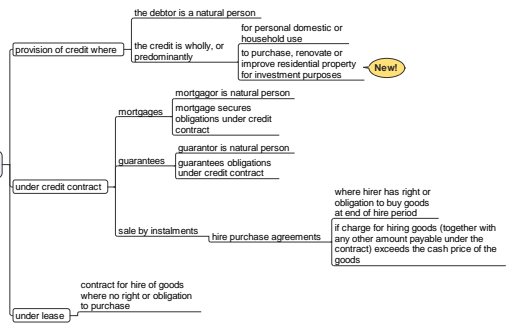
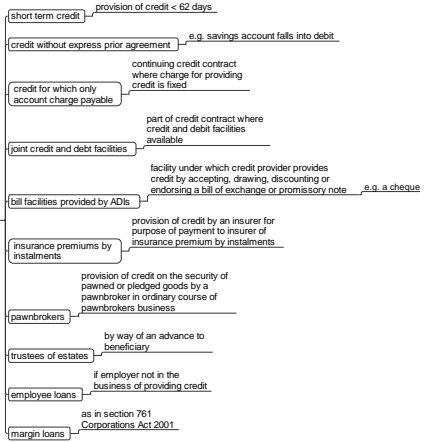


National Credit Code

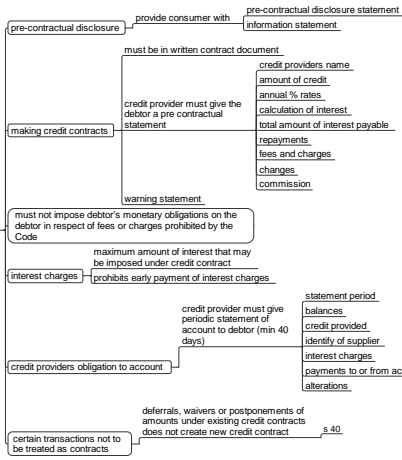
Who does the Code apply to?



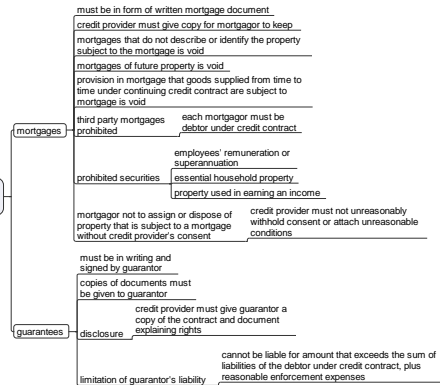
Exemptions from the Code



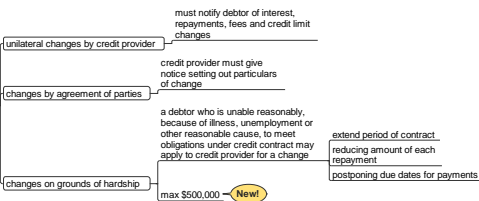
Credit contracts



Related mortgages and guarantees



Changes to obligations under credit contracts, mortgages and guarantees



Ending credit contracts, mortgages and guarantees

