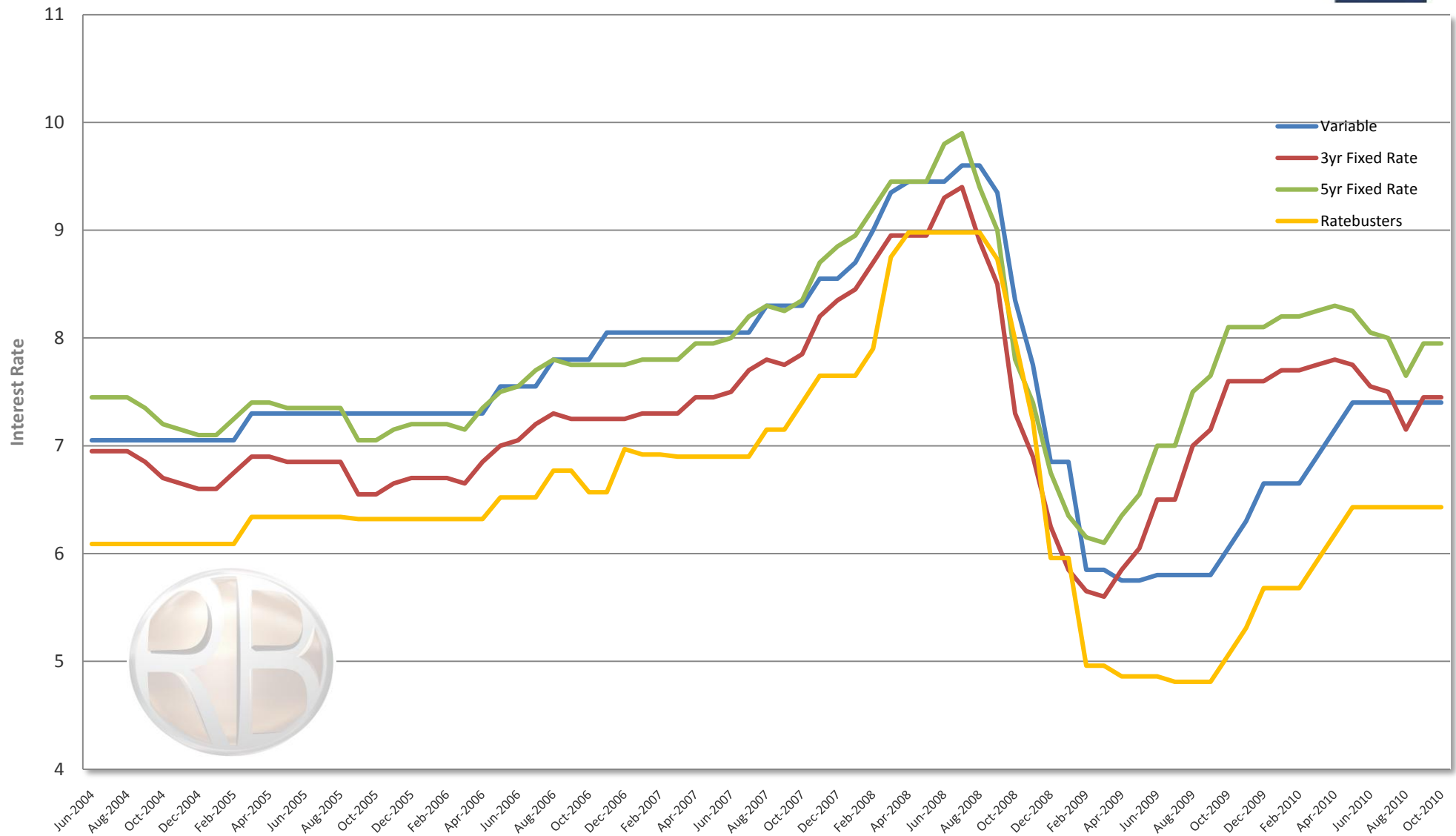


Interest Rates June 2004 - October 2010



Source: Variable rate and 3 year fixed information is sourced from the Reserve Bank of Australia and is based on the average standard variable rate and 3 year fixed rate of the leading banks in Australia. The 5 year fixed rate is based on the 3 year fixed rate plus a .5% margin. Ratebusters rate is based on the Ratebuster product until November 2008 and thereafter based on the Ratebuster Fightback product. This graph to be used as a guide only.