of its namesake business to Sweden's Omnia last month, which KordaMentha oversaw.

### KGL succession

Philip Condon has been elevated to chief executive of KGL Resources from general manager of projects, where he was updating the feasibility study into the North Territory Jervois copper project. He takes over from July 29.

## **Copper boss takes a swipe at BHP**

#### Brad Thompson

A veteran mining boss has described BHP as a "risk management" company after Indonesian interests swooped in with a compelling takeover offer for what is touted as Australian biggest fully permitted copper project.

Rex Minerals managing director Richard Laufmann was speaking after Indonesia's billionaire Salim family lobbed a near-\$393 million takeover offer for the copper-gold play and its flagship Hillside project in South Australia.

Salim-owned Mach Metals Australia is poised to take that investment to well past \$1 billion in turning Hillside into a mine as the Indonesian family adds to a footprint in Australia that already includes the Mount Pleasant coal mine in NSW.

The Mach takeover offer came after Rex spent the best part of 18 months casting around for a partner with the deep pockets required to help fund its \$854 million Hillside project on Yorke Peninsula farmland.

Mach pitched its offer at 47¢ a share, representing a 79 per cent premium on Rex's 30-day volume-weighted average price. The offer requires Foreign Investment Review Board approval but comes with no conditions around due diligence or finance.

The Rex share price jumped more than 60 per cent to 44.5¢ in trading yesterday before closing at 43¢.



Mr Laufmann, who cut his teeth in the resources industry with Western Mining, took a swipe at BHP's reticence to develop new copper mines in the wake of the Mach offer.

BHP has shown a preference for acquiring established copper mines through the so far unsuccessful \$64 billion quest for Anglo-American and the \$9.6 billion takeover of OZ Minerals and its South Australia copper operations last year.

Asked if major miners like BHP had shown interest in Rex, Mr Laufmann declined to name names but said: "We had huge interest. But what I can say is Australian companies love to be first to be second [to be first in line to acquire a project once it is operational].

"And all of them, BHP included, want to buy operating assets. I don't think anyone wants to take on development risk. I think we've had it too good for too long in this country. We've lost that appetite.'

BHP is integrating its copper mines in South Australia and aiming to grow production by 50 per cent to more than 500,000 tonnes a year. It is weighing up whether to develop the Oak Dam prospect into a mine to add to production from Olympic Dam and the Carrapateena and Prominent Hill mines formerly owned by OZ Minerals.

Mr Laufmann said the risk appetite among big miners was low compared to his days at Western Mining and even since the 2000s when, as chief executive of Ballarat Goldfields, he developed and commissioned a mine underneath the Victorian town.

"The landscape is pretty bare when it comes to the risk-takers. That shows in BHP's behaviour. I think they've become a risk management company," he said. "I also think that as companies get big and lazy, it gets harder to deal with communities and regulation hurdles and approvals. It's easier to buy an operation when someone's already gone through that for you."

The Hillside project sits on farmland owned by Rex and currently used to grow crops

It is slated to produce 42,000 tonnes of copper and 30,000 ounces of gold a year when in production.

### From page 13 **Private credit** threatening banks: Citi

Australia's main lenders have cut their commercial real estate exposure to 5.5 per cent this year, from roughly 10 per cent of their total assets in 2009, enabling private credit funds to fill that void with higher-rate loans.

Phil King's Regal Partners acquired Merricks Capital, set up with the backing of the wealthy Liberman and Abeles families, for \$235 million last month and HMC Capital paid \$127.5 million for Payton Capital in May.

Melbourne-The pair of headquartered real estate lenders are targeting at least 10 per cent in returns from investing in commercial real estate or financing developments.

Former Macquarie Capital banker Matthew Lancaster, now chairman of Payton Capital, said 95 per cent of the business was exposed to residential real estate, from financing the acquisition of a site to funding its development. "The Payton business has a loyal investor base of more than 500 highnet-worth families and family offices," he said, adding the company wanted to market its funds to deeper-pocketed institutional investors.

Another credit fund, Sydney-based Global Credit Investments, also tapped into a network of 500 families to raise at least \$100 million for a mortgage fund focused on loans of between \$5 million and \$30 million last month.

Citi dubbed private credit an "attractive niche" in Australia, "particularly in

. commercial real estate", and said "funding challenges and punitive capital risk weights are unlikely to see banks return in any meaningful way".

Despite the rise, however, questions have emerged surrounding the quality of loans in private credit and funds have charged investors more fees than they have paid out in returns. JPMorgan chief executive Jamie Dimon told The Australian Financial Review in April that "not all players" were necessarily good in private credit, and should anything go wrong, investors could be left nursing losses.

He cautioned private credit had not been stress-tested by a major event like the global financial crisis, which crushed the housing market in the US.

And Global Credit Investments cofounder Steven Sher said multi-asset funds needed to ensure their funds were audited to maintain integrity and the trust of their investors

Mr Sher, a former Goldman Sachs managing director, said private credit funds risked losing credibility if they skirted their way around how fees were allocated. Private credit is ripe for such behaviour because of the asset class's lighter regulations around disclosures.

We clearly explain what our fees are so investors know exactly what they're getting into - no hidden charges or diverted deal returns," Mr Sher said of his firm. "The total return [interests or fees] on every investment goes into the fund and our fees come out afterwards.

"If you want to be in the business of being a custodian of investor capital in the long term, then transparency and integrity is not negotiable. Break it once and your business can be permanently impaired.



- Red Cap: Victoria, Penzance, Queenslander, Morrisons Deeps
- $\geq$ Montevideo (near King Vol Mine);
- Tin Assets: Lynd and Tate;



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- Portfolio of regionally focused assets, currently under care and maintenance, meeting QLD
  - Mungana Processing Plant with over 600 ktpa processing facility with zinc, lead and copper

ARL

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- $\succ$ Mt Garnet Hotel;
- Real property and fixed plant and equipment: and  $\geq$
- Potential significant development supported by well-developed infrastructure, existing processing plants and upside from current exploration licences, application and exploration projects.

Mills Oakley has been retained as legal adviser to MGMF to manage the sale process. Interested parties should register their interest before 15 July 2024. Upon entering a confidentiality agreement, they will be provided with an information memorandum and details of the sale process. Non-binding offers are to be submitted before 31 July 2024.



If you have any questions or require further information, please contact Norman Donato, Partner at (02) 8035 7971 and email ndonato@millsoakley.com.au.

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Australian Securities & Investments Commission	IT R A 19 JUN 2023	Australian Securities & Investments Commission 031066952			
	M R 4	Form CF06 Corporations Act 2001			
Deeds of cross-guarantee and related documents - ASIC Corporations (Wholly-					

owned Companies) Instrument 2016/785

(07) 3002 2512 Postal or DX address

Email address (optional)

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Attach the documents indicated below to this form.				
Document details Indicate in the appropriate box the type of	Type of document		ASIC use only (Form code)	
document(s) included with this form.	X	Deed of cross-guarantee - (Pro forma 24)	351	
		Assumption deed - (Pro forma 27)	352	
		Notice of disposal - (Pro forma 25)	353	
		Revocation deed - (Pro forma 26)	355	
Holding company details		Company name		
	PF GROUP HOLDINGS PTY LTD			
	ACN/ABN/ARBN			
	622 776 765			
Lodgement details	Who should ASIC contact if there is a query about this form?			
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	JOHNSON WINTER SLATTERY			
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Signature	I certify that the information in this form is true and complete. Name TAMIE GLANT HOUSH	
	Capacity DIRECTOR	
	Entity name (if acting as an agent) PF GROUP HOLDINGS PTY LTD	
	Signature	
	Date signed $\begin{bmatrix} 2 \\ 5 \end{bmatrix} \begin{bmatrix} 5 \\ M \end{bmatrix} \begin{bmatrix} 7 \\ Y \end{bmatrix}$	

Lodgement

Send completed and signed forms to: Australian Securities and Investments Commission, PO Box 4000, Gippstand Mail Centre VIC 3841.

For more informationWebwww.asic.gov.auNeed help?www.asic.gov.au/questionTelephone1300 300 630

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This Deed of Cross Guarantee is made on 25 May 2023 between:

- (1) The Group Entities (which are listed in Part 1 of the Schedule);
- (2) The Trustee (which is named in Part 2 of the Schedule); and
- (3) The Alternative Trustee (which is named in Part 3 of the Schedule) (if applicable),

for the purpose of the Group Entities (except those indicated in Part 1 of the Schedule as being ineligible) obtaining the benefit of the ASIC Instrument and witnesses as follows.

#### 1 Interpretation

In this Deed:

"Act" means the Corporations Act 2001;

"ASIC" means the Australian Securities and Investments Commission;

"ASIC Instrument" means each of ASIC Corporations (Wholly-owned Companies) Instrument 2016/785, ASIC Class Order [CO 98/1418] and Australian Securities Commission Class Orders [CO 91/996], [CO 92/770], [CO 93/1370], [CO 94/1862] and [CO 95/1530].

