

| Documentation | Amlak Full Doc | | | | | | | | | |
|---|--------------------------|-------------------------------------|------------|-------|-----------------------|--------------------------|-------------------------------------|------------|-------|-----------------------|
| Product | Owner Occupier | | | | | Investment | | | | |
| Property Type | Residential | | | | | Residential | | | | |
| Description | Discounted Variable Rate | Comparison Rate (p.a.) ² | Fixed Rate | | Comparison Fixed Rate | Discounted Variable Rate | Comparison Rate (p.a.) ² | Fixed Rate | | Comparison Fixed Rate |
| Rental Amlak 80 [LVR 80% or less] ¹ | 4.39% | 4.50% | 1y | 4.24% | 4.48% | 4.72% | 4.83% | 1y | 4.54% | 4.81% |
| | | | 2y | 4.39% | 4.50% | | | 2y | 4.69% | 4.82% |
| | | | 3y | 4.54% | 4.54% | | | 3y | 4.84% | 4.86% |
| | | | 4y | 4.79% | 4.65% | | | 4y | 5.09% | 4.98% |
| | | | 5y | 4.94% | 4.75% | | | 5y | 5.29% | 5.09% |
| Amlak 90 [LVR more than 80%] ¹ | 4.67% | 4.79% | 1y | 4.24% | 4.74% | 4.92% | 5.03% | 1y | 4.54% | 4.99% |
| | | | 2y | 4.39% | 4.73% | | | 2y | 4.69% | 4.99% |
| | | | 3y | 4.54% | 4.74% | | | 3y | 4.84% | 5.01% |
| | | | 4y | 4.79% | 4.84% | | | 4y | 5.09% | 5.11% |
| | | | 5y | 4.94% | 4.91% | | | 5y | 5.29% | 5.21% |
| Maximum LVR | \$50K - \$749K 90% | | | | \$50K - \$749K 90% | | | | | |
| | \$750k - \$1M 80% | | | | \$750k - \$1M 80% | | | | | |
| Principal & Rental Repayments | √ | | √ | | √ | | √ | | | |
| Rent Only Repayments ³ | √ | | √ | | √ | | √ | | | |
| Weekly/ Fortnightly/ Monthly | √ | | √ | | √ | | √ | | | |
| Annual Fees | nil | | nil | | nil | | nil | | | |
| Split | up to 4 | | up to 4 | | up to 4 | | up to 4 | | | |
| Redraw | √ | | X | | √ | | X | | | |
| Redraw Fee ⁴ | nil | | N/A | | nil | | N/A | | | |
| Offset Account | √ | | N/A | | √ | | N/A | | | |
| Settlement Fee | nil | | nil | | nil | | nil | | | |
| Phone and Internet account access | √ | | √ | | √ | | √ | | | |
| Construction | √ | | √ | | √ | | √ | | | |
| Vacant Land* | X | | X | | X | | X | | | |

¹ Rental only repayments have a loading of 0.20%.

² The Comparison Rate is based on a finance of \$150,000 over a twenty five years term. Fees and charges may be payable.

³ Maximum of 5 or 10 years options available depending on certain conditions such as the LVR etc.

⁴ Only manual redraws are charged fees.

* Construction Finance incur a one off fee of \$120

Fixed Rental Facility Fee Rate Notes:

4 and 5 year fixed rental facility fee rates are available only post settlement and will incur a \$260.00 fee

No Redraw during the fixed term, No Offset Facility

Maximum of \$10,000 in additional payments per fixed finance facility account

Fixed rental facility fee rates are indicative and subject to change at any time prior to settlement

Note: All Rates are subject to change before settlement. Issued: 14th August 2017

WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other finance amounts might result in a different comparison rate.

Amlak Construction

| Documentation | Amlak Full Doc | | | |
|---|--------------------------|-------------------------------------|--------------------------|-------------------------------------|
| Product CONSTRUCTION | Owner Occupier | Owner Occupier | Investment | Investment |
| Property Type | Residential | Residential | Residential | Residential |
| Description | Discounted Variable Rate | Comparison Rate (p.a.) ² | Discounted Variable Rate | Comparison Rate (p.a.) ² |
| Rental Amlak 80 [LVR 80% or less] ¹ | 4.82% | 4.97% | 5.02% | 5.17% |
| Amlak 90 [LVR more than 80%] ¹ | 5.12% | 5.27% | 5.22% | 5.37% |
| Maximum LVR | \$50K - \$749K 90% | | \$50K - \$749K 90% | |
| | \$750k - \$1M 80% | | \$750k - \$1M 80% | |
| Principal & Rental Repayments | √ | | √ | |
| Rent Only Repayments ³ | √ | | √ | |
| Weekly/ Fortnightly/ Monthly | √ | | √ | |
| Annual Fees | nil | | nil | |
| Split | up to 4 | | up to 4 | |
| Redraw | √ | | √ | |
| Redraw Fee [^] | nil | | nil | |
| Offset Account | √ | | √ | |
| Settlement Fee | nil | | nil | |
| Phone and Internet account access | √ | | √ | |

¹ Rental only repayments have a loading of 0.20%.

