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| Services Agreementfor services provided byLydian Financial Services Pty Limited(ABN 98 642 587 424) |

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## Definitions and interpretation

Definitions

### The following definitions apply in this agreement unless the context requires otherwise:

1. Authorised Third Party Disclosee means any Representative of a Disclosee to whom that Disclosee discloses Confidential Information in accordance with clause 7.
2. Business Day means a day (other than a Saturday, Sunday or public holiday) when banks in Sydney, New South Wales are open for business.
3. Change of Control means, in respect of a particular entity, a person who Controls that entity ceasing to do so or another person acquiring Control of it.
4. Charges means Fees and Expenses.
5. Claim means any claim, complaint, demand, proceeding, suit, litigation, action, cause of action or other legal recourse (whether in contract, tort, under statute or otherwise).
6. Client means the party that will receive the Services as named in the Quote.
7. Confidential Information means all information relating to a party, any customer, clients, suppliers, distributors or joint venture partners, of the party and/or any of the business or financial affairs of any of them, including:
	1. any information that is specifically designated by any of them as confidential;
	2. any information which, by its nature, may reasonably be regarded as confidential;
	3. any information relating to any:
		1. agreements, arrangements or terms of trade with any existing or prospective customers, clients, suppliers, distributors or joint venture partners or other contractual counterparties;
		2. customers, clients, suppliers, distributors, joint venture partners, employees, technologies, products, services, proposals, market opportunities, business or product development plans, pricing, financial position or performance, capabilities, capacities, operations or processes; or
		3. Intellectual Property Rights,

of any of them; and

* 1. any note, calculation, conclusion, summary or other material derived or produced partly or wholly from any such information.
1. Control has the meaning given in Section 50AA of the Corporations Act.
2. Corporations Act means the Corporations Act 2001 (Cth).
3. Deadline Date means, in respect of a Quote, the dates (if any) specified in the Quote as the dates on or before which the Company must complete each Phase of the Engagement in accordance with clause 3.3.
4. Disclosee means, in respect of any particular Confidential Information, any party that has received that Confidential Information (whether directly or indirectly) from another party.
5. Discloser means, in respect of any particular Confidential Information, any party that has disclosed or discloses that Confidential Information (whether directly or indirectly) to another party.
6. Engagement has the meaning given in clause 3.1, being each individual engagement for the Company to provide specific Services to the Client pursuant to a Quote.
7. Event of Default means any of the following on the part of the Client:
	1. committing any material or persistent breach of this agreement;
	2. repudiating or, or, in the reasonable opinion of the Company, evincing an intention to repudiate, this agreement;
	3. if the Client is a company, undergoing a Change of Control without the prior written consent of the Company;
	4. misleading the Company in any material way; and/or
	5. an Insolvency Event occurring in respect of the Client.
8. Expenses mean the expenses of the Company for which the Company is entitled to be reimbursed by the Client pursuant to clause 4.5.
9. Fees has the meaning given in clause 4.1.
10. Fixed Price means, in respect of a particular Engagement, if, as specified in the relevant Quote:
	1. the Services are not divided into Phases, the price (exclusive of GST) specified in the relevant Quote for all of the Services; or
	2. the Services are divided into Phases, the price (exclusive of GST) specified in the relevant Quote for each Phase respectively.
11. Governmental Agency means any government or governmental, semi-governmental, administrative, fiscal or judicial body, department, commission, authority, tribunal, agency or entity whether foreign, federal, state, territorial or local.
12. GST has the same meaning given to that expression in the GST Law.
13. GST Act means A New Tax System (Goods and Services Tax) Act 1999 (Cth), as in force from time to time.
14. GST Law has the same meaning given to that expression in the GST Act.
15. Hourly Rate means the hourly rate set out in the relevant Quote, if applicable.
16. Insolvency Event means, in respect of a party:
	1. where the party is an individual, that party commits an act of bankruptcy or is declared bankrupt or insolvent or that party’s estate otherwise becomes liable to be dealt with under any law relating to bankruptcy or insolvency;
	2. where the party is a company, a resolution is passed or court order made for the winding up of that party or an administrator is appointed to that party pursuant to any relevant law;
	3. a receiver or manager or receiver and manager is appointed to the assets or undertaking of the party or any part thereof; or
	4. the party is otherwise unable to pay its debts as and when they fall due.
17. Input Tax Credit has the meaning given in the GST Law.
18. Intellectual Property Rights means patents, rights to inventions, copyright and related rights, moral rights, trademarks and service marks, trade names and domain names, rights in get-up, rights to goodwill or to sue for passing off or unfair competition, rights in designs, rights in computer software, database rights, rights in confidential information (including know-how, trade secrets and marketing secrets) and any other intellectual property rights, in each case whether registered or unregistered and including all applications (or rights to apply) for, and renewals or extensions of, such rights and all similar or equivalent rights or forms of protection which subsist or will subsist now or in the future in any part of the world.