"Associate" has the meaning given by Division 2 of Part 1.2 of the Act;

"Assumption Deed" means a Deed executed pursuant to clause 5 by which a further Group Entity or further Group Entities may be joined to this Deed of Cross Guarantee;

"body" has the same meaning as in section 9 of the Act;

"Certificate" in relation to a Deed of Cross Guarantee or an Assumption Deed means one or more certificates in writing addressed to each Group Entity or proposed Group Entity covered by the Deed, the Trustee named in Part 2 of Schedule and any Alternative Trustee named in Part 3 of the Schedule and to ASIC which together include statements to the following effect:

- (a) that the Deed:
  - (i) is in exactly the same terms as ASIC Pro Forma 24 or 27 as the case requires except for the following:
    - (A) all instructions for the inclusion of specified information have been replaced by that information in a complete and accurate manner and any consequential changes of a minor or editorial nature that are necessary for the effective operation of the Deed have been made;
    - (B) execution clauses have been added, deleted, modified or varied as required in order to facilitate the proper execution of the Deed;
    - (C) the date has been completed;
    - (D) the headnote, the headings before the headnote and any editorial notes have been omitted;

- (E) in the case of an Assumption Deed which covers more than one proposed Group Entity—such variations as are necessary to enable the additional entities to be covered;
- (F) in the case of an Assumption Deed which covers making the trustee of the Deed of Cross Guarantee to which the Assumption Deed relates a member of the Closed Group—such variations as are necessary to enable the Assumption Deed to have that effect;
- (b) that, in relation to the execution of the Deed by each party to it that is a company, either:
  - the Deed appears to be signed in accordance with subsection 127(1) of the Act; or
  - the company's common seal appears to have been fixed to the Deed, and the fixing of the seal appears to have been witnessed, in accordance with subsection 127(2) of the Act;

and the provider of the certificate does not know and has no reason to suspect that the Deed has not been duly executed by the company;

(ba) that the provider of the certificate, after having made such inquiries as were reasonable in the circumstances, is of the opinion that the Deed has been duly executed by each party to it that is not a company;

where:

(c) the certificates referred to in paragraphs (a), (b) and (ba) are given by a lawyer who holds a practising certificate;

"Closed Group" means the Holding Entity and its Wholly-owned Entities;

"closely-held subsidiary": a body is a closely-held subsidiary of another body if, and only if, no member of the first-mentioned body is a person other than:

- (a) the other body; or
- (b) a nominee of the other body; or
- (c) a body that is a closely-held subsidiary of the other body because of any other application or applications of this definition: or
- (d) a nominee of a body referred to in paragraph (c).

"company" has the same meaning as in section 9 of the Act;

"Control" has the same meaning as that term has in accounting standard AASB 10 Consolidated Financial Statements;

"Creditor" means a person (whether now ascertained or ascertainable or not) who is not a Group Entity and to whom now or at any future time a Debt (whether now existing or not) is or may at any future time be or become payable;

"**Debt**" means any debt or claim which is now or at any future time admissible to proof in the winding up of a Group Entity and no other claim;

**"Group Entity**" means (until this Deed of Cross Guarantee ceases to apply to that entity by virtue of a disposal under clause 4.2 or until that entity is released from this Deed of Cross Guarantee by a Revocation Deed under clause 4.5):

- (a) any one of the entities listed in Part 1 of the Schedule; and
- (b) any entity joined to this Deed of Cross Guarantee by the execution of an Assumption Deed;

"Holding Entity" means the Group Entity which controls each of the other Group Entities and which is not controlled by another Group Entity;

"lawyer" has the same meaning as in section 9 of the Act;

"Revocation Deed" means a Deed executed pursuant to clause 4.5 by virtue of which this Deed of Cross Guarantee ceases to apply to one or more of the Group Entities; and

"Wholly-owned Entities" in relation to a body, collectively mean companies and foreign companies:

- (a) all of which are controlled by the body; and
- (b) all of which are closely-held subsidiaries of the body; and
- (c) all of which are parties to this Deed of Cross Guarantee; and
- (d) does not include the Trustee or Alternative Trustee unless it is a Group Entity in relation to which paragraphs (a) to (c) are satisfied;

Where this Deed of Cross Guarantee refers to an Act or an instrument made under an Act:

- (a) the reference is to be construed as a reference to that Act or instrument as originally made and as amended from time to time; and
- (b) where that Act or instrument has been repealed and remade, with or without modifications, the reference is to be construed as including a reference to the remade Act or instrument as originally enacted and as amended from time to time; and
- (c) if a provision of the Act or instrument is repealed and remade (including where the Act or instrument is repealed and remade), with or without modifications, a reference to the repealed provision extends to any corresponding re-enacted provision.

#### 2 Operation of Deed

This Deed of Cross Guarantee will be of no force and effect until the Holding Entity has submitted an original of this Deed of Cross Guarantee for lodgment at ASIC together with an original of a Certificate relating to this Deed.

#### 3 Cross guarantee

- 3.1 Subject to clause 3.4, each Group Entity covenants with the Trustee for the benefit of each Creditor that the Group Entity guarantees to each Creditor payment in full of any Debt in accordance with this Deed of Cross Guarantee.
- 3.2 Each Group Entity agrees with the Trustee that this Deed of Cross Guarantee becomes enforceable in respect of the Debt of a Group Entity ("the Group Entity"):
  - upon the winding up of the Group Entity under subsection 459A or paragraphs 461(1)(a) or (h) of the Act or as a creditors' voluntary winding up under Division 3 of Part 5.5 of the Act; or
  - (b) in any other case—if six months after a resolution or order for the winding up of the Group Entity any Debt of a Creditor of the Group Entity has not been paid in full.
- 3.3 Subject to clause 3.4, the Trustee and each Group Entity acknowledge that the Trustee holds the benefit of the covenants and commitments of each Group Entity made pursuant to this Deed upon trust for each Creditor.
- 3.4 If an Alternative Trustee is named in Part 3 of the Schedule, then:
  - (a) the Trustee covenants with the Alternative Trustee as trustee for the benefit of each Creditor that the Trustee guarantees to each Creditor payment in full of any Debt in accordance with this Deed of Cross Guarantee; and
  - (b) for the purposes of this covenant the provisions of this Deed of Cross Guarantee will apply to the Trustee as if it was a Group Entity and was not the Trustee and to the Alternative Trustee as if it was the Trustee.

#### 4 Revocation and release

- 4.1 This Deed of Cross Guarantee and the trusts constituted by it may not be revoked or released except as expressly permitted by this Deed.
- 4.2 If:
  - (a) a liquidator, receiver, receiver and manager, controller, or scheme manager or administrator of a company under administration or of a deed of company arrangement is appointed to or to the property of the Group Entity or each of the Group Entities owning shares in a Group Entity (the "Group Entity sold") and that Group Entity or those Group Entities disposes (or dispose) of all issued shares in the Group Entity sold and the Group Entity sold lodges notice of that disposal with ASIC (including details of any Group Entity which is a Wholly-owned Entity of the Group Entity sold); or
  - (b) a mortgagee or mortgagees (other than a Group Entity or an Associate of any Group Entity) of shares owned by a Group Entity or by Group Entities in another Group Entity (the "Group Entity sold") disposes (or dispose) of all issued shares in the Group Entity sold and the Group Entity sold lodges notice of that disposal with ASIC (including details of any Group Entity which is a Wholly-owned Entity of the Group Entity sold); or
  - (c) the Group Entity or Group Entities owning shares in a Group Entity (the "Group Entity sold") disposes (or dispose) of all issued shares in the Group Entity sold and:

- the directors of the Holding Entity upon disposal certify in writing that the disposal is a bona fide sale and that the consideration for the sale is fair and reasonable; and
- (ii) a copy of that certificate is lodged by the Holding Entity, and by the Group Entity sold, with ASIC; and
- the Group Entity sold lodges notice of that disposal with ASIC (including details of any Group Entity which is a Wholly-owned Entity of the Group
   Entity sold),

then provided that the disposal is not to an Associate of any Group Entity:

- (d) this Deed of Cross Guarantee shall cease to apply to the Group Entity sold and to any Group Entity which is a Wholly-owned Entity of the Group Entity sold; and
- (e) the Group Entity sold and every Group Entity which is a Wholly-owned Entity of the Group Entity sold will be released from all liability under this Deed of Cross Guarantee including liability:
  - (i) ansing or accruing prior to or after such disposal; or
  - (ii) due to this Deed of Cross Guarantee becoming enforceable prior to or after such disposal against the Group Entity sold or against a Group Entity which is a Wholly-owned Entity of the Group Entity sold; and
- (f) each other Group Entity will be released from all liability whatever under this Deed of Cross Guarantee in respect of any Debt of the Group Entity sold or in respect of any Debt of a Group Entity which is a Wholly-owned Entity of the Group Entity sold including liability:
  - (i) in respect of any Debt arising or accruing before or after such disposal; or
  - due to this Deed of Cross Guarantee becoming enforceable before or after such disposal against the Group Entity or any Group Entity which is a Wholly-owned Entity of the Group Entity sold; and
- (g) the trust constituted by this Deed shall be revoked in respect of the covenants made pursuant to this Deed of Cross Guarantee:
  - (i) by the Group Entity sold; and
  - (ii) by any Group Entity which is a Wholly-owned Entity of the Group Entity sold.
- 4.3 A disposal under clause 4.2 may be effected even if:
  - (a) this Deed of Cross Guarantee has become enforceable in respect of a Group Entity; or
  - (b) the winding up as mentioned in clause 3.2 of any Group Entity has commenced.

