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134 Hutt Street
Adelaide SA 5000

Level 21
100 Creek Street
Brisbane QLD 4000

Level 3
120 Spencer Street
Melbourne VIC 3000

Level 17, London House
216 St Georges Tce
Perth WA 6000

Level 8
20 Bond Street
Sydney NSW 2000

Unconditionally Approved

Date: 12-Jun-2008

Applicants Name: [REDACTED]

File No: [REDACTED]

Type of Loan: NEW LOAN

Product Name: Reducible 2 Yr Intro

Amount of Loan: [REDACTED]

Term of Loan: 30 years

An "**unconditional approval**" means that there are no outstanding requirements to be met before the Bank can make its offer of a loan to the Applicant(s). A "**loan agreement**" is created when the borrowers (and guarantors, if appropriate) accept the terms of HomeSide Lending's documented offer of a loan facility. Until that happens, there is no agreement in place or obligation for HomeSide Lending to make a loan available to the Applicant(s).

Our formal offer will now be issued to the Applicant(s). It contains ALL the terms and conditions of the loan as they relate to the particular product(s) chosen by the Applicant(s). The terms and conditions of the mortgage security for the loan are set out in separate mortgage documents which our solicitors prepare and issue.

The Bank seeks at all time to be fair and reasonable in its dealings with its customers and therefore strongly recommends to Applicants for loans that:

- ✓ They obtain their own legal advice concerning the terms and conditions of their proposed loan and their obligations to the Bank which arise from their acceptance of the Bank's loan agreement; and
- ✓ They should seek clarification from their solicitor or from the Bank, if their loan agreement does not seem to contain an adequate explanation of a particular term or condition or if it appears to contradict any prior explanation given to them about the Bank's products or terms and conditions. Applicants are reminded that the only terms and conditions which apply to their loan are those set out in the Bank's formal loan agreement or in letters or other documents written or published by the Bank. The Bank does not accept responsibility for any advice or explanation given to Applicants about its products or loan conditions, where that advice or explanation is not given in writing by the Bank itself; and
- ✓ They obtain financial advice or guidance concerning their ongoing capacity to meet the Bank's proposed loan repayments and their other obligations which will arise under the Bank's loan agreement and mortgage security.

[REDACTED]
Application Coordinator