

CERTIFICATE OF INCORPORATION OF A PRIVATE LIMITED COMPANY

The Registrar of Companies for Scotland, hereby certifies that

FINANCE UNIVERSE

is this day incorporated under the Companies Act 2006 as a private company, that the company is limited by guarantee, and the situation of its registered office is in Scotland.

Given at Companies House, Edinburgh, on 17th October 2010.

The above information was communicated by electronic means and authenticated by the Registrar of Companies under section 1115 of the Companies Act 2006