- 4.4 Any of the Group Entities or the Group Entity sold may upon payment of the reasonable costs of the Trustee require the Trustee to execute a Deed containing a release by the Trustee:
  - (a) of the Group Entity sold and every Group Entity which is a Wholly-owned Entity of the Group Entity sold in terms similar to paragraph 4.2(e) of this Deed of Cross Guarantee; and
  - (b) of each other Group Entity in terms similar to paragraph 4.2(f) of this Deed of Cross Guarantee.
- 4.5 The Group Entities which are from time to time parties to this Deed of Cross Guarantee may revoke this Deed of Cross Guarantee in respect of any Group Entity or all Group Entities by all executing a Revocation Deed the effect of which will be conditional upon:
  - (a) the Holding Entity lodging an original of that Revocation Deed with ASIC; and
  - (b) each Group Entity giving notice to its Creditors of the Revocation Deed by public advertisement (which may be a joint advertisement by two or more Group Entities) made at any time before or within one month after the date on which the original of the Revocation Deed is lodged with ASIC in a daily newspaper circulating in each state and territory in which any Creditor of the Group Entity is located; and
  - (c) there being no winding up as mentioned in paragraph 3.2(a) of any Group Entity being either:
    - (i) a winding up within six months after the original of the Revocation Deed is lodged with ASIC; or
    - (ii) a winding up the commencement of which occurs within six months after the original of the Revocation Deed is lodged with ASIC,

and upon satisfaction of those conditions:

- (d) any Group Entity in respect of which this Deed of Cross Guarantee is revoked by that Revocation Deed (the "Group Entity released") will be released from all liability whatever under this Deed of Cross Guarantee including liability:
  - (i) arising or accruing before or after:
    - (A) execution of the Revocation Deed; or
    - (B) those conditions being satisfied; or
  - (ii) due to this Deed of Cross Guarantee becoming enforceable against the Group Entity released before or after:
    - (A) execution of the Revocation Deed; or
    - (B) those conditions being satisfied; and
- (e) each other Group Entity will be released from all liability under this Deed of Cross Guarantee in respect of any Debt of the Group Entity released including liability:
  - (i) in respect of any Debt arising or accruing before or after:
    - (A) execution of the Revocation Deed; or

- (B) those conditions being satisfied; or
- due to this Deed of Cross Guarantee becoming enforceable against the Group Entity before or after.
  - (A) execution of the Revocation Deed; or
  - (B) those conditions being satisfied; and
- (f) the trust constituted by this Deed of Cross Guarantee shall be revoked in respect of the covenants of each Group Entity released.
- 4.6 A Revocation Deed under clause 4.5 may be executed even if:
  - this Deed of Cross Guarantee has become enforceable in respect of a Group Entity; or
  - (b) the winding up of a Group Entity has commenced.
- 4.7 The Group Entities may upon payment of the reasonable costs of the Trustee require the Trustee to be a party to a Revocation Deed and if so required the Trustee must execute the Revocation Deed which shall contain a release by the Trustee:
  - (a) of the Group Entity released in terms similar to paragraph 4.5(d) of this Deed of Cross Guarantee; and
  - (b) of the other Group Entities in terms similar to paragraph 4.5(e) of this Deed of Cross Guarantee.

#### 5 Assumption Deed

- 5.1 The Holding Entity may by executing an Assumption Deed to which the Trustee and any further controlled entity or controlled entities of the Holding Entity eligible for the benefit of the ASIC Instrument are party join a further Group Entity or further Group Entities to this Deed.
- 5.2 An Assumption Deed will be of no force and effect until the Holding Entity has submitted an original of the Assumption Deed for lodgment at ASIC together with an original of a Certificate relating to that Deed.
- 5.3 Any further Group Entity so added by an Assumption Deed will be taken to have assumed liability under this Deed of Cross Guarantee as if that Group Entity had executed this Deed of Cross Guarantee.

#### 6 Deed Poll

As a separate covenant by way of Deed Poll each Group Entity agrees with each Creditor that the Group Entity will guarantee to each Creditor payment of any Debt due to the Creditor from any other Group Entity in accordance with this Deed of Cross Guarantee.

#### 7 Trustee and alternative trustee

- 7.1 The only obligations of the trustee (including the Alternative Trustee if applicable in respect of the Trustee where the Trustee is the Holding Entity or a Group Entity) are:
  - (a) to act as bare Trustee for the benefit of each Creditor of the covenants of each Group Entity contained in this Deed of Cross Guarantee;
  - (b) upon request to assign to any Creditor the benefit of this Deed of Cross Guarantee in so far as it benefits that Creditor (such assignment to be at the cost of the Creditor who must fully indemnify the Trustee);
  - (c) to permit its name to be used in any demand or notice made or given by or legal proceedings brought by any Creditor seeking to enforce the benefit of this Deed of Cross Guarantee (but the Creditor must fully indemnify the Trustee and provide the Trustee with any reasonable security for costs which the Trustee may require);
  - upon request to lodge in its name on behalf of any Creditor or Creditors a proof of debt in the winding up of a Group Entity of a claim under this Deed of Cross Guarantee (such proof to be at the cost of the Creditor or Creditors who must fully indemnify the Trustee); and
  - (e) to execute a release pursuant to clause 4.4 or clause 4.7 when required to do so.
- 7.2 The Trustee has no duty to supervise or monitor any Group Entity or to claim or pursue any Debt or (except as provided in clause 7.1) to enforce this Deed of Cross Guarantee.
- 7.3 The Trustee must execute a release pursuant to clause 4.4 or clause 4.7 when required to do so and the Trustee has no duty to inquire as to the propriety of any Deed of Revocation or of any disposal of shares in a Group Entity.
- 7.4 The Trustee is entitled to full indemnity from any Creditor for anything done by the Trustee at the request of the Creditor.
- 7.5 The Trustee may retire and appoint a new Trustee.

#### 8 General

- 8.1 Execution of this Deed of Cross Guarantee is not to bar any person or company from disposing of any share in a Group Entity and is not to bar any Group Entity from executing a Revocation Deed at any time and does not amount to a representation by or agreement of any person or any Group Entity to or with any Creditor or other person that this Deed of Cross Guarantee may not be revoked as provided for in its terms.
- 8.2 This Deed of Cross Guarantee shall be governed by and construed in accordance with the laws of [insert name of state or territory] and each party to this Deed of Cross Guarantee agrees to submit to the non-exclusive jurisdiction of the Courts of [insert name of state or territory].

#### 9 Waiver

- 9.1 Each Group Entity agrees with the Trustee for the benefit of each Creditor that:
  - (a) no Group Entity shall be entitled to:

- the benefit of any security or securities now or in future held or taken or otherwise acquired by a Creditor from a Group Entity;
- (ii) the benefit of any dividend, composition or payment received by any Creditor from any Group Entity under any such security or securities; or
- (iii) prove for or claim, demand or receive any such dividend, composition or payment.
- (b) If any security given or payment made to a Creditor by a Group Entity or by any other person is avoided or reduced by virtue of any law relating to liquidation, the Creditor shall then be entitled to recover the value or amount of any such security or payment from each Group Entity despite any prior settlement, discharge or release between the Creditor and any Group Entity.
- 9.2 Each Group Entity agrees with the Trustee for the benefit of each Creditor that no Creditor is under any obligation to:
  - (a) give notice to any Group Entity of any amendment of any agreement giving rise to a Debt or of any breach of any such agreement; or
  - (b) enforce this Guarantee against all of the Group Entities but may in its absolute discretion at any time and from time to time proceed against any or all of them.
- 9.3 Each Group Entity agrees with the Trustee for the benefit of each Creditor that the liability of each Group Entity shall not be affected by any one or more of the following (whether or not done or occurring by or with the consent of the Creditor or with the knowledge or consent of any Group Entity):
  - (a) any collateral rights or obligations which may exist between any Group Entities;
  - (b) any variation or avoidance of any such collateral rights or obligations;
  - (c) any other person becoming a guarantor of a Group Entity's obligations and liabilities;
  - (d) any other person intended to be bound as a surety in respect of a Group Entity's obligations and liabilities not being or becoming so bound;
  - (e) any other Group Entity being released from or ceasing to be bound by this Deed of Cross Guarantee;
  - (f) the giving of any release or waiver by any Creditor to any Group Entity;
  - (g) the making of any arrangement or compromise by any Creditor with any of the Group Entities;
  - (h) delay or failure by any Creditor to enforce this Deed of Cross Guarantee;
  - (i) liquidation of any Group Entity or of any surety of a Group Entity;
  - (j) the giving of any security by any Group Entity; or
  - (k) where a Group Entity is a member of any partnership, any change in the membership of such partnership.