Losses means any loss, damage, debt, cost, charge, expense, fine, outgoing, penalty, diminution in value, deficiency or other liability of any kind or character (including legal and other professional fees and expenses on a full indemnity basis) that a party pays, suffers or incurs or is liable for, including all:

* 1. liabilities on account of Tax;
	2. interest and other amounts payable to third parties;
	3. legal and other professional fees and expenses (on a full indemnity basis) and other costs incurred in connection with investigating, defending or settling any Claim, whether or not resulting in any liability; and
	4. all amounts paid in settlement of any Claim.
1. ***My Lending Vitality Schedule*** the document that accompanies this agreement as set out in the Schedule 1.

Personal Information has the meaning given in the Privacy Act.

1. Phase means any particular phase of the Services as specified in the Quote.
2. Privacy Act means the Privacy Act 1998 (Cth).
3. Quote means, in respect of a particular Engagement, the document headed "Work Order" or similar setting out the scope of the Services for that Engagement as provided by the Company to the Client and accepted by the parties in accordance with this agreement.
4. Representatives means, in respect of a person, the employees, officers, consultants, agents and professional advisers of that person.
5. Services means the services provided by the Company to the Client under this agreement in respect of each Engagement, as set out in the relevant Quote.
6. Stamp Duty means any stamp, transaction or registration duty or similar charge imposed by any Governmental Agency and includes any interest, fine, penalty, charge or other amount in respect of the above, but excludes any GST.

Start Date means the date of this agreement or such other date as the parties may agree in writing.

1. Tax Acts means the Income Tax Assessment Act 1936 (Cth) and the Income Tax Assessment Act 1997 (Cth).
2. Tax or Taxation means:
	1. any tax, levy, impost, deduction, charge, rate, compulsory loan, withholding or duty by whatever name called, levied, imposed or assessed under the Tax Acts or any other statute, ordinance or law by any Governmental Agency (including profits tax, property tax, interest tax, income tax, tax related to capital gains, tax related to the franking of dividends, bank account debits tax, fringe benefits tax, sales tax, payroll tax, superannuation guarantee charge, group or Pay as You Go withholding tax and land tax);
	2. unless the context otherwise requires, Stamp Duty and GST; and
	3. any interest, penalty, charge, fine or fee or other amount of any kind assessed, charged or imposed on or in respect of the above.

Interpretation

### The following rules of interpretation apply in this agreement unless the context requires otherwise:

#### headings in this agreement are for convenience only and do not affect its interpretation or construction;

#### no rule of construction applies to the disadvantage of a party because this agreement is prepared by (or on behalf of) that party;

#### where any word or phrase is defined, any other part of speech or other grammatical form of that word or phrase has a cognate meaning;

#### a reference to a document (including this agreement) is a reference to that document (including any schedules and annexures) as amended, consolidated, supplemented, novated or replaced;

#### references to recitals, clauses, subclauses, paragraphs, annexures or schedules are references to recitals, clauses, subclauses, paragraphs, annexures and schedules of or to this agreement;

#### in each schedule to this agreement, a reference to a paragraph is a reference to a paragraph in that schedule;

#### a reference to any statute, proclamation, rule, code, regulation or ordinance includes any amendment, consolidation, modification, re-enactment or reprint of it or any statute, proclamation, rule, code, regulation or ordinance replacing it;