² The Comparison Rate is based on a finance of \$150,000 over a twenty five years term. Fees and charges may be payable.

³ Maximum of 5 or 10 years options available depending on certain conditions such as the LVR etc.

[^] Only manual redraws are charged fees.

* Construction Finance incur a one off fee of \$120

Note: All Rates are subject to change before settlement. Issued: 14th August 2017

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MCCA IF Full Doc

| Documentation | Full Doc | | | | | |
|-------------------------------------|--|--|-------------------------------------|--|--|--|
| Product | Tamleek | Tamleek | Murabaha * Fixed | Tamleek | Tamleek | Murabaha * Fixed |
| Property Type | Residential | | | Commercial | | |
| Description | Variable Rental Facility Rate | Fixed 12-month Rental Facility Rate** | Fixed | Variable Rental Facility Rate | Fixed 12-month Rental Facility Rate** | Fixed |
| Rental / Profit Rate (p.a.) | 5.50% | 7.00% | 8.50% | 6.50% | 7.50% | 9.00% |
| Comparison Rate (p.a.) ¹ | 5.57% | 5.70% | 8.63% | 6.60% | 6.70% | 9.18% |
| Term | 30 Years | 30 Years | 4.54% | 30 Years | 30 Years | 15 Years |
| Maximum LVR ² | \$50K - \$500K 80% \$501K - \$750K 75% \$751k - \$1M 70% | \$50K - \$500K 80% \$501K - \$750K 75% \$751k - \$1M 70% | 4.89% 5.09% \$751k - \$1M 70% | \$50K - \$500K 70% \$501K - \$750K 65% \$751k - \$1M 65% | \$50K - \$500K 70% \$501K - \$750K 65% \$751k - \$1M 65% | \$50K - \$500K 70% \$501K - \$750K 65% \$751k - \$1M 65% |
| Break Cost | nil | nil | nil | nil | nil | nil |
| Principal & Rental Payments | √ | √ | √ | √ | √ | √ |
| Rent Only Payments | X | X | X | X | X | X |
| Monthly Payments | √ | √ | √ | √ | √ | √ |
| Annual Fees | nil | nil | nil | nil | nil | nil |
| Split | X | X | X | X | X | X |
| Redraw | X | X | X | X | X | X |
| Settlement Fee | nil | nil | nil | nil | nil | nil |
| Construction | X | X | X | X | X | X |
| Vacant Land | √ | √ | √ | √ | √ | √ |

¹ The Comparison Rate is based on a finance of \$150,000 over a twenty five years term. Fees and charges may be payable.

² LVR (Conditions apply)

Commercial Finance applications attract an application fee which is 0.75% of the finance amount

All residential investment properties attract an extra 0.25% loading on all rental facility rates quoted in the table.

* Murabaha only available in Victoria

** \$295 Capped Rate Facility Fee applies to all 12 month fixed rental facility rate products

Waiting list applies for MCCA Income Fund property finance

Note: All Rates are subject to change before settlement. Issued: 15 August 2016

WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other finance amounts might result in a different comparison rate.

MCCA IF Low Doc

| Documentation | Self Certified | | | | | |
|-------------------------------------|--|--|-------------------------------------|--|--|--|
| Product | Tamleek | Tamleek | Murabaha * Fixed | Tamleek | Tamleek | Murabaha * Fixed |
| Property Type | Residential | | | Commercial | | |
| Description | Variable Rental Facility Rate | Fixed 12-month Rental Facility Rate** | Fixed | Variable Rental Facility Rate | Fixed 12-month Rental Facility Rate** | Fixed |
| Rental / Profit Rate (p.a.) | 6.00% | 7.50% | 9.00% | 7.00% | 8.00% | 9.50% |
| Comparison Rate (p.a.) ¹ | 6.07% | 6.21% | 9.13% | 7.10% | 7.20% | 9.68% |
| Term | 30 Years | 30 Years | 4.54% | 30 Years | 30 Years | 15 Years |
| Maximum LVR ² | \$50K - \$500K 75% \$501K - \$750K 70% \$751k - \$1M 65% | \$50K - \$500K 75% \$501K - \$750K 70% \$751k - \$1M 65% | 4.89% 5.09% \$751k - \$1M 65% | \$50K - \$500K 70% \$501K - \$750K 65% \$751k - \$1M 65% | \$50K - \$500K 70% \$501K - \$750K 65% \$751k - \$1M 65% | \$50K - \$500K 70% \$501K - \$750K 65% \$751k - \$1M 65% |
| Break Cost | nil | nil | nil | nil | nil | nil |
| Principal & Rental Payments | √ | √ | √ | √ | √ | √ |
| Rent Only Payments | X | X | X | X | X | X |
| Monthly Payments | √ | √ | √ | √ | √ | √ |
| Annual Fees | nil | nil | nil | nil | nil | nil |
| Split | X | X | X | X | X | X |
| Redraw | X | X | X | X | X | X |
| Settlement Fee | nil | nil | nil | nil | nil | nil |
| Construction | X | X | X | X | X | X |
| Vacant Land | √ | √ | √ | √ | √ | √ |

¹ The Comparison Rate is based on a finance of \$150,000 over a twenty five years term. Fees and charges may be payable.

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