- 9.4 Each Group Entity agrees with the Trustee for the benefit of each Creditor that without the consent of any Group Entity each Creditor may at any time and from time to time without affecting the liability of any Group Entity under this Deed of Cross Guarantee:
  - (a) grant to the Group Entity which is the principal debtor any indulgence or consideration;
  - (b) compound with or release the Group Entity which is the principal debtor;
  - (c) assent to any assignment to trustees for the benefit of Creditors under any scheme or deed of arrangement of the Group Entity which is the principal debtor whether with or without the winding up of the Group Entity which is the principal debtor;
  - (d) assent to the appointment of a receiver, controller or administrator of a company under administration or a deed of company arrangement of the Group Entity which is the principal debtor; or
  - (e) release or discharge or otherwise deal with any property whether real or personal comprised in any security held from the Group Entity which is the principal debtor.
- 9.5 Each Group Entity agrees with the Trustee for the benefit of each Creditor that:
  - (a) no failure or delay of a Creditor to exercise any right given to it under this Deed of Cross Guarantee, or to insist on strict compliance by the Group Entity which is the principal debtor or any other Group Entity with any obligation in respect of any Debt or under this Deed of Cross Guarantee, and no custom or practice of the Creditor or the Group Entities at variance with the terms of this Deed of Cross Guarantee, will constitute a waiver or variation of each Creditor's right to demand exact compliance with the terms of this Deed of Cross Guarantee;
  - (b) any delay or omission of any Creditor to exercise any right arising from a breach of any obligation by a Group Entity will not affect or prejudice any Creditor's rights arising from such breach, or any subsequent breach, or the continuance of any breach; and
  - (c) waiver by any Creditor of any particular breach by any Group Entity will not affect or prejudice any Creditor's rights in respect of any subsequent breach of the same or of a different nature.
- 9.6 Each Group Entity agrees with the Trustee for the benefit of each Creditor that:
  - (a) all benefits, compositions and payments received by any Creditor from or on account of any Group Entity, including any dividends upon the liquidation of the Group Entity which is the principal debtor or of any Group Entity, or from any other person or from the realisation or enforcement of any security, guarantee or indemnity capable of being applied by any Creditor in or towards satisfaction of a Debt, will be applied as payments in gross;
  - (b) no dividend or payment received by any Creditor in a liquidation of the Group Entity which is the principal debtor shall prejudice or affect the right of the Creditor to recover the Debt from each Group Entity to the full extent of this Deed of Cross Guarantee.

#### 10 Variations

The Group Entities and the Trustee may by executing another deed vary this Deed of Cross Guarantee to reflect any amendments of ASIC Pro Forma Deed of cross guarantee (ASIC Pro Forma 24) that may be made by ASIC from time to time.

# SCHEDULE

# Parties to this Deed of Cross Guarantee

#### PART 1 --- GROUP ENTITIES

(1) Holding Entity

PF Group Holdings Pty Ltd ACN 622 776 765

(2) Group Entities (other than the Holding Entity) which are as at the date of execution of the Deed eligible for the benefit of the ASIC Instrument:

Panthera Finance Pty Ltd	ACN 147 634 482
PF Australia Pty Ltd	ACN 606 610 388
PF Management Group Pty Ltd	ACN 622 786 001
PF Management Holdings Pty Ltd	ACN 622 782 512

(3)

Group Entities (other than the Holding Entity) which are as at the date of execution of the Deed ineligible for the benefit of the ASIC Instrument:

United Finance Group Pty Ltd	ACN 115 665 024
United Funding Solutions Pty Ltd	ACN 609 714 543
United Loan Solutions Pty Ltd	ACN 611 343 572
United Debt Assist Pty Ltd	ACN 641 052 780
State Mercantile Pty Ltd	ACN 108 116 445
Panthera Finance (Vic) Pty Ltd	ACN 124 957 937
Credibot Pty Ltd	ACN 142 466 322
ARL Collect Pty Ltd	ACN 103 234 653
Australian Receivables Portfolio Pty Ltd	ACN 122 037 085
Statewide Mercantile Services Pty Ltd	ACN 123 231 934
Forbes Dowling Lawyers Pty Ltd	ACN 114 660 052
National Revenue Corporation Pty Ltd	ACN 126 118 643
Australian Receivables Finance Pty Ltd	ACN 122 981 533

Australian Receivables Management Pty ACN 122 038 706 Ltd

Receivables People Solutions Pty Ltd ACN 667 888 566

#### PART 2 — TRUSTEE

Trustee:

PF Group Holdings Pty Ltd

ACN 622 776 765

#### PART 3 - ALTERNATIVE TRUSTEE

Alternative trustee:

PF Management Holdings Pty Ltd

ACN 622 782 512

#### EXECUTED AS A DEED

Executed by PF Group Holdings Pty Ltd in accordance with section 127 of the *Corporations Act 2001* (Cth) by:

Director signature

Secretary signature

FRANK TERRANOVA

Secretary full name

(BLOCK LETTERS)

JAMIE GRANT HOUGH Director full name (BLOCK LETTERS)

Executed by Panthera Finance Pty Ltd in accordance with section 127 of the *Corporations Act 2001* (Cth) by:

Director signature

JAMIE GRANT HOUGH Director full name (BLOCK LETTERS)

**Executed** by **PF Australia Pty Ltd** in accordance with section 127 of the *Corporations Act 2001* (Cth) by:

**Director signature** 

#### JAMIE GRANT HOUGH

Director full name (BLOCK LETTERS)

ecretary signature

FRANK TERRANOVA Secretary full name (BLOCK LETTERS)

Secretary signature

FRANK TERRANOVA Secretary full name (BLOCK LETTERS)

Executed by PF Management Group Pty Ltd in accordance with section 127 of the Corporations Act 2001 (Cth) by:

Director signature

retary ∕signature

JAMIE GRANT HOUGH Director full name (BLOCK LETTERS)

Executed by PF Management Holdings Pty Ltd in accordance with section 127 of the

Corporations Act 2001 (Cth) by:

Director signature

JAMIE GRANT HOUGH Director full name (BLOCK LETTERS)

Executed by United Finance Group Pty Ltd in accordance with section 127 of the Corporations Act 2001 (Cth) by:

Director signature

JAMIE GRANT HOUGH Director full name (BLOCK LETTERS)

signature

FRANK TERRANOVA

Secretary full name

(BLOCK LETTERS)

FRANK TERRANOVA Secretary full name (BLOCK LETTERS)

Secretary signature

FRANK TERRANOVA Secretary full name (BLOCK LETTERS)

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**Executed** by United Funding Solutions Pty Ltd in accordance with section 127 of the *Corporations Act 2001* (Cth) by:

**Director signature** 

JAMIE GRANT HOUGH Director full name (BLOCK LETTERS)

**Executed** by **United Loan Solutions Pty Ltd** in accordance with section 127 of the *Corporations Act 2001* (Cth) by:

Director signature

JAMIE GRANT HOUGH Director fuli name (BLOCK LETTERS)

Executed by United Debt Assist Pty Ltd in accordance with section 127 of the *Corporations Act 2001* (Cth) by:

Directorsignature

JAMIE GRANT HOUGH Director full name (BLOCK LETTERS)

Secretary signature

FRANK TERRANOVA Secretary full name (BLOCK LETTERS)

Secretary signature

FRANK TERRANOVA Secretary full name (BLOCK LETTERS)

tor/Secretary signature

FRANK TERRANOVA Secretary full name (BLOCK LETTERS)

Executed by State Mercantile Pty Ltd in accordance with section 127 of the *Corporations Act 2001* (Cth) by:

JAMIE GRANT HOUGH

Director signature

Director full name

(BLOCK LETTERS)

etary signature

Secretary signature

FRANK TERRANOVA Secretary full name (BLOCK LETTERS)

Executed by Panthera Finance (Vic) Pty Ltd in accordance with section 127 of the *Corporations Act 2001* (Cth) by:

Director signature

JAMIE GRANT HOUGH Director full name (BLOCK LETTERS)

**Executed** by **Creditbot Pty Ltd** in accordance with section 127 of the *Corporations Act 2001* (Cth) by:

Director signature

JAMIE GRANT HOUGH Director full name (BLOCK LETTERS)

Secretary signature

FRANK TERRANOVA Secretary full name (BLOCK LETTERS)

Secretary signature

FRANK TERRANOVA Secretary full name (BLOCK LETTERS)

Executed by ARL Collect Pty Ltd in accordance with section 127 of the *Corporations Act 2001* (Cth) by:

Director signature

retary signature

**FRANK TERRANOVA** 

Secretary full name

(BLOCK LETTERS)

JAMIE GRANT HOUGH Director full name (BLOCK LETTERS)

Executed by Australian Receivables Portfolio Pty Ltd in accordance with section 127 of the *Corporations Act 2001* (Cth) by:

**Director signature** 

JAMIE GRANT HOUGH Director full name (BLOCK LETTERS)

**Executed** by **Statewide Mercantile Services Pty Ltd** in accordance with section 127 of the *Corporations Act 2001* (Cth) by:

Director signature

JAMIE GRANT HOUGH Director full name (BLOCK LETTERS)

