

APPLICATION FORM – WOODLOTS

REWARDS PROJECTS LTD - AFS LICENCE 224000

RAN:	001111
Name:	Adviser Name
Company:	Adviser Company Name

Post completed applications to: Rewards Projects Ltd, PO Box 803, West Perth WA 6872

This Application Form relates to the Product Disclosure Statement (PDS) dated 5 December 2008.

It is important that you have read the PDS accompanying this Application Form before applying for Woodlots in the Rewards Group Premium Timber Project 2009 (ARSN 133 719 123). This Application Form must not be provided to any person unless at the same time access is given to the PDS. If you have received this PDS electronically, the Responsible Entity will provide a free paper copy on request. Unless otherwise defined in this Application Form, capitalised terms have the same meaning as defined in the PDS. Examples of how to complete the Application Form are contained on our website www.rewardsgroup.com.au

1. Application Type

Sole Joint

2. Applicant Details

Applicant 1

Individual Joint Corporate Trust

Mr/Mrs/Miss/Ms/Dr/Other

First Name

Middle Name

Last Name

John Robert Citizen

Company Name

ACN

Director 1

Director 2

Name of Trust

ABN

Trustee 1

Trustee 2

Residential Address/Registered Office

1 Residential Street

PERTH

State

WA

Postcode

6000

Postal address (if different to above)

AS ABOVE

State

Postcode

Occupation

Financial Planner

Date of Birth

0

1

-

0

1

-

1

9

6

0

Email Address

john@citizen.com.au

Contact Numbers

Work

0

8

-

9

9

9

9

9

9

9

9

9

Home

0

8

-

9

9

9

8

8

8

8

8

8

8

Mobile

0

4

4

4

4

4

4

4

4

4

4

4

4

Facsimile

0

8

-

9

9

9

1

1

1

1

1

1

1

Applicant 2

Individual Joint Corporate Trust

Mr/Mrs/Miss/Ms/Dr/Other

First Name

Middle Name

Last Name

Company Name

ACN

Director 1

Director 2

Name of Trust

ABN

Trustee 1

Trustee 2

Residential Address/Registered Office

State

Postcode

Postal address (if different to above)

State

Postcode

Occupation

Date of Birth

Email Address

Contact Numbers

Work

-

Home

-

Mobile

Facsimile

-

3. APPLICATION FOR WOODLOTS

I/We apply for

2

Woodlots at \$5,500 (ex GST) per Woodlot totaling \$

11,000

Finance Package

Rewards Group

PREMIUM TIMBER PROJECT 2009

ARSN I33 719 I23

EXAMPLE

Responsible Entity:

Rewards Projects Ltd (AFS Licence 224000)

Finance Provider:

Commonwealth Bank of Australia (ABN 48 I23 I23 I24)

www.rewardsgroup.com.au

FINANCE PACKAGE

REWARDS GROUP PREMIUM TIMBER PROJECT 2009 ARSN I33 719 123

Rewards Projects Ltd (AFS Licence 224000)

This Finance Package relates to an investment in the Rewards Group Premium Timber Project 2009 which can only be made via the Product Disclosure Statement dated 5 December 2008 (**PDS**) in relation to the Rewards Group Premium Timber Project 2009.

It is important that you have read the PDS accompanying this Finance Package before applying for a Woodlot in the Rewards Group Premium Timber Project 2009. This Finance Package must not be provided to any person unless at the same time access is given to the PDS. If you have received the PDS electronically, the Responsible Entity will provide a free paper copy on request. Unless otherwise defined in this Finance Package, capitalised terms have the same meaning as defined in the PDS.

Financial Accommodation will be provided by Commonwealth Bank of Australia (ABN 48 123 123 124) (**CBA**). Financial Accommodation provided by Commonwealth Bank of Australia (ABN 48 123 123 124) will be administered by Rewards Projects Ltd.

POST ENTIRE COMPLETED FINANCE PACKAGE TO:

Rewards Group Premium Timber Project 2009 Finance Package
c/o Rewards Projects Ltd
PO Box 803
West Perth WA 6872

CBA MIS LOAN APPLICATION REQUIREMENTS

- Applicants must complete and sign the Loan Application and Direct Debit Authority (green pages).
- Applicants requiring a Guarantor(s) to qualify for their CBA Loan must complete the Guarantor section (grey pages).

