

This is to certify that

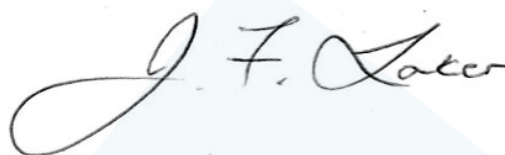
Patrick Maloney

0000552 | 19/07/2017

has committed to The Banking and Finance Oath.



Trust is the foundation of my profession
I will serve all interests in good faith
I will compete with honour
I will pursue my ends with ethical restraint
I will create a sustainable future
I will help create a more just society
I will speak out against wrongdoing and support others who do the same
I will accept responsibility for my actions
My word is my bond

A handwritten signature in black ink, which appears to read 'John F. Laker'.

John F Laker AO
CHAIRMAN

The Banking and Finance Oath Limited