Secretary signature

FRANK TERRANOVA Secretary full name (BLOCK LETTERS)

Secretary signature

FRANK TERRANOVA Secretary full name (BLOCK LETTERS) Executed by Forbes Dowling Lawyers Pty Ltd in accordance with section 127 of the *Corporations Act 2001* (Cth) by:

Director signature

Director full name

(BLOCK LETTERS)

**JAMIE GRANT HOUGH** 

**f**y signature

FRANK TERRANOVA Secretary full name

(BLOCK LETTERS)

**Executed** by National Revenue Corporation Pty Ltd in accordance with section 127 of the *Corporations Act 2001* (Cth) by:

Director signature

JAMIE GRANT HOUGH Director full name (BLOCK LETTERS)

Executed by Australian Receivables Finance Pty Ltd in accordance with section 127 of the *Corporations Act 2001* (Cth) by:

Director signature

# JAMIE GRANT HOUGH

Director full name (BLOCK LETTERS)

Secretary signature

FRANK TERRANOVA Secretary full name (BLOCK LETTERS)

Secretary signature

#### FRANK TERRANOVA

Secretary full name (BLOCK LETTERS) Executed by Australian Receivables Management Pty Ltd in accordance with section 127 of the *Corporations Act 2001* (Cth) by:

**Director signature** 

JAMIE GRANT HOUGH

Director full name (BLOCK LETTERS)

**Executed** by **Receivables People Solutions Pty Ltd** in accordance with section 127 of the *Corporations Act 2001* (Cth) by:

Director signature

JAMIE GRANT HOUGH Director full name (BLOCK LETTERS) Secretary signature

FRANK TERRANOVA Secretary full name (BLOCK LETTERS)

Secretary signature

FRANK TERRANOVA Secretary full name (BLOCK LETTERS)

- To: 1) Each Entity listed in the Schedule to this Certificate as a Group Entity;
  - 2) PF Group Holdings Pty Ltd ACN 622 776 765 as Trustee;
  - 3) PF Management Holdings Pty Ltd ACN 622 782 512 as Alternative Trustee; and
  - 4) Australian Securities and Investments Commission.

# RELIEF UNDER ASIC COPORATIONS (WHOLLY-OWNED COMPANIES) INSTRUMENT 2016/785

#### PF GROUP HOLDINGS GROUP — SOLICITOR'S CERTIFICATE — DEED OF CROSS-GUARANTEE

In accordance with the requirements of ASIC Corporations (Wholly-owned Companies) Instrument 2016/785, this is the Certificate to accompany the Deed of Cross Guarantee executed by PF Group Holdings Pty Ltd ACN 622 776 765 as Holding Entity and other companies within the PF Group Holdings group dated 25 May 2023.

I confirm that I am a solicitor who holds a current Practising Certificate in Queensland for the purposes of issuing this Certificate.

I certify that the Deed of Cross Guarantee (**Deed**) is in exactly the same terms as ASIC Pro Forma 24 Deed of Cross Guarantee except for the following:

- i. all instructions for the inclusion of specified information have been replaced by that information in a complete and accurate manner and any consequential changes of a minor or editorial nature that are necessary for the effective operation of the deed have been made;
- ii. execution clauses have been added, deleted, modified or varied as required in order to facilitate the proper execution of the deed;
- iii. the date has been completed;
- iv. the headnote, the headings before the headnote and any editorial notes have been omitted; and
- v. that, in relation to the execution of the Deed by each party to it that is a company, either:
  - a. the Deed appears to be signed in accordance with subsection 127 of the Corporations Act 2001 (Cth); or
  - b. the company's common seal appears to have been fixed to the Deed, and the fixing of the seal appears to have been witnessed, in accordance with subsection 127(2) of the Corporations Act 2001 (Cth),

and I do not know and have no reason to suspect that the Deed has not been duly executed by the company.

#### SCHEDULE

- PF Group Holdings Pty Ltd ACN 622 776 765;
- Panthera Finance Pty Ltd ACN 147 634 482;
- PF Australia Pty Ltd ACN 606 610 388;
- PF Management Group Pty Ltd ACN 622 786 001;
- PF Management Holdings Pty Ltd ACN 622 782 512;
- United Finance Group Pty Ltd ACN 115 665 024;
- United Funding Solutions Pty Ltd ACN 609 714 543;
- United Loan Solutions Pty Ltd ACN 611 343 572;
- United Debt Assist Pty Ltd ACN 641 052 780;
- State Mercantile Pty Ltd ACN 108 116 445;
- Panthera Finance (Vic) Pty Ltd ACN 124 957 937;
- Credibot Pty Ltd ACN 142 466 322;
- ARL Collect Pty Ltd ACN 103 234 653;
- Australian Receivables Portfolio Pty Ltd ACN 122 037 085;
- Statewide Mercantile Services Pty Ltd ACN 123 231 934;
- Forbes Dowling Lawyers Pty Ltd ACN 114 660 052;
- National Revenue Corporation Pty Ltd ACN 126 118 643;
- Australian Receivables Finance Pty Ltd ACN 122 981 533;
- Australian Receivables Management Pty Ltd ACN 122 038 706;
- Receivables People Solutions Pty Ltd ACN 667 888 566.

DATED 16 June 2023

21

Craig Wappett Partner Johnson Winter Slattery

#### CLIFFORD CHANCE

GROUND FLOOR 235 ST GEORGES TERRACE PERTH WA 6000 AUSTRALIA TEL +618 9262 5555 FAX +618 9262 5522

www.cliffordchance.com

Our ref: 22-41076872 Direct Dial: +61892625532 E-mail: adriano.poncini@cliffordchance.com

11 July 2024

**By Email Only** 

Confidential Corrs Chambers Westgarth 50 Bridge Street SYDNEY NSW 2000 tom.schinckel@corrs.com.au

Dear Tom

PF Group Holdings Pty Ltd (Administrators Appointed) (ACN 622 776 765) ("PF Group Holdings") & PF Management Holdings Pty Ltd (Administrators Appointed) (ACN 622 782 512) ("PF Management Holdings") (together, the "Companies")

# Background

- 1. As you know, we act for Andrew Scott, Adam Colley, Derrick Vickers and Stephen Longley (in their capacities as the Joint and Several Voluntary Administrators of the Companies) ("Administrators").
- 2. As you know:
  - (a) On 26 June 2024, the Companies were placed into voluntary administration.
  - (b) The Companies are the parent entities of a number of wholly-owned subsidiaries ("**Subsidiaries**"). Together, the Companies and these Subsidiaries constitute the Panthera Group ("**Panthera Group**").
  - (c) In accordance with their statutory and fiduciary duties, the Administrators are undertaking a sale process and are seeking expressions of interest from prospective purchasers for the sale and/or recapitalisation of the Companies and/or their assets (including the Subsidiaries and/or the business and assets of the Subsidiaries) ("Sale Process").

# **Proposed Extension of Convening Period**

- 3. In accordance with section 439A of the *Corporations Act 2001* (Cth) ("**Corporations Act**"), the date by which the Administrators must convene second creditors' meetings in respect of the Companies is <u>Wednesday, 24 July 2024</u>. Having regard to the complexity of the Subsidiaries' businesses and the amount of time the Administrators consider prospective bidders may need to undertake due diligence and to negotiate a proposal, the Administrators consider that an extension of the convening period for a period of eight (8) weeks to Wednesday, 18 September 2024, will be required.
- 4. The Administrators consider that this extension will be in the best interests of the Companies' creditors as it will increase the prospects of success of the Sale Process (i.e. the Administrators identifying and negotiating a credible sale and/or recapitalisation proposal in respect of the Companies and/or their assets and by extension, maximising the realisable value of the Companies and/or their assets).

# Notice of Intention to Make Application For Convening Period Extension

- Having regard to the above, the Administrators intend to apply to the Court for an extension of the convening period by a period of eight (8) weeks to <u>Wednesday, 18</u>
   <u>September 2024</u>.<sup>1</sup>
- 6. Having regard to the above, we wish to give you notice of the Administrators' intention to make the application referred to above and given your client's interest in the administrations of the Companies, we would be grateful if you would please, by no later than 5:00pm (AEST) on Monday, 15 July 2024, tell us if your client has any objection to the proposed extension of time referred to above.

Yours faithfully

Clifford Chance Clifford Chance

<sup>&</sup>lt;sup>1</sup> If, having regard to any developments in the Sale Process and after any extension is granted by the Court, the Administrators find that less than the full eight (8) week extension will be required, the Administrators will endeavour to convene the second creditors' meetings of the Companies at an earlier time.

From:	Tom Schinckel
To:	Poncini, Adriano (GFM-PER)
Cc:	<u>Cameron Cheetham: Wacker, Donna (L&amp;DR-HK); Smythe, Nikki (GFM-AUS); Gillgren, Mark (GFM-PER);</u> Smith, Connor (GFM-SYD); Zhu, Alexandra (L&DR-SYD)
Subject:	[EXT] RE: Panthera   CC Letter to Corrs   Proposed Convening Period Extension
Date:	Friday, 12 July 2024 7:59:12 AM

Hi Adriano,

We refer to your letter below.