#### an expression importing a natural person includes any individual, corporation or other body corporate, partnership, trust or association and any Governmental Agency and that person’s personal representatives, successors, permitted assigns, substitutes, executors and administrators;

#### a reference to writing includes any communication sent by post, facsimile or email;

#### a reference to time refers to time in Sydney, New South Wales and time is of the essence;

#### all monetary amounts are in Australian currency;

#### a reference to a “liability” includes a present, prospective, future or contingent liability;

#### the word “month” means calendar month and the word “year” means 12 calendar months;

#### the meaning of general words is not limited by specific examples introduced by “include”, “includes”, “including”, “for example”, “in particular”, “such as” or similar expressions;

#### a reference to a “party” is a reference to a party to this agreement and a reference to a “third party” is a reference to a person that is not a party to this agreement;

#### a reference to any thing is a reference to the whole and each part of it;

#### a reference to a group of persons is a reference to all of them collectively and to each of them individually;

#### words in the singular include the plural and vice versa; and

#### a reference to one gender includes a reference to the other genders.

## Engagement as Company

### The Client hereby engages the Company on a non-exclusive basis to provide the Services to the Client, and the Company hereby accepts that engagement and agrees to provide the Services to the Client, in accordance with the terms of this agreement.

Commencement and duration

### The Company’s engagement with the Client will:

#### commence on the Start Date; and

#### continue indefinitely unless and until it is terminated in accordance with clause 10.

Nature of relationship

### The Company is an independent contractor of the Client and nothing in this agreement constitutes a relationship of employer and employee, principal and agent, partnership or joint venture between the parties.

## Provision of the Services

Quote

### In respect of each individual engagement for the Company to provide Services to the Client under this agreement (each an Engagement), the parties must first agree on a Quote. The Company’s obligation to provide the Services that are the subject of each Engagement does not arise unless and until the Client has notified the Company of the Client's acceptance of the relevant Quote.

Standards and duties

### The Company must, in providing the Services, comply with the standards and duties set out in Schedule 1.

Deadline Dates

### If the Services for an Engagement are divided into Phases, the Company must ensure that the Services for each Phase of the Engagement are fully completed to the reasonable satisfaction of the Client on or before the relevant Deadline Date and the Company acknowledges and agrees that time is of the essence in respect of this clause 3.3.

## Pricing and invoicing

Pricing

### Subject to clause 3.1, in respect of each Engagement, the parties have agreed that the total price for the relevant Services (exclusive of GST and Expenses, and including a Deposit where relevant) (the Fees) will be, if as designated in the relevant Quote:

#### (Not Phases) the Services are not divided into Phases and:

##### (Fixed Price) a Fixed Price applies – that Fixed Price payable in arrears upon completion of the Services to the reasonable satisfaction of the Client; or

and the Company will invoice the Client by way of a single invoice for all relevant Charges following completion of all relevant work to the reasonable satisfaction of the Client; or

#### (Phases) the Services are divided into Phases and:

##### (Fixed Price per Phase) Fixed Prices apply – the Fixed Price for each Phase payable in arrears at the end of each Phase respectively; or

and the Company will invoice the Client for all relevant Charges for each Phase following completion of each Phase respectively to the reasonable satisfaction of the Client.

Reimbursement of Expenses

### The Client will pay all reasonable expenses properly and necessarily incurred by the Company in the course of providing the Services, provided that:

#### the Company:

##### obtains the Client’s written consent before incurring the expenses;

##### provides the Client with acceptable documentation for the expenses incurred; and

##### complies with any applicable expenses policy of the Client in force from time to time, provided that a copy of the policy has been provided to the Company by the Client prior to the relevant expense being incurred; and

#### the Client will not be required to reimburse the Company for any amount of GST that the Company has paid, or is liable to pay, in relation to any supply acquired by the Company from any third party if the Company has received, or is entitled to receive, an Input Tax Credit for that GST.