SUPPORTING DOCUMENTATION REQUIRED

PROOF OF INCOME REQUIRED

- PAYG – copy of last two tax returns or last tax return and a recent payslip or two most recent payslips confirming income.
- Self employed – last two tax returns or letter from Accountant regarding estimated income.
- Other third party – confirmation of income declared (e.g. verified letter from employer).
- Proof of identity as per AML/CTF requirements (page 44) must be included in PDS.

Processing of your application may be delayed if you do not supply this information with your application.

Application Deadline

To ensure assessment of your application can be completed in time, your signed, completed Finance Package and all supporting documentation, must reach the Provider by no later than

5:00pm on 30 June 2009

CBA LOAN APPLICATION

Rewards Group Premium Timber Project 2009 ARSN 133 719 123
Commonwealth Bank of Australia ABN 48 123 123 124

PERSONAL DETAILS - APPLICANT 1

Title	<input type="text" value="Mr"/>	First Name	<input type="text" value="John"/>	Second Name	<input type="text" value="Robert"/>
Surname	<input type="text" value="Citizen"/>			Date of Birth	<input type="text" value="01"/> - <input type="text" value="01"/> - <input type="text" value="19"/> <input type="text" value="6"/> <input type="text" value="0"/>
Other names known by	<input type="text"/>				
Drivers Licence (please supply a certified copy)	<input type="text" value="123456789"/>				
Current Residential Address (not PO Box)	<input type="text" value="1 Residential Street"/>				
Suburb and State	<input type="text" value="PERTH, WA"/>			Postcode	<input type="text" value="6"/> <input type="text" value="0"/> <input type="text" value="0"/> <input type="text" value="0"/>
How many years have you been a resident at the above address	<input type="text" value="2"/> <input type="text" value="0"/>				
Postal Address (if different from above)	<input type="text" value="AS ABOVE"/>				
Suburb and State	<input type="text"/>			Postcode	<input type="text"/>
Telephone	<input type="text" value="08 9999 9999"/>	Mobile	<input type="text" value="0444 444 444"/>	Facsimile	<input type="text" value="08 9999 1111"/>
Email	<input type="text" value="john@citizen.com.au"/>				
Employer	<input type="text" value="Citizen Financial Pty Ltd"/>				
Occupation	<input type="text" value="Financial Planner"/>			Number of Years Employment	<input type="text" value="2"/> <input type="text" value="3"/>
Employment Status (full or part time, casual, self)	<input type="text" value="Full Time"/>				
Previous Employer (only if less than 2 years prior to current employment)	<input type="text"/>				
Marital Status	<input type="text"/>			Number of Dependent Children	<input type="text"/>
Existing CBA customer: Yes <input type="checkbox"/> No <input type="checkbox"/>	If Yes, Account Number <input type="text"/>				

PERSONAL DETAILS - APPLICANT 2

Title	<input type="text"/>	First Name	<input type="text"/>	Second Name	<input type="text"/>
Surname	<input type="text"/>			Date of Birth	<input type="text"/> - <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Other names known by	<input type="text"/>				
Drivers Licence (please supply a certified copy)	<input type="text"/>				
Current Residential Address (not PO Box)	<input type="text"/>				
Suburb and State	<input type="text"/>			Postcode	<input type="text"/>
How many years have you been a resident at the above address	<input type="text"/>				
Postal Address (if different from above)	<input type="text"/>				
Suburb and State	<input type="text"/>			Postcode	<input type="text"/>
Telephone	<input type="text"/>	Mobile	<input type="text"/>	Facsimile	<input type="text"/>
Email	<input type="text"/>				
Employer	<input type="text"/>				
Occupation	<input type="text"/>			Number of Years Employment	<input type="text"/>
Employment Status (full or part time, casual, self)	<input type="text"/>				
Previous Employer (only if less than 2 years prior to current employment)	<input type="text"/>				
Marital Status	<input type="text"/>			Number of Dependent Children	<input type="text"/>
Existing CBA customer: Yes <input type="checkbox"/> No <input type="checkbox"/>	If Yes, Account Number <input type="text"/>				

