

8 August 2017

Friendly Loans Limited  
c/- John Pritchard  
PO Box 104243  
Lincoln North  
Auckland

john@friendlyloans.co.nz

Dear John

**LOAN DOCUMENTATION REVIEW**

We confirm that we have reviewed Friendly Loans Limited's:

1. Credit Contract and Disclosure Statement; and
2. Repayment Protection Contract;

for compliance with the Credit Contracts and Consumer Finance Act 2003 ("Act") and the Responsible Lending Code ("Code").

We confirm that the latest versions of the documents that we sent to you comply with the Act and the Code.

Yours faithfully

**DAVENPORTS HARBOUR LIMITED**



**Jeremy Parsons**  
Senior Associate

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