## Payment

Timing of payments

### The Client must pay to the Company all Charges properly invoiced pursuant to clause 4 in full on or before the date that is 15 Business Days after the Client’s receipt of the relevant invoice.

Method of payment

### All amounts to be paid by a party to another party under or in connection with this agreement must be paid in cash or by way of bank cheque or electronic funds transfer into the account nominated by the other party.

No set-off or deduction

### All amounts payable under or in connection with this agreement must be paid without set-off, counterclaim, withholding, deduction or claim to a lien whatsoever, whether or not any such set-off, counterclaim, withholding, deduction or lien arises under this agreement (unless otherwise required by law).

### If a party is required by law to make a deduction or withholding in respect of any sum payable under or in connection with this agreement to another party, it must, at the same time as the sum that is the subject of the deduction or withholding is payable, make a payment to the other party of such additional amount as is required to ensure that the net amount received by the other party will equal the full amount that would have been received by it had no such deduction or withholding been required to be made.

## GST

Definitions regarding GST

### In this clause 6:

#### expressions that are not defined, but which have a defined meaning in the GST Law, have the same meaning as in the GST Law;

#### any part of a supply that is treated as a separate supply for GST purposes (including attributing GST payable to tax periods) will be treated as a separate supply for the purposes of this clause 6; and

#### any consideration that is specified to be inclusive of GST must not be taken into account in calculating the GST payable in relation to a supply for the purpose of this clause 6.

Consideration is exclusive of GST

### Unless expressly stated otherwise, any sum payable, or amount used in the calculation of a sum payable, under this agreement has been determined without regard to GST and must be increased on account of any GST payable under this clause 6.

Receiving Party to pay additional amount

### If GST is imposed on any supply made under or in accordance with this agreement, the recipient of the supply (Receiving Party) must pay to the supplier (Providing Party) an additional amount equal to the GST payable on the supply, subject to the Receiving Party receiving a valid tax invoice, or a document that the Commissioner will treat as a tax invoice, in respect of the supply at or before the time of payment. Payment of the additional amount will be made at the same time and in the same manner as payment for the supply is required to be made in accordance with this agreement.

Fines, penalties and interest

### The amount recoverable on account of GST under this clause 6 by the Providing Party will include any fines, penalties, interest and other charges incurred as a consequence of any late payment or other default by the Receiving Party under this clause 6.

Reimbursement

### If any party is required to pay, reimburse or indemnify another party for the whole or any part of any cost, expense, loss, liability or other amount that the other party has incurred or will incur in connection with this agreement, the amount must be reduced by the amount for which the other party can claim an Input Tax Credit, partial Input Tax Credit or other similar offset.

Adjustment events

### If, at any time, an adjustment event arises in respect of any supply made by a party under this agreement, a corresponding adjustment must be made between the parties in respect of any amount paid to the Providing Party by the Receiving Party pursuant to clause 6.3 and payments to give effect to the adjustment must be made and the Providing Party must issue an adjustment note.

## Confidentiality

### Subject to clauses 7.3 and 7.4, a Disclosee must:

#### keep all Confidential Information confidential;

#### not use or exploit any Confidential Information in any way except in the proper performance of the Services in accordance with this agreement;

#### not disclose or make available any Confidential Information in whole or in part to any third party;

#### not copy, reduce to writing or otherwise record any Confidential Information except in the proper performance of the Services in accordance with this agreement (and any such copies, reductions to writing and records will be the property of the Discloser); and

#### ensure that any and all Authorised Third Party Disclosees:

##### comply with the obligations in this agreement as if each of them was a party to this agreement in the place of the Disclosee; and

##### do not do, or omit to do, anything which, if done or omitted to be done by the Disclosee, would constitute a breach of this agreement by the Disclosee.

### The Disclosee shall be responsible for, and liable to the Discloser in respect of, the actions or omissions of any and all of its Authorised Third Party Disclosees in relation to the Confidential Information as if they were the actions or omissions of the Disclosee.

