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**From:** Mindy Lim [REDACTED]  
**Sent:** Wednesday, 9 October 2019 1:17 PM  
**To:** Adjudication  
**Subject:** Error in the Working Group's letter dated 25 September

Dear Sir/Madam

I am writing to clarify an error that was spotted in the Applicants letter dated 25 September, error in red for ease of reference.

Page 2 states:

*Additionally, we propose that signatories should not be able to offer finance products during unsolicited sales, unless they themselves hold an **Australian Financial Services License**. This ensures the competitive neutrality, given the expanded clause 24(b). Without this additional limitation, Signatories would have only been able to offer products not regulated by the NCCPA during unsolicited sales. This would result in an unacceptable outcome and should be avoided."*

Please note that this should read an Australian Credit License instead of Australian Financial Services License. Our apologies for the error.

Regards  
Mindy



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