

Performance Plus – Premium Facility

Performance Plus is a premium facility designed to cater for the majority of your needs and requirements.

- No on-going fees or account keeping fees
- Free account access via internet and phone
- Unlimited free transactions with Debit Card access through any ATM network*
- Combination with Equity Plus (Line of Credit) facility available
- Fixed Rate terms of 1, 2, 3, 4, 5 and 10 year terms available. Optional Lock Rate option available that guarantees that the interest rate will not change for up to 2 months[^]
- Construction Loan option available
- Vacant land term loan option available
- Weekly, Fortnightly or Monthly repayments
- Option for Interest only – up to 10 years
- Additional repayments available (variable rate only)
- No minimum redraw amount. Free account access for transfer of funds via internet and phone, with no amount limit (limited to redraw available)
- Access to funds through optional Debit Card
- Repayments through Direct Salary Credit or bank account Direct Debit
- Unlimited and free number of Direct Debit, Direct Credit and B_{PAY} (In) facilities available
- Loan portability available
- Facility can be split up to four times (minimum \$20,000 per split)
- Fixed rate for all or part of the loan (minimum \$30,000)



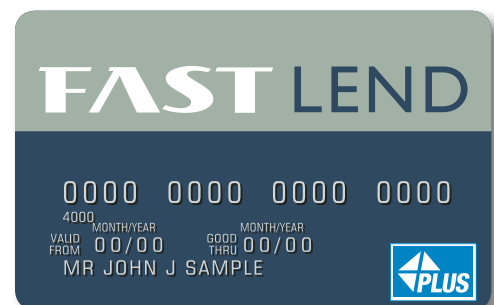
Equity Plus – Line of Credit Facility

A variable rate Line of Credit facility designed to provide you with maximum flexibility.

- Revolving Loan Facility – the capacity to draw down on funding up to an approved credit limit
- No on-going fees or account keeping fees
- Free account access via internet and phone
- Combination with Performance Plus facility available
- Unlimited free transactions with Debit Card access through any ATM network* and free cheque book facility
- Interest Only facility with interest capitalisation for loans less than \$500,000 and a Loan to Valuation Ratio (LVR) of up to 75%
- Repayments through Direct Salary Credit or bank account Direct Debit
- Unlimited and free number of Direct Debit, Direct Credit and B_{PAY} (In) facilities available
- Loan portability available
- Facility can be split up to four times (minimum \$20,000 per split)

FASTLend Card

An optional Debit Card is available to access your redraw for Performance Plus loans and the Line of Credit with Equity Plus Loans. Equity Plus loans also include a free cheque facility.



*No ATM Operator Fee will apply for transactions performed at any rediATM or NAB ATMs. An ATM Operator Fee will be charged for transactions at any other ATM.

[^]The Lock Rate option must be applied for at time of application. Fixed Rate Fee of \$395 per loan payable. Where the Lock Rate option is not selected, this fee is not payable and the fixed rate available at time of settlement will be applied.

[#]Annual fee applies. Low Rate option applicable to new loans only. Discount margin maintained while annual fee paid.

Information is current as at 30/05/2011. Applications for credit are subject to FASTLend's prevailing lending criteria. Full terms and conditions are available on application. Fees and charges apply.