Exceptions

### The Disclosee may disclose Confidential Information to those of its Representatives who have an actual need to know the Confidential Information but only in the proper provision of the Services and performance of its duties under this agreement and provided that it informs such Representatives of the confidential nature of the Confidential Information before such disclosure.

### Subject to clause 7.5, the obligations in clause 7.1 will not apply to any Confidential Information which (as shown by appropriate documentation and other evidence in the relevant Disclosee’s possession):

#### was already known to the Disclosee on a non-confidential basis prior to the time of its first disclosure by the Discloser to the Disclosee, unless it came to be so known as a direct or indirect result of having been:

##### unlawfully obtained by the Disclosee, whether from a third party or otherwise; or

##### received by the Disclosee from a third party that owed a confidentiality obligation to the Discloser in respect of that information at the time of such receipt, in circumstances in which the Disclosee knew, or ought reasonably to have known after due enquiry, that the third party owed that confidentiality obligation to the Discloser;

#### is or becomes generally available to the public, unless it became so generally available as a direct or indirect result of having been disclosed by any person:

##### in circumstances that constitute a breach of this agreement by the Disclosee (for the avoidance of doubt, including any breach by the Disclosee of its obligations under clause 7.1(e) to ensure that its Authorised Third Party Disclosees comply with the obligations in this agreement as if they were parties to this agreement in the place of the Disclosee); or

##### that owed a confidentiality obligation to the Discloser in respect of that information at the time of such disclosure, in circumstances in which the Disclosee knew, or ought reasonably to have known after due enquiry, that the person owed that confidentiality obligation to the Discloser;

#### is, after the time of its first disclosure by the Discloser to the Disclosee, lawfully received by the Disclosee from a third party and the Disclosee reasonably believed, after due enquiry, that the information was not so received as a direct or indirect result of a breach by any person of a confidentiality obligation owed to the Discloser;

#### is required by law or court order to be disclosed, provided that the Disclosee must:

##### promptly notify the Discloser in writing in advance of any such disclosure, if reasonably practicable; and

##### reasonably assist the Discloser in obtaining confidential treatment for, or avoiding or minimising such disclosure of, the relevant Confidential Information to the extent reasonably requested by the Discloser;

#### is independently developed by the Disclosee without any direct or indirect use of, reference to, or reliance on any Confidential Information; or

#### is authorised for release or use by the written pre-approval of the Discloser but only to the extent of such written pre-approval.

### The exceptions in clause 7.4 shall not apply to any specific Confidential Information merely because it is included in more generally non-confidential information, nor to any specific combination of Confidential Information merely because individual elements, but not the combination, are included in non-confidential information.

## Liability and remedies

Indemnity

### The Company shall have personal liability for, and hereby irrevocably indemnifies and covenants to hold the Client harmless from and against, any and all Losses that may be suffered by the Client and which arise, directly or indirectly, in connection with any breach of this agreement by the Company and/or any negligent or other tortious conduct in the provision of the Services.

### The Client shall have personal liability for, and hereby irrevocably indemnifies and covenants to hold the Company harmless from and against, any and all Losses that may be suffered by the Company and which arise, directly or indirectly, in connection with any breach of this agreement by the Client and/or any negligent or other tortious conduct in the provision of the Services.

Indemnities continuing

### Each indemnity contained in this agreement is an additional, separate, independent and continuing obligation that survives the termination of this agreement despite any settlement of account or other occurrence and remains in full force and effect until all money owing, contingently or otherwise, under the relevant indemnity has been paid in full and no one indemnity limits the generality of any other indemnity.

Limitation of liability

### To the maximum extent permitted by law, the Company and its Representatives expressly:

#### (Disclaimer of warranties) disclaim all conditions, representations and warranties (whether express or implied, statutory or otherwise) in relation to the Services, including any implied warranty of merchantability, fitness for a particular purpose or non-infringement. Without limitation to the foregoing, the Company and its Representatives make no representation, and provide no warranty or guarantee, that:

