Ministry of Government and Consumer Services Consumer Services Operations Division

Telephone:(416) 326-6203Email:CPOLicensing@Ontario.ca

Payday Loans Act, 2008 Certificate of Licence Licence Number: 4726568

Pursuant to the Payday Loans Act, 2008, the following business is licensed as a Payday Lender in the Province of Ontario:

| Legal Name: | Club Credit Inc. Credit Club Incorporated | |
|----------------------|---|--|
| Operating As: | Credit Club | |
| Location: | 116 Albert Street, Suite 201 | |
| | Ottawa, Ontario | |
| | K1P 5G3 | |
| | Canada | |
| | | |

| Office Type: | Main Office |
|--------------|-------------------|
| Licensed As: | Payday Lender |
| Issued Date: | September 7, 2022 |
| Expiry Date: | September 7, 2023 |

Slyph

Registrar, Payday Loans Act, 2008

THIS LICENCE IS NOT TRANSFERABLE