As you know we act for BSI PF Lender LP, the lender under the Companies' secured finance facility.

We confirm our client does not object to the Administrators' proposed application for an extension of the convening period to 18 September 2024 on the basis that orders sought contain the usual provision for the Administrators to convene the meeting earlier if warranted (as foreshadowed by footnote 1 of your letter).

Please provide us with copies of the application papers in due course.

Kind regards

Tom

Tom Schinckel | Senior Associate Corrs Chambers Westgarth t +61 2 9210 6694 m +61 406 830 378 e tom.schinckel@corrs.com.au corrs.com.au

From: Adriano.Poncini@CliffordChance.com <Adriano.Poncini@CliffordChance.com>
Sent: Thursday, July 11, 2024 4:27 PM
To: Tom Schinckel <tom.schinckel@corrs.com.au>
Cc: Cameron Cheetham <cameron.cheetham@corrs.com.au>;
Donna.Wacker@CliffordChance.com; Nikki.Smythe@CliffordChance.com;
mark.gillgren@cliffordChance.com; Connor.Smith@CliffordChance.com;
Alexandra.Zhu@CliffordChance.com; Adriano.Poncini@CliffordChance.com
Subject: [External] Panthera | CC Letter to Corrs | Proposed Convening Period Extension

Hi Tom

Good to speak earlier.

As briefly discussed:

- Please find our letter of today's date attached.
- We are proposing to annex this correspondence and any response to the affidavit filed in support of the Administrators' proposed application.

Available to discuss.

Kind regards

Adriano Poncini Senior Associate Clifford Chance +61 447 064 179 adriano.poncini@cliffordchance.com This message and any attachment are confidential and may be privileged or otherwise protected from disclosure.

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# Poncini, Adriano (GFM-PER)

Subject:

Proposed application to extend convening period [KLG-AU\_ACTIVE01.FID3207237]

From: Dorey, lan <lan.Dorey@klgates.com>
Sent: Thursday, July 11, 2024 2:26 PM
To: Melissa Humann (AU) <melissa.humann@au.pwc.com>; mhough@mhfo.com.au
Cc: Andy Scott (AU) <andy.scott@au.pwc.com>
Subject: RE: Proposed application to extend convening period [KLG-AU\_ACTIVE01.FID3207237]

Melissa and Andy

I refer to the email from Melissa dated 11 July 2024 regarding a possible application to extend the convening period.

Mat has asked me to respond on his behalf, as a creditor. In the circumstances before the Administrators of both entities, with the various possible scenarios that might play out in terms of sale or recapitalisation, Mat does not oppose any application the Administrators seeks to bring to extend the convening period. As you know the court will need to exercise its discretion in making orders so it would be inappropriate for him to consent as such.

We are content for you to use this email as part of the material for such an application.

Please let me know if you need anything further.

Regards



lan Dorey Partner K&L Gates Level 16, Central Plaza Two, 66 Eagle Street Brisbane QLD 4000, Australia Phone: +61 7 3233 1236 Fax: +61 7 3233 0900 Mobile: +61 416 435 208 ian.dorey@klgates.com www.klgates.com

From: Melissa Humann (AU) <<u>melissa.humann@au.pwc.com</u>>
Sent: Thursday, July 11, 2024 12:59 PM
To: <u>mhough@mhfo.com.au</u>; Dorey, lan <<u>lan.Dorey@klgates.com</u>>
Cc: Andy Scott (AU) <<u>andy.scott@au.pwc.com</u>>
Subject: Proposed application to extend convening period

Hi Mat and Ian

It was flagged in the creditors meeting on Monday that we were considering whether we should make an application to the Court to extend the convening period for the second meeting of creditors. Without an extension, the convening period would end on 24 July meaning:

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- We would need to send our detailed report to creditors by **23 July** this report would need to include our recommendations on the Companies' futures (which in-turn would be based on our assessment of returns to creditors based on the offers being made via the sale process, including any DOCA proposals)
- We would need to hold the second meeting of creditors by **31 July** in this meeting, creditors vote on the Companies' futures (ie to accept a DOCA proposal, to liquidate the Companies, or to end the Administration).

The timetable for the sale process, which will be shared shortly (it's with the M&A team at the moment to finalise/confirm) contemplates a period beyond that described above. Accordingly, we have now formed the view (and the secured creditor agrees) that an extension of the convening period is in the best interest of all stakeholders. At this stage we are looking at an extension of approximately two months, which pushes the above milestones out by around the same amount of time.

The process for seeking the extension is straightforward and is a common thing in complex Administrations. Andy will swear an affidavit stating the reasons why the extension is needed, and we will exhibit relevant information in that affidavit. To that end, we are seeking creditor confirmation that they either agree or at least don't object to this application being made, with such correspondence to be included in Andy's affidavit.

You may wish to discuss this in more detail – please feel free to call either Andy or me.

Otherwise, if you don't have any particular queries or concerns, Clifford Chance will issue the relevant correspondence for your consideration.

# Regards

# Melissa Humann

PwC | Managing Director Direct: +61 (2) 8266 0437 Mobile: +61 419 851 697 Email: <u>melissa.humann@au.pwc.com</u> PricewaterhouseCoopers One International Towers Sydney Watermans Quay Barangaroo NSW 2000 <u>www.pwc.com.au</u>

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# Poncini, Adriano (GFM-PER)

From:	James Conomos <jim@jcl.com.au></jim@jcl.com.au>
Sent:	Friday, 12 July 2024 10:54 AM
То:	Melissa Humann (AU)
Cc:	Jamie Hough; Andy Scott (AU); Poncini, Adriano (GFM-PER); Andy Collins (AU)
Subject:	[EXT] Re: Proposed application to extend convening period

Hi Melissa

Thanks for the response.

Ultimately an application for the extension of the convening period is a decision for the administrators and not for Jamie to object as such.

We accept that the extension appears appropriate given the sale process.

As for the NDA, Jamie has signed and returned one.

Kind regards

James Conomos Director

JCL Law Partners T +61 7 3004 8201 M +61 419 737 164 Level 4, 179 Turbot Street BRISBANE QLD 4000

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On 12 Jul 2024, at 10:50, Melissa Humann (AU) <melissa.humann@au.pwc.com> wrote:

Hi James

Thank you for your response. We note that you (and Jamie) have not raised an objection to the Administrators' proposed course of action regarding the convening period extension.

The team managing the sale process will issue the IM when it is available, and after the non-disclosure arrangements have been confirmed. I believe this is in progress.

Regards

# Melissa Humann

PwC | Managing Director Direct: +61 (2) 8266 0437 Mobile: +61 419 851 697 Email: <u>melissa.humann@au.pwc.com</u> PricewaterhouseCoopers One International Towers Sydney Watermans Quay Barangaroo NSW 2000 <u>www.pwc.com.au</u>

From: James Conomos <jim@jcl.com.au>
Sent: Friday, July 12, 2024 11:43 AM
To: Melissa Humann (AU) <melissa.humann@au.pwc.com>
Cc: Jamie Hough <jhfamilyoffice@gmail.com>; Andy Scott (AU) <andy.scott@au.pwc.com>
Subject: Re: Proposed application to extend convening period

Hi Melissa

For my part, I'm across the extension of the convening period and I believe Jamie understands that the Administrators have determined that it is necessary to fulfill the potential sale process.

Has an IM been issued yet?

Kind regards

James Conomos Director

# **JCL Law Partners**

T +61 7 3004 8201 M +61 419 737 164 Level 4, 179 Turbot Street BRISBANE QLD 4000

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# Sent from my iPhone

717

Hi Jamie and James

Just following up on the below - would you like to have a discussion today?

Regards

#### Melissa Humann

PwC | Managing Director Direct: +61 (2) 8266 0437 Mobile: +61 419 851 697 Email: <u>melissa.humann@au.pwc.com</u> PricewaterhouseCoopers One International Towers Sydney Watermans Quay Barangaroo NSW 2000 <u>www.pwc.com.au</u>

From: Melissa Humann (AU)
Sent: Thursday, July 11, 2024 1:00 PM
To: Jamie Hough <<u>ihfamilyoffice@gmail.com</u>>; James Conomos <<u>jim@jcl.com.au</u>>
Cc: Andy Scott (AU) <<u>andy.scott@au.pwc.com</u>>
Subject: Proposed application to extend convening period

Hi Jamie and James

It was flagged in the creditors meeting on Monday that we were considering whether we should make an application to the Court to extend the convening period for the second meeting of creditors. Without an extension, the convening period would end on 24 July meaning:

- 1. We would need to send our detailed report to creditors by **23 July** this report would need to include our recommendations on the Companies' futures (which in-turn would be based on our assessment of returns to creditors based on the offers being made via the sale process, including any DOCA proposals)
- 2. We would need to hold the second meeting of creditors by **31 July** in this meeting, creditors vote on the Companies' futures (ie to accept a DOCA proposal, to liquidate the Companies, or to end the Administration).