##### the Client will achieve any particular results from the provision of the Services;

##### any particular individuals will perform the Services on behalf of the Company; or

##### the Services will be:

###### error-free or that errors or defects will be corrected; or

###### meet the Client's requirements or expectations; and

#### (Limitation of liability) limit their aggregate liability in respect of any and all Claims for any Losses that the Client and/or any of its Representatives may bring against the Company under this agreement or otherwise in respect of the Services to the following remedies (the choice of which is to be at the Company's sole discretion):

##### re-supply of the Services;

##### payment of the costs of supply of the Services by a third party; or

##### the refund of any amounts paid by the Client to the Company under this agreement in respect to the Services,

even if the Company has been advised of the possibility of such Losses,

and the Client acknowledges and agrees that the Company holds the benefit of this clause 9.4 for itself and as agent and trustee for and on behalf of each of its Representatives.

Force majeure

### To the maximum extent permitted by law, the Company and its Representatives expressly exclude liability for any damage and/or delay in the performance of any obligation of the Company under this agreement where such damage or delay is caused by circumstances beyond the reasonable control of the Company and the Company shall be entitled to a reasonable extension of time for the performance of such obligations, and the Client acknowledges and agrees that the Company holds the benefit of this clause 9.5 for itself and as agent and trustee for and on behalf of each of its Representatives.

Remedies for breach

### Each party acknowledges and agrees that, in the event of any breach by the other party of the provisions of clause 7 (Confidentiality), clause 8 (Non-disparagement) or clause 11 (Non-solicitation), damages may not be an adequate remedy and the first-mentioned party may, in addition to any other remedies, obtain an injunction restraining any further violation by the other party and other equitable relief, without the necessity of showing actual damage and without any security being required, together with recovery of costs. Any Claims asserted by such other party against the first-mentioned party shall not constitute a defence in any such injunction action, application or motion.

## Termination

Termination for breach

### The Company may terminate this agreement immediately by notice to the Client if an Event of Default occurs in respect of the Client.

### If the Company commits any material or persistent breach of this agreement, the Client may (but is not obliged to) provide the Company with a notice of breach in writing. If the Company fails to remedy the breach within 20 Business Days after the date of its receipt of such notice, the Client may terminate this agreement with immediate effect upon providing the Company with a further notice of termination in writing.

Effect of termination

### In the event of any termination of this agreement in any circumstances and for any reason whatsoever:

#### the Client will remain liable to pay all Charges accrued up to and including the date of termination, whether or not invoiced prior to the date of termination; and

#### the Company will send to the Client a final invoice for the balance of any unbilled Charges accrued up to and including the date of termination and clause 5 will apply in respect thereof.

Partially completed deliverables

### Upon the cessation of the Company’s engagement under this agreement, subject to payment of all outstanding Charges by the Client in accordance with the terms of this agreement, the Company will deliver to the Client any and all partially completed deliverables that are included within the scope of the Services.

Ipso facto legislation

### If any provision of this agreement is otherwise unenforceable by virtue of the operation of the Treasury Laws Amendment (2017 Enterprise Incentives No. 2) Act 2017 (Cth), upon the occurrence of an Insolvency Event in respect of a particular party, notwithstanding any other provision of this agreement, to the maximum extent permitted by law:

#### time is of the essence in respect of all obligations of that party under this agreement (whether falling due for performance before, upon or after the occurrence of that Insolvency Event); and

#### any breach of this agreement by that party (whether occurring before, upon or after the occurrence of that Insolvency Event), however minor, will (alone or, severally, in combination with the occurrence of that Insolvency Event) be deemed to be a material breach of this agreement,

and, if any such material breach has occurred or occurs, the parties acknowledge and agree that such provision will instead be enforceable by virtue of the occurrence of that material breach.

Accrued rights

### Termination of this agreement will not affect any rights or liabilities that the parties have accrued under it prior to such termination.

Survival

### The obligations of the parties under clause 7 (Confidentiality), clause 8 (Non-disparagement), clause 9 (Liability and remedies) (, clause 11 (Non-solicitation) and this clause 10 will survive the termination of this agreement.

