

**NOTE FOR THE PUBLIC REGISTER UNDER SECTION 35 OF THE
CONSUMER CREDIT ACT 1974 (THE ACT)**

APPLICATION NO: 648408

APPLICANT: WONGA INTERNATIONAL S.A.

**DETERMINATION TO GRANT A LICENCE SUBJECT TO A
REQUIREMENT**

An adjudicator, acting on behalf of the Office of Fair Trading (OFT), served a notice on the applicant that she was minded to grant the licence subject to a requirement. The adjudicator received representations from the applicant.

Having considered the representations, the adjudicator decided to grant the licence subject to the following requirement:

Wonga International S.A. shall not in any communication (whether written or oral) with a debtor:

(a) allege that such debtor has, or may have, engaged in criminal conduct or refer to the consequences of any such conduct unless it has, after reviewing the individual facts and circumstances of the case in question, concluded that there are reasonable grounds for it to believe that such debtor has, or is likely to have, engaged in the relevant criminal conduct and described any consequences arising from such conduct accurately and without giving a misleading impression;

(b) state that such debtor should not be in debt if he or she has a certain employment or other status or should not be in debt for a reason which does not prohibit such debtor being in debt.

Notice of any appeal, which must be given within 28 days of the date on which notice of the determination is issued, and of its result, will be put on the public register.

PLEASE NOTE THAT THESE PROCEEDINGS ARE NOT THE SAME AS THOSE OF A COURT. THEREFORE A FINDING THAT A PERSON HAS ENGAGED IN CONDUCT WHICH AMOUNTS TO AN OFFENCE OR CONTRAVENTION OF A STATUTE DOES NOT MEAN THAT THE PERSON CONCERNED HAS BEEN CONVICTED OF THAT OFFENCE OR BEEN FOUND BY A COURT TO HAVE CONTRAVENED THAT STATUTE.

DATE OF DETERMINATION: 21ST MAY 2012