

Form 604**Corporations Law
Section 671B****Notice of change of interests of substantial holder**

To: Credit Corp Group Ltd

ACN/ ARSN: 092 697 151

1. Details of substantial holder

Name Investors Mutual Limited

ACN/ ARSN: 078 030 752

There was a change in the interests of the substantial holder on 10th February 2012.

The previous notice was given to the company on 30th March 2011.

The previous notice was dated 30th March 2011.

2. Previous and present voting power

The total number of votes attached to all the voting shares in Credit Corp Group Pty Ltd that Investors Mutual Limited had a relevant interest in when last required, and when now required, to give a substantial holding notice to Credit Corp Group Pty Ltd, are as follows:

Class of Securities	Previous Notice		Present Notice	
	Person's Votes	Voting Power	Person's Votes	Voting Power
Ordinary	3,192,312	7.01%	2,602,925	5.71%

3. Changes in Relevant Interests

Particulars of each change in, or change in the nature of, a relevant interest of the Investors Mutual Limited in voting securities of Credit Corp Group Pty Ltd, since Investors Mutual Limited was last required to give a substantial holding notice to Credit Corp Group Pty Ltd are as follows:

Person whose relevant interest changed	Nature of change	Consideration given in relation to change	Class and number of securities affected		Person's votes affected
Investors Mutual Limited	Buy	\$3,451,021	Ordinary	777,690	777,690
Investors Mutual Limited	Sale	\$7,106,082	Ordinary	1,367,077	1,367,077

4. Present Relevant Interests

Particulars of each relevant interest of Investors Mutual Limited in voting securities after the change are as follows:

Holder of relevant interest	Registered holder of securities	Person entitled to be registered as holder	Nature of relevant interest	Class	Number of Securities	Percentage of voting
Investors Mutual Limited	RBC Global Services Australia Nominees Pty Limited <BKCUST A/C>	Investors Mutual Limited	Ability to influence the voting and disposal of shares	Ordinary	2,602,925	2,602,925
Treasury Group Limited	As above	As above	TRG holds over 20% of the voting power in its investment managers pursuant to section 608(3)(a)	Ordinary	2,602,925	2,602,925

5. Changes in Association

The persons who have become associates of, ceased to be associates of, or have changed the nature of their association with, Investors Mutual Limited in relation to voting interests in the company are as follows:

Name and ACN	Nature of Association
	Director
	Secretary

6. Addresses

The addresses of persons named in this form are as follows:

Name	Address
Investors Mutual Limited	Level 24, 25 Bligh Street, Sydney NSW 2000.
RBC Global Services Australia Pty Limited	Level 17, 2 Park Street, Sydney N.S.W 2000.
Treasury Group Limited	Level 5, 50 Margaret street, Sydney N.S.W 2000.

Name: Graham Hook **Capacity:** General Manager

Signature: _____

Date: 13, 12, 2012