



Macquarie Investment Lending

Macquarie Fusion® Funds

Interest rates and payment options

Interest rate option	Description	Indicative Interest rate [^]
Variable	Pay interest monthly in arrears at an interest rate which may be varied each month.	7.75% p.a.
Fixed to 29 June 2011	Pay interest: <ul style="list-style-type: none"> ■ monthly in arrears for the period from drawdown on the Investment Loan until 29 June 2010 and thereafter annually in advance on each 30 June for the term of the Investment Loan; ■ at an interest rate which is fixed until 29 June 2011 and which may be varied each 30 June thereafter. 	9.45% p.a.
Fixed for the term	Pay interest: <ul style="list-style-type: none"> ■ monthly in arrears for the period from drawdown on the Investment Loan until 29 June 2010 and thereafter annually in advance on each 30 June for the term of the Investment Loan; ■ at an interest rate which is fixed for the term. 	10.95% p.a.

[^]These interest rates are indicative only and have been updated as at 4 November 2009. The actual interest rates on the Investment Loans will be determined by Macquarie Bank Limited on or about 1 December 2009 and published on this website.

Erratum: In the hard copy of the offer summary flyer and in an earlier version of the soft copy of the offer summary flyer, the indicative interest rates were erroneously stated as being updated as at 8 October **2010**. This was a typographical error. In fact, the indicative interest rates were updated as at 8 October **2009**.

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The Investment and Interest and Put Protection Fee Loans are offered by Macquarie Bank Limited ABN 46 008 583 542 ("Macquarie"). The Loans are subject to terms and conditions and to approval by Macquarie. Although 100% of the initial investment amount is protected at

Maturity, the amount initially invested is unlikely to have the same real value at the end of the investment term as it would have when you initially invest, due to the likely effect of inflation and the time value of money.

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