| PRODUCT | Performance Plus FULL DOC | Performance Plus LOW DOC | Equity Plus FULL DOC | Equity Plus LOW DOC |
|---|--|--|---|--|
| Ongoing or monthly account keeping fee | X | X | X | X |
| Rate Variable/Fixed | Variable /Fixed | Variable /Fixed | Variable Only | Variable Only |
| Low Rate Option | ✓ Interest rate discounted by additional -0.10% p.a. | ✓ Interest rate discounted by additional -0.10% p.a. | ✓ Interest rate discounted by additional -0.10% p.a. | ✓ Interest rate discounted by additional -0.10% p.a. |
| Lock Rate option to guarantee fixed rate | ✓ | ✓ | X | X |
| Principal & Interest/Interest Only | Both | Both | Interest Only | Interest Only |
| Minimum Loan Amount | \$30,000 | \$30,000 | \$30,000 | \$30,000 |
| Maximum Loan Amount | \$2,000,000 [^] | \$1,500,000 [^] | \$1,000,000 | \$1,000,000 |
| Maximum Loan to Valuation Ratio (LVR) (Varies with loan size) | 95%~ | 80%# | 90%# | 80%# |
| Maximum Loan Term | 30 years | 30 years | 30 years | 30 years |
| LMI Approval Required | LVR above 80%* | LVR above 60%* | LVR above 80%* | LVR above 60%* |
| Lenders Mortgage Insurance (LMI) Payable by | Borrower above 80% LVR* | Lender above 60% to 70% LVR [†] * Borrower above 70% LVR* | Borrower above 80% LVR* | Lender above 60% to 70% LVR* Borrower above 70% LVR* |
| Documentation Requirements | Fully Verified Loan, A&L Statement Required | No Financials Required, Borrower Dec Required, A&L Statement Required, Borrower Account Statements | Fully Verified Loan, A&L Statement Required | No Financials Required, Borrower Dec Required, A&L Statement Required, Borrower Account Statements |
| Regulated or Unregulated | Both | Both | Both | Both |
| Investment/Owner Occupied | Both | Both | Both | Both |
| Construction Available | ✓ | ✓ | X | X |
| Vacant Land | ✓ | ✓ | X | X |
| Non Genuine Savings Option | X | X | X | X |
| PAYG/Self Employed | Both | Self Employed &/or PAYG as Co Borrower | Both | Self Employed &/or PAYG as Co Borrower |
| Individuals, Companies, Trusts | All | All | All | All |
| Credit Impaired | X | X | X | X |
| Max Interest Only Period (depending on LVR) | Up to 10 years (Variable); up to 10 years (Fixed) | Up to 10 years (Variable); up to 10 years (Fixed) | Up to 10 years | Up to 10 years |
| Interest Capitalisation | X | X | Yes (for LVR < 75% & loan amt <\$500k) | Yes (for LVR < 75% & loan amt <\$500k) |
| Repayment Frequency Weekly/Fortnightly/Monthly (W/F/M) | W/F/M | W/F/M | W/F/M | W/F/M |
| Repayment Method Salary Credit/Direct Debit | ✓ | ✓ | ✓ | ✓ |
| Debit Card | ✓ | ✓ | ✓ | ✓ |
| Cheque Book | X | X | ✓ | ✓ |
| Direct Credit | ✓ | ✓ | ✓ | ✓ |
| Functionality | Unlimited Account Access via Internet and Phone, B _{PAY} (In), Debit Card | Unlimited Account Access via Internet and Phone, B _{PAY} (In), Debit Card | Unlimited Account Access via Internet and Phone, B _{PAY} (In), Debit Card, Cheque Book | Unlimited Account Access via Internet and Phone, B _{PAY} (In), Debit Card, Cheque Book |
| 100% Offset Account | X | X | X | X |
| Redraw Available | ✓ | ✓ | ✓ | ✓ |
| Splits Available | Up to 4 splits available | Up to 4 splits available | Up to 4 splits available | Up to 4 splits available |
| Portability (within same state) | ✓ | ✓ | ✓ | ✓ |

* Subject to security location.

[^] In metro locations only. Up to \$2,000,000 with LVR <80% (Full Doc) and \$1,500,000 with LVR <60% (Low Doc). Low Rate Option maximum loan amount is \$1,500,000.

~ Includes LMI premium capitalisation. LMI premium can be capped to a maximum LVR indicated. 95% maximum LVR applies for purchases only.

Includes LMI premium capitalisation. LMI premium can be capped to maximum LVR indicated.

† Maximum Loan Amount is \$600,000. For loan amounts above \$600,000 LMI Premium payable by borrower regardless of LVR.