The timetable for the sale process, which will be shared shortly (it's with the M&A team at the moment to finalise/confirm) contemplates a period beyond that described above. Accordingly, we have now formed the view (and the secured creditor agrees) that an extension of the convening period is in the best interest of all stakeholders. At this stage we are looking at an extension of approximately two months, which pushes the above milestones out by around the same amount of time.

The process for seeking the extension is straightforward and is a common thing in complex Administrations. Andy will swear an affidavit stating the reasons why the

extension is needed, and we will exhibit relevant information in that affidavit. To that end, we are seeking creditor confirmation that they either agree or at least don't object to this application being made, with such correspondence to be included in Andy's affidavit.

You may wish to discuss this in more detail – please feel free to call either Andy or me.

Otherwise, if you don't have any particular queries or concerns, Clifford Chance will issue the relevant correspondence for your consideration.

Regards

#### Melissa Humann

PwC | Managing Director Direct: +61 (2) 8266 0437 Mobile: +61 419 851 697 Email: <u>melissa.humann@au.pwc.com</u> PricewaterhouseCoopers One International Towers Sydney Watermans Quay Barangaroo NSW 2000 www.pwc.com.au

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12 July 2024

#### PF Group Holdings Pty Ltd (Administrators Appointed) ACN 622 776 765 PF Management Holdings Pty Ltd (Administrators Appointed) ACN 622 782 512 (together, the Companies)

# Background

- 1. I refer to my appointment, together with Adam Colley, Derrick Vickers, and Stephen Longley, as the joint and several Voluntary Administrator of the Companies (**Administrators**).
- 2. By way of background:
  - (a) On 26 June 2024, the Companies were placed into voluntary administration.
  - (b) The Companies are the parent entities of a number of wholly-owned subsidiaries (Subsidiaries). Together, the Companies and these Subsidiaries constitute the Panthera Group (Panthera Group).
  - (c) In accordance with their statutory and fiduciary duties, the Administrators are undertaking a sale process and are seeking expressions of interest from prospective purchasers for the sale and/or recapitalisation of the Companies and/or their assets (including the Subsidiaries and/or the business and assets of the Subsidiaries) (Sale Process).

#### **Proposed extension of Convening Period**

3. In accordance with section 439A of the *Corporations Act 2001* (Cth) (Corporations Act), the date by which the Administrators must convene second creditors' meetings in respect of the Companies is <u>Wednesday 24 July 2024</u>. Having regard to the complexity of the Subsidiaries' businesses and the amount of time the Administrators consider prospective bidders may need to undertake due diligence and to negotiate a proposal, the Administrators consider that an extension of the convening period for a period of eight (8) weeks to <u>Wednesday 18</u> <u>September 2024</u>, will be required.

4. The Administrators consider that this extension will be in the best interests of the Companies' creditors as it will increase the prospects of success of the Sale Process (ie the Administrators identifying and negotiating a credible sale and/or recapitalisation proposal in respect of the Companies and/or their assets and by extension, maximising the realisable value of the Companies and/or their assets).

#### Notice of intention to make application for Convening Period extension

- Having regard to the above, the Administrators intend to apply to the Federal Court of Australia for an extension of the convening period by a period of eight (8) weeks to
   Wednesday 18 September 2024,<sup>1</sup> together with consequential orders including for electronic service of notices.
- The Administrators presently intend to file that application by no later than Tuesday 16 July 2024 and will seek to have the application heard by the duty judge on either Thursday 18 July 2024 or Friday 19 July 2024.
- 7. The Administrators intend to provide a further update to the Companies' creditors after the hearing of the application referred to above (including in relation to any orders that are made by the Court).
- 8. The Administrators recommend that the Companies' creditors regularly monitor the website hosted by PricewaterhouseCoopers on behalf of the Administrators at <a href="https://insolvency.pwc.com.au/">https://insolvency.pwc.com.au/</a>. This website contains information and documents that are relevant to the Companies' voluntary administrations (and will be regularly updated with additional information and documents as those administrations progress, including with copies of the originating process once filed, and any orders that are made by the Court in respect of the application referred to above).

Yours faithfully

Andrew Scott Administrator

Date of appointment: Contact name: Telephone number: Email: 26 June 2024 Iris Miao +61 (02) 8266 0000 Yuyang.miao@au.pwc.com

<sup>1</sup> If, having regard to any developments in the Sale Process and after any extension is granted by the Court, the Administrators find that less than the full eight (8) week extension will be required, the Administrators will endeavour to convene the second creditors' meetings of the Companies at an earlier time.

# InfoTrack (Major Accounts)

www.infotrack.com.au 1800 738 524

# PPSR Grantor Comprehensive Summary PF GROUP HOLDINGS PTY LTD



722

#### Summary 20/06/2024 10:06

Туре	Securitie	s Identifier		Search	Search D	ate	Expiry Date
ACN		2 ACN 622 776 765		473103793290	20/6/2024	4 10:05:34 AM	20/2/2025 11:05:34 AM
Name		0 PF GROUP HOLD	INGS PTY LTD	473032509928	20/6/2024	10:05:33 AM	20/2/2025 11:05:33 AM
Total		2					
Collatera	al Types						
Registrati	ions (0)	Tangible Property (0)	Intangible Property (1)	Financial property	y (0)	AIIPAAP (1)	
PMSI (0)	)	Motor Vehicle (0)	Account (0)	Chattel Paper (0)	)	All PAP (0)	
Transitio	onal (0)	Watercraft (0)	Intellectual Property (0)	Currency (0)		All PAP with Exc	ception (1)
Migrate	ed (0)	Aircraft (0)	Circuit Layout (0)	Document of Title	e (0)	Miccolloneous (0	
Not mig	grated (0)	Aircraft Engine (0)	Copyright (0)	Intermediated Se	curity (0)	Miscellaneous (0	')
Non tran	sitional (2)	Airframe (0)	Design (0)	Investment Instru	ument (0)	(0)	
	( )	Helicopter (0)	Patent (0)	Negotiable Instru	iment (0)	(0)	
		Small Aircraft (0)	Plant Breeders Right (	0	( )		
		Agriculture (0)	Trade Mark (0)				
		Crops (0)	General Intangible (1)				
		Livestock (0)					
		Other Goods (0)					

#### ACN 622 776 765 Registration Summary

	Unable to open a link? Try the bookmarks feature or view in your brows				
Registration	Start Date	Trans	Collateral	PMSI	Secured Parties
202210140016431	14/10/2022 10:01:49 AM	No	All PAP with Exception		GLOBAL LOAN AGENCY SERVICES AUSTRALIA SPECIALIST ACTIVITIES PTY LIMITED (ACN - 635992308)
<u>202210140016533</u>	14/10/2022 10:02:09 AM	No	General Intangible	No	GLOBAL LOAN AGENCY SERVICES AUSTRALIA SPECIALIST ACTIVITIES PTY LIMITED (ACN - 635992308)

The exception is any personal

property which from time to time is not subject to, or has been released from, a security agreement in favour of the secured party. It will be a breach of any applicable security agreement if certain dealings in the collateral (including selling or leasing it) occur without the secured party's consent.

Yes - All present and after acquired

Registration:	202210140016431	Registration start time:	14/10/2022 10:01:49 AM
Registration Kind:	SecurityInterest	Registration end time:	No stated end time
Secured parties:	1	Registration last changed kind:	14/10/2022 10:01:49 AM
Grantors:	1	Change number:	72940307
Transitional:	No	Subordinate:	No
Giving Notice of Identifier:	PF Management Holdings: GSD: October 2022	Migrated:	No

# **Collateral Details**

Collateral type:	Commercial
Collateral class:	All PAP with Exception
Collateral class description:	All present and after-acquired property - With exceptions

Collateral description:

Proceeds:

# **Grantor Details**

Grantor 1	
Name:	PF GROUP HOLDINGS PTY LTD
Organisation identifier:	622 776 765
Organisation identifier Type:	ACN

property

# **Secured Party Details**

Secured Party 1	
Name:	GLOBAL LOAN AGENCY
	SERVICES AUSTRALIA
	SPECIALIST ACTIVITIES PTY
	LIMITED
Organisation identifier:	635992308
Organisation identifier type:	ACN

**Address For Service** 

Addressee:	
Email Address:	ppsr@glas.agency
Contact fax	
Mailing Address:	Governor Phillip Tower Level 23 1 Farrer Place Sydney, NSW 2000

Change History

Change number	Change type	Change date
72940307	Create	14/10/2022 10:01:49 AM
Back to registration list		

AUSTRALIA

#### 202210140016533 Commercial General Intangible

1

1

No

202210140016533

PF Management Holdings: GSD:

SecurityInterest

October 2022

Registration: Registration Kind: Secured parties: Grantors: Transitional: Giving Notice of Identifier:

# **Collateral Details**

Collateral type:	Commercial
Collateral class:	General Intangible
Collateral class description:	Intangible property - General intangible
Collateral description:	Any ADI account.
Proceeds:	Yes - All present and after acquired property
Inventory:	No
PMSI:	No
Assets Subject to Control:	Yes

# **Grantor Details**

Grantor 1	
Name:	PF GROUP HOLDINGS PTY LTD
Organisation identifier:	622 776 765
Organisation identifier Type:	ACN

