

## Borrowing to invest

The following interest rates and payment options are available.

Interest rate option	Description	Indicative interest rate <sup>^</sup>
<b>Variable</b>	Pay interest monthly in arrears at an interest rate which may be varied each month.	8.50% p.a.
<b>Fixed to 29 June 2011</b>	Pay interest: <ul style="list-style-type: none"> <li>annually in advance on each 30 June for the term of the Investment Loan;</li> <li>at an interest rate which is fixed until 29 June 2011 and which may be varied each 30 June thereafter.</li> </ul>	9.50% p.a.
<b>Fixed for the term</b>	Pay interest: <ul style="list-style-type: none"> <li>annually in advance on each 30 June for the term of the Investment Loan;</li> <li>at an interest rate which is fixed for the term.</li> </ul>	10.95% p.a.
<b>Fixed to a Pre-agreed date and rate<sup>^^</sup></b>	Pay interest: <ul style="list-style-type: none"> <li>annually in advance on each 30 June until an agreed date (Fixed Rate Term)</li> <li>at an interest rate that is fixed until the end of the Fixed Rate Term and thereafter</li> <li>unless otherwise agreed, monthly in arrears;</li> <li>at an interest rate which may be varied each month from the end of the Fixed Rate Term.</li> </ul>	Determined based on the Fixed Rate Term

<sup>^</sup> These interest rates are indicative only and have been updated as at 9 April 2010. The actual interest rates on the Investment Loans will be determined by Macquarie Bank Limited on or about 23 June 2010 and published on our website at [www.macquarie.com.au/fusionfunds](http://www.macquarie.com.au/fusionfunds).

<sup>^^</sup> Only for investors switching from their existing investment who have existing Macquarie loans that will be repaid. Please contact Macquarie to discuss available dates and rates.

### Interest and Put Protection Fee Loan

An Interest and Put Protection Fee Loan may be made available to investors at the discretion of Macquarie to cover:

- all of the first annual interest prepayment on the Investment Loan; and
- all of the Put Protection Fee payable on the Put Option.

The Interest and Put Protection Fee Loan is repayable monthly in arrears by principal and interest payments over the relevant period. Interest on all Interest and Put Protection Fee Loans is at an interest rate that is fixed for one year.

The amount of the Protection Fee is as follows:

- 0.083% of the Protected Amount per month for each month in which the investor has elected to pay interest on the Investment Loan in arrears; and
- 1% of the Protected Amount per annum for each year in which the investor has elected to pay interest on the Investment Loan in advance.