

Investment Loan Types and Terms

	Standard	Premium	Wholesale
Loan Options			
Total Loans	\$10,000+	\$100,000+	\$500,000+
Term	5 Years	5 Years	5 Years
Interest Rates	<u>Interest Per Annum</u>	<u>Interest Per Annum</u>	<u>Interest Per Annum</u>
Base Rate	3%	4%	5%
Bonus Year 1	3%	2%	1%
Bonus Year 2	4%	3%	2%
Bonus Year 3	5%	4%	3%
Bonus Year 4	6%	5%	4%
Bonus Year 5+	7%	6%	5%
	<u>Min</u> <u>Max</u>	<u>Min</u> <u>Max</u>	<u>Min</u> <u>Max</u>
Loyalty Rate	0% 4%	0% 7%	0% 9%
Max Interest	10%	13%	15%
Total Interest by Year	<u>Min</u> <u>Max</u>	<u>Min</u> <u>Max</u>	<u>Min</u> <u>Max</u>
Year 1	6% 10%	6% 13%	6% 15%
Year 2	7% 10%	7% 13%	7% 15%
Year 3	8% 10%	8% 13%	8% 15%
Year 4	9% 10%	9% 13%	9% 15%
Year 5+	10% 10%	10% 13%	10% 15%
5 Year Average	8% 10%	8% 13%	8% 15%
Interest Accrued			
Base Interest	Monthly	Monthly	Monthly
Bonus Interest	Annual	Annual	Annual
Loyalty Interest	Discretionary	Discretionary	Discretionary
Interest Paid			
Base Interest	Annual	Quarterly	Monthly
Bonus Interest	Annual	Annual	Annual
Loyalty Interest	Discretionary	Discretionary	Discretionary

Notes:

Total Loans	Sets out the minimum total value in loans that must be in place to access the terms for the respective option
Term	Standard loan term, early termination subject to conditions and will result in forfeit of un-accrued base interest and bonus interest
Base Interest	This is the minimum interest payable on the loan amount and accrues at the end of each calendar month and is payable either monthly, quarterly or annually depending on the loan type
Bonus Interest	This is interest in addition to base interest which accrues and is payable at the end of each full year of the loan and increases each year to a maximum in year 5.
Loyalty Interest	This is interest in addition to base and bonus interest that may be paid at the discretion of the borrower and reviewed each year.
Max Interest	This is the maximum total interest that can be paid each year of the loan, being the sum of base, bonus and loyalty interest.

Note that the information here provided is indicative and subject to change and does not form part of any loan agreements or contracts, the terms of which are separate from this document.