# **Secured Party Details**

Secured Party 1	
Name:	GLOBAL LOAN AGENCY
	SERVICES AUSTRALIA
	SPECIALIST ACTIVITIES PTY
	LIMITED
Organisation identifier:	635992308
Organisation identifier type:	ACN

# **Address For Service**

Addressee:	
Email Address:	ppsr@glas.agency
Contact fax	
Mailing Address:	Governor Phillip Tower Level 23 1 Farrer Place Sydney, NSW 2000 AUSTRALIA

# **Change History**

Change number	Change type	Change date
72940318	Create	14/10/2022 10:02:09 AM
Back to registration list		

Registration start time:	14/10/2022 10:02:09 AM
Registration end time:	No stated end time
Registration last changed kind:	14/10/2022 10:02:09 AM
Change number:	72940318
Subordinate:	No
Migrated:	No

# InfoTrack (Major Accounts)

www.infotrack.com.au 1800 738 524

# PPSR Grantor Comprehensive Summary PF MANAGEMENT HOLDINGS PTY LTD



725

#### Summary 20/06/2024 10:42

Туре	Securities	Identifier	Search	Search Date	Expiry Date
ACN	2	ACN 622 782 512	694638660498	20/6/2024 10:42:29 AM	20/2/2025 11:42:29 AM
Name	0	PF MANAGEMENT HOLDINGS PTY LTD	694551387380	20/6/2024 10:42:28 AM	20/2/2025 11:42:28 AM
Total	2				

# **Collateral Types**

Registrations (0) PMSI (0)	Tangible Property (0) Motor Vehicle (0)	Intangible Property (1) Account (0)	Financial property (0) Chattel Paper (0)	AIIPAAP (1) AII PAP (0)
Transitional (0) Migrated (0) Not migrated (0)	Watercraft (0) Aircraft (0) Aircraft Engine (0)	Intellectual Property (0) Circuit Layout (0) Copyright (0)	Currency (0) Document of Title (0)	All PAP with Exception (1) Miscellaneous (0)
Non transitional (2)	Airframe (0) Helicopter (0)	Design (0) Patent (0)	Intermediated Security (0) Investment Instrument (0) Negotiable Instrument (0)	(0) (0)
	Small Aircraft (0) Agriculture (0)	Plant Breeders Right (0) Trade Mark (0)		
	Crops (0) Livestock (0)	General Intangible (1)		
	Other Goods (0)			

#### ACN 622 782 512 Registration Summary

		,		U	nable to open a link? Try the bookmarks feature or <u>view in your browser</u> .
Registration	Start Date	Trans	Collateral	PMSI	Secured Parties
<u>202210140017459</u>	14/10/2022 10:05:05 AM	No	All PAP with Exception		GLOBAL LOAN AGENCY SERVICES AUSTRALIA SPECIALIST ACTIVITIES PTY LIMITED (ACN - 635992308)
<u>202210140017557</u>	14/10/2022 10:05:16 AM	No	General Intangible	No	GLOBAL LOAN AGENCY SERVICES AUSTRALIA SPECIALIST ACTIVITIES PTY LIMITED (ACN - 635992308)

# 202210140017459 Commercial All PAP with Exception

Registration:	202210140017459	Registration start time:	14/10/2022 10:05:05 AM
Registration Kind:	SecurityInterest	Registration end time:	No stated end time
Secured parties:	1	Registration last changed kind:	14/10/2022 10:05:05 AM
Grantors:	1	Change number:	72940427
Transitional:	No	Subordinate:	No
Giving Notice of Identifier:	PF Management Holdings: GSD: October 2022	Migrated:	No

# **Collateral Details**

Collateral type:	Commercial
Collateral class:	All PAP with Exception
Collateral class description:	All present and after-acquired property - With exceptions

Collateral description:

Proceeds:

# **Grantor Details**

Organisation identifier:

Grantor 1 Name:

PF MANAGEMENT HOLDINGS PTY LTD 622 782 512 ACN

property

The exception is any personal property which from time to time is not subject to, or has been released from, a security agreement in favour of the secured party. It will be a breach of any applicable security agreement if certain dealings in the collateral (including selling or leasing it) occur without the secured party's consent. Yes - All present and after acquired

# **Secured Party Details**

Organisation identifier Type:

Secured Party 1 Name: GLOBAL LOAN AGENCY SERVICES AUSTRALIA SPECIALIST ACTIVITIES PTY LIMITED 635992308

ACN

Organisation identifier: Organisation identifier type:

# **Address For Service**

Addressee<sup>.</sup> Email Address: ppsr@glas.agency Contact fax Mailing Address: Level 23 1 Farrer Place

Governor Phillip Tower Sydney, NSW 2000

AUSTRALIA

# **Change History**

Change number	Change type	Change date
72940427	Create	14/10/2022 10:05:05 AM
Back to registration list		

#### 202210140017557 Commercial General Intangible

1

1

No

202210140017557

PF Management Holdings: GSD:

SecurityInterest

October 2022

Registration: Registration Kind: Secured parties: Grantors: Transitional: Giving Notice of Identifier:

# **Collateral Details**

Collateral type: Commercial Collateral class: General Intangible Collateral class description: Intangible property - General intangible Collateral description: Any ADI account. Proceeds: Yes - All present and after acquired property Inventory: No PMSI: No Assets Subject to Control: Yes

# **Grantor Details**

 Grantor 1

 Name:
 PF MANAGEMENT HOLDINGS

 PTY LTD

 Organisation identifier:
 622 782 512

 Organisation identifier Type:
 ACN

# **Secured Party Details**

Secured Party 1 Name:

GLOBAL LOAN AGENCY SERVICES AUSTRALIA SPECIALIST ACTIVITIES PTY LIMITED 635992308 ACN

Organisation identifier: Organisation identifier type:

# **Address For Service**

Addressee:	
Email Address:	ppsr@glas.agency
Contact fax	
Mailing Address:	Governor Phillip Tower Level 23 1 Farrer Place Sydney, NSW 2000

AUSTRALIA

# **Change History**

Change number	Change type	Change date
72940437	Create	14/10/2022 10:05:16 AM
Back to registration list		

Registration start time:14/10/2022 10:05:16 AMRegistration end time:No stated end timeRegistration last changed kind:14/10/2022 10:05:16 AMChange number:72940437Subordinate:NoMigrated:No

From:	Natalie Colbert
To:	Zhu, Alexandra (L&DR-SYD); Legal.Document.Service
Cc:	<u>Yvan Dang; Suzie Davies; Wacker, Donna (L&amp;DR-HK); Poncini, Adriano (GFM-PER)</u>
Subject:	[EXT] Re: PF Group Holdings Pty Ltd (Administrators Appointed) (ACN 662 776 765) and PF Management Holdings Pty Ltd (Administrators Appointed) (ACN 622 782 512) [SEC=OFFICIAL]
Date:	Tuesday, 16 July 2024 6:19:10 AM

# Dear Alexandra

We acknowledge receipt of tour email below.

Kind regards

Nat Colbert Senior Specialist, Civil Litigation Legal Services Australian Securities and Investments Commission Level 5, 100 Market Street, Sydney NSW 2000 natalie.colbert@asic.gov.au

From: Alexandra.Zhu@CliffordChance.com <Alexandra.Zhu@CliffordChance.com>
Sent: Monday, July 15, 2024 5:22:02 PM
To: Legal.Document.Service <Legal.Document.Service@asic.gov.au>
Cc: Yvan Dang <Yvan.Dang@asic.gov.au>; Suzie Davies <Suzie.Davies@asic.gov.au>;
Donna.Wacker@CliffordChance.com <Donna.Wacker@CliffordChance.com>;
Adriano.Poncini@CliffordChance.com <Adriano.Poncini@CliffordChance.com>
Subject: PF Group Holdings Pty Ltd (Administrators Appointed) (ACN 662 776 765) and PF
Management Holdings Pty Ltd (Administrators Appointed) (ACN 622 782 512)

Some people who received this message don't often get email from alexandra.zhu@cliffordchance.com. Learn why this is important

**EXTERNAL EMAIL:** Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Dear ASIC

We act for Adam Colley, Andy Scott, Stephen Longley and Derrick Vickers, in their capacities as the joint and several voluntary administrators of PF Group Holdings Pty Ltd (Administrators Appointed) (ACN 662 776 765) and PF Management Holdings Pty Ltd (Administrators Appointed) (ACN 622 782 512) (**Administrators**).

As ASIC is aware, the Administrators were appointed on 26 June 2024 and as such, the end of the convening period within the meaning of section 439A of the *Corporations Act 2001* (Cth) is Wednesday, 24 July 2024.

We recognise that formal notice is not required, however in the interest of disclosure, the Administrators intend to apply to the Federal Court of Australia for an extension of the convening period by a period of eight weeks to Wednesday, 18 September 2024.

Kind regards

Alexandra Zhu Senior Associate Clifford Chance Level 24 Brookfield Place 10 Carrington Street Sydney NSW 2000 Mobile: +61 434 110 877 alexandra.zhu@cliffordchance.com

Pronouns: She/Her

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