## Notices

### A notice given to a party under this agreement must be:

#### in writing in English;

#### sent to the address, fax number or email address of the relevant party as the relevant party may notify to the other party from time to time; and

#### delivered/sent either:

##### personally;

##### by commercial courier;

##### by pre-paid post;

##### if the notice is to be served by post outside the country from which it is sent, by airmail;

##### by fax; or

##### by e-mail.

### A notice is deemed to have been received:

#### if delivered personally, at the time of delivery;

#### if delivered by commercial courier, at the time of signature of the courier’s receipt;

#### if sent by pre-paid post, 48 hours from the date of posting;

#### if sent by airmail, five days after the date of posting;

#### if sent by fax, at the time shown in the transmission report generated by the machine from which the fax was sent; or

#### if sent by e-mail, 4 hours after the sent time (as recorded on the sender’s e-mail server), unless the sender receives a notice from the party’s email server or internet service provider that the message has not been delivered to the,

except that, if such deemed receipt is not within business hours (meaning 9:00 am to 5:30 pm on a Business Day), the notice will be deemed to have been received at the next commencement of business hours in the place of deemed receipt.

### To prove service, it is sufficient to prove that:

#### in the case of post – that the envelope containing the notice was properly addressed and posted;

#### in the case of fax – the notice was transmitted to the fax number of the party; and

#### in the case of email – the email was transmitted to the party’s email server or internet service provider.

## General

Further assurances

### Each party must (at its own expense, unless otherwise provided in this agreement) promptly execute and deliver all such documents, and do all such things, as any other party may from time to time reasonably require for the purpose of giving full effect to the provisions of this agreement.

Third parties

### This agreement is made for the benefit of the parties to it and their successors and permitted assigns and is not intended to benefit, or be enforceable by, anyone else.

Costs

### All costs and expenses in connection with the negotiation, preparation and execution of this agreement, and any other agreements or documents entered into or signed pursuant to this agreement, will be borne by the party that incurred the costs.

Entire agreement

### This agreement contains the entire understanding between the parties in relation to its subject matter and supersedes any previous arrangement, understanding or agreement relating to its subject matter. There are no express or implied conditions, warranties, promises, representations or obligations, written or oral, in relation to this agreement other than those expressly stated in it or necessarily implied by statute.

Severability

### If a provision of this agreement is invalid or unenforceable in a jurisdiction:

#### it is to be read down or severed in that jurisdiction to the extent of the invalidity or unenforceability; and

#### that fact does not affect the validity or enforceability of that provision in another jurisdiction, or the remaining provisions.

No waiver

### No failure, delay, relaxation or indulgence by a party in exercising any power or right conferred upon it under this agreement will operate as a waiver of that power or right. No single or partial exercise of any power or right precludes any other or future exercise of it, or the exercise of any other power or right under this agreement.

Amendment

### This agreement may not be varied except by written instrument executed by all of the parties.

Assignment

A party must not assign or otherwise transfer, create any charge, trust or other interest in, or otherwise deal in any other way with, any of its rights under this agreement without the prior written consent of the other party.

Counterparts

### This agreement may be executed in any number of counterparts, each of which is an original and which together will have the same effect as if each party had signed the same document.

Electronic exchange

### Delivery of an executed counterpart of this agreement by facsimile, or by email in PDF or other image format, will be equally effective as delivery of an original signed hard copy of that counterpart.

### If a party delivers an executed counterpart of this agreement under clause 13.9:

#### it must also deliver an original signed hard copy of that counterpart, but failure to do so will not affect the validity, enforceability or binding effect of this agreement; and

#### in any legal proceedings relating to this agreement, each party waives the right to raise any defence based upon any such failure.

Governing law and jurisdiction

### This agreement and any disputes or claims arising out of or in connection with its subject matter or formation (including non-contractual disputes or claims) are governed by, and shall be construed in accordance with, the laws of New South Wales, Australia.

### The parties irrevocably agree that the courts of New South Wales, Australia have exclusive jurisdiction to settle any dispute or claim that arises out of, or in connection with, this agreement or its subject matter or formation (including non-contractual disputes or claims).

\* \* \* \*

1. | My Lending Vitailty

Refer to the **“My Lending Vitality Schedule”**