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| OFFICE USE ONLY |
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| Client No. |
| Client No. |
| Invest. No. |

Investment Application Form for SECURED DEBENTURE STOCK

Applicant

I/We hereby apply for First Ranking Registered Secured Debenture Stock as set out below upon the terms and conditions contained in the current prospectus issued by the Company and enclose payment in full. All cheques should be crossed NOT TRANSFERABLE and made payable to order of SOUTH CANTERBURY FINANCE LTD

| | INVI | ESTOR DETAILS |
|---|---------------------------------|--|
| INVESTOR Mr / Mrs / Miss / Ms / Other | FIRST NAMES | SURNAME |
| IRD NUMBER Investor | | TAX RATE: Please circle 19.5% 33% 38% Other EXEMPT: IF YOU ARE EXEMPT FROM WITHHOLDING TAX PLEASE ENCLOSE A COPY OF YOUR IR15C EXEMPTION CERTIFICAT |
| JOINT INVESTOR Mr / Mrs / Miss / Ms / Other | | |
| IRD NUMBER Joint Investor | | TELEPHONE: () |
| INVESTOR Company / Society / Trust / Otl | her | |
| POSTAL ADDRESS | | |
| | | |
| NON-RESIDENT ADDRES If different from above | - | |
| DATE OF BIRTH / | / Compulso Non-Resid | ory for EMAIL ADDRESS: |
| INVESTM | ENT DETAILS | S ~ EFFECTIVE 11 JANUARY 2010 |
| TERM RATE | AMOUNT | QUARTERLY INTEREST PAYMENT METHOD |
| | | Compounded Quarterly (interest added to principal) |
| 5 M | ONTH | Direct Credit to Bank Account - Quarterly (details below) |
| | FFER | Direct Credit to Bank Account - Monthly (details below) |
| | FFER | Investment to mature on the anniversary of the date invested. Interest paid last business day of month or quarter (March, June, September, December). |
| 7% for 5 Months | | BANK ACCOUNT DETAILS |
| | | Bank Branch |
| Interest P | aid Monthly | |
| \$ | | Account Name |
| | | Reference (if required) |
| NB: The Company reserv | ves the right to vary all or an | y of the above rates without notice. Such new rates shall not affect applications lodged |

before the date of variation.

Acceptance: This application must be signed personally or by the applicant's authorised Attorney and if made under Power of Attorney the donee of such Power states that the donee has received no notice of revocation thereof. I/We acknowledge that we have received a copy of the company's Investment Statement, and have read the information contained on the reverse of this application.

| Signature | Signature | | |
|-----------|-----------|---|---|
| Signature | Date | / | / |

How to Invest

Please complete this application form as follows:

- 1. a) List your full name and address in block letters. In the case of Joint Investments please nominate one investor to be the taxpayer. This is a requirement of Section 25(9) of the Income Tax Act 1994. If there is no nominated Investor one will be shown as the taxpayer on all tax certificates as only one name and address can be recorded for receiving these.
 - b) Show amount to be invested beside the term or terms you have chosen. Minimum investment is \$100.00.
 - c) Nominate whether you require interest to be:
 - (i) Retained and added to principal each three months (compounded)
 - (ii) Paid three monthly direct to your bank.
 - (iii) Paid monthly direct to your bank.
 - d) Sign and date the application. In the case of a joint application all persons must sign the application.
 - e) IRD Numbers are requested due to the requirements of Section 54(1) of the Tax Administration Act 1994.
- 2. Please consult the current Investment Statement issued by South Canterbury Finance Limited if further information is required.
- 3. Select Maturity Date Option:

Use of Personal Information

With reference to the Privacy Act we would like to inform you as to the purpose to which your personal information will be used by the Company and your rights in respect of that information.

South Canterbury Finance Limited provides a range of services including finance and investments. To avoid duplication, and ensure that information held is kept completely up-to-date, all information is stored on the Company's central database.

You should be aware that under the Privacy Act, you have a right of access to, and correction of, your personal information held by the Company.

We will be happy to put an indicator on your file if you notify us in writing that you do not wish to receive any promotional material about services and products offered by the Company. If no such request is received from you we will take it that you have accepted and agreed to the Company using your personal information for these purposes.

Where this application has been submitted by a broker, unless instructed otherwise, South Canterbury Finance Limited may provide information held in respect of this investment to that broker.

Identity Confirmation

The Financial Transaction Reporting Act 1996 requires the identity of all investors to be verified. If the account name on the application cheque is different from the name of the entity or person(s) that will own the Debenture Stock to which this application relates, please ask your Adviser to complete the declaration below. Alternatively please supply a certified copy of your photo drivers license, passport or birth certificate with your application form.

DECLARATION OF ADVISER AS AGENT OF SOUTH CANTERBURY FINANCE LIMITED:

| I have seen an original or certified copy of the identification for each investor to whom this application relates and I have |
|--|
| kept a copy of this identification for my files. I have no reason to believe that each investor is not who he or she claims to |
| be. |

| Signature: | Date |
|----------------------|---------------|
| Name: | Company/Firm: |
| Identification Used: | |