IMPACT CAPITAL LIMITED

A.C.N. 094 503 385

20 April 2006

SECURES $15 MILLION DEBT FACILITY WITH NATIONAL AUSTRALIA BANK

The board of Impact Capital Limited ("the Company") is pleased to announce the acceptance today of an offer from the National Australia Bank ("NAB") for the provision of debt funding up to $15 million.

Funds advanced under the facility will be used to fund the Company's loan book growth.

Managing Director Russell Templeton said the NAB agreement marked a milestone in the Company's continuing development.
"We are delighted to have secured debt funding from one of the big four banks at such an early stage in our life as a listed public company," he said.

"The successful completion of the legal, financial and commercial due diligence required for this facility is testament to both Impact's business model and the expertise of the Company's board and executives."

Mr Templeton said the interest-only facility had a two-year term with full repayment on expiry.

"This facility will allow the Company to grow its loan book in the medium-term without the need to dilute current shareholders via further capital raisings," he said.

Impact Capital is Australia's leading lender to the legal industry. Based in Brisbane, Impact has affiliations with some of the country's most prominent personal injury and family law legal firms.

The key terms of the facility are as follows;

Facility -	Multi-Option Commercial Bill Facility
Term -	2 Years
Repayments -	Interest only – full repayment on expiry
Security -	1st registered mortgage debenture over the Company and relevant subsidiaries
Covenants -	Total Senior Debt to be a maximum of 50% of the Company's loan book
	No dividends to be paid during FY 2006
	Subsequent dividends to be limited to 50% of NPAT
	Funds provided under the facility are only to be used to fund the Company's Australian operations
	The facility is also subject to normal commercial, financial and reporting covenants including the Company maintaining acceptable interest cover ratios

For further enquiries please contact:

Mr Russell Templeton
Managing Director
(07) 3211 9811
0407 639 622