

Commercial Loan Interest Rate Guideline

Standard Interest Rate	30% p.a.
VIP Interest Rate	15% p.a. (In circumstances where an Event of Default occurs, the Borrower will lose its VIP customer entitlements and Standard Interest Rate will apply)
Rebate	<p>If there is no Event of Default throughout the entire Loan Term, the Financier will provide a rebate to the Borrower.</p> <p>The amount of rebate will be determined by the Financier at its own discretion based on the overall risk of the Loan and will be set out in the Conditional Letter of Offer.</p> <p>The amount of rebate will be provided by setting off against the Secured Money owed at the repayment date.</p>

Note: The above interest rates are applicable for the Commercial Loan only. For all other types of loans, please contact ACL at (02) 9188 3333.

This term sheet is valid from 1st July 2019
 ACL reserves the sole right of interpretation for this guideline

 Signature of director

 Signature of director / company secretary

 Name of director (print)

 Name of director / company secretary (print)

Date:

Date: