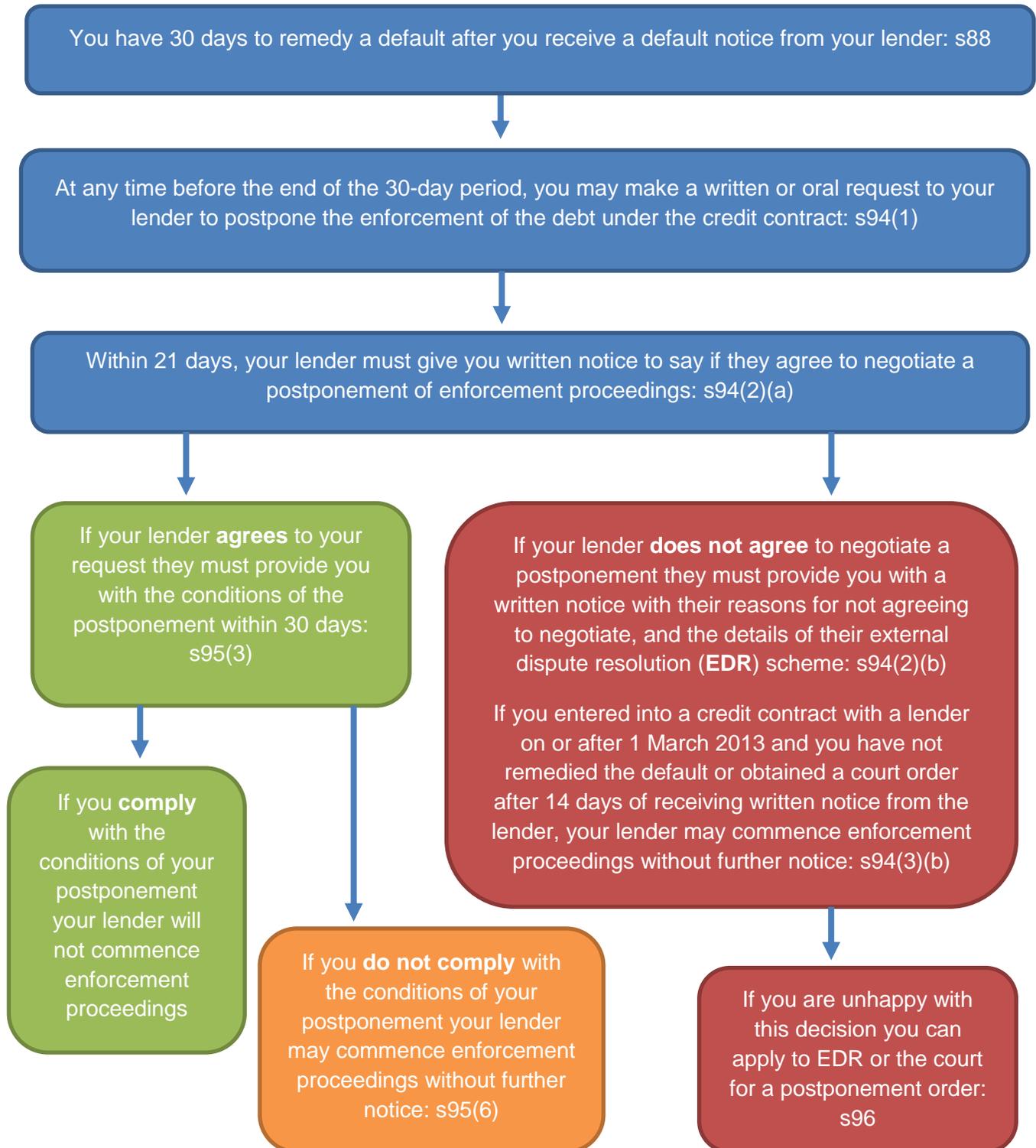


POSTPONEMENT REQUEST FLOW CHART*



* All section references are to the *National Credit Code*. This flow chart applies to contracts entered into before and after 1 March 2013