CBA LOAN APPLICATION (continued)

Rewards Group Premium Timber Project 2009 ARSN 133 719 123
Commonwealth Bank of Australia ABN 48 123 123 124

CORPORATE/TRUST APPLICANT

Company Name or Trustee

Contact Person

Trust Name

ABN/ACN

Telephone Mobile Facsimile

Are you a Sole Director? Yes No

Registered Business Address

Suburb and State Postcode

Postal Address (if different from above)

Suburb and State Postcode

Telephone Mobile Facsimile

Email

Copy of trust deed is required. Please refer to AML/CTF requirements on page 44.

DETAILS OF LOAN

Please fill in the number of Rewards Group Premium Timber Project 2009 Woodlots below:

FINANCE

Woodlots x \$5,500 (plus GST if applicable) = Loan Amount

Loan Period (Please tick relevant box)

2 Years 3 Years 5 Years 7 Years 10 Years 12 Years 15 Years

Interest Only Option (first 36 months interest only) Yes No (Please tick relevant box)

Interest Rate Option Fixed* Variable (Please tick relevant box)

Note: Fixed interest rate loans are only available for loan amounts of \$12,100 or greater (ie. when you apply for 2 or more Woodlots).

Capitalisation of Fees

The Establishment Fee, Trust Review Fee (if any) and the Stamp Duty Administration Fee by default will be capitalised in the Loan Amount. Please tick the below box if you do not want to capitalise these fees and wish to pay these fees to the Lender in full on 31 July 2009.

I/We do not wish to capitalise the Establishment Fee, Trust Review Fee (if any) and the Stamp Duty Administration Fee in the Loan Amount.

CBA LOAN APPLICATION (continued)

Rewards Group Premium Timber Project 2009 ARSN 133 719 123
Commonwealth Bank of Australia ABN 48 123 123 124

I/We hereby apply to the Commonwealth Bank of Australia ABN 48 123 123 124 (**the Lender**) for loan finance in consideration of the amount that is due and payable by me/us in the Application Form for the Rewards Group Premium Timber Project 2009.

I/We warrant that all of the personal information including asset and liability information provided by me/us at the date of my/our application is true and correct. I/We acknowledge that the Lender is not obligated to accept my/our finance application.

PRIVACY ACT 1988 (Cth) CONSENT AND DECLARATION FOR THE PURPOSES OF THE CONSUMER CREDIT CODE

I/We acknowledge that the Lender or Rewards Group Limited on its behalf may give information about me/us to a credit reporting agency for the following purposes:

- to obtain a consumer credit report about me/us; and/or
- to allow the credit reporting agency to create or maintain a credit information file containing information about me/us.

The Lender may give information which is required or permitted to be given to a credit reporting agency by the Privacy Act, including:

- identity particulars – my/our name(s), including any known aliases, sex, address (and the previous two addresses), date of birth, name of employer and drivers licence number;
- my/our application for commercial credit – the fact that I/we have applied for credit and the amount;
- the fact that the Lender is a current credit provider to me/us;
- loan repayments which are overdue by more than 60 days and for which debt collection action has started;
- advice that my/our loan repayments are no longer overdue in respect of any default that has been listed;
- information that, in the opinion of the Lender, I/we have committed a serious credit infringement (that is, acted fraudulently or shown an intention not to comply with my/our credit obligations);
- dishonoured cheques – drawn by me/us for \$100 or more which have been dishonoured more than once;
- that the Lender has ceased to be a credit provider for me/us;
- information for assessing whether to authorise a large credit transaction outside of my/our normal transactional activities; and/or
- information used for assisting me/us to avoid defaulting on my/our credit obligations.

I/We understand this information may be given before, during or after the provision of credit to me/us.

I/We consent to the Lender providing to Rewards Group Limited and its agents any consumer credit report or any other credit information about me/us.

Assessing commercial credit application

I/We agree that the Lender may obtain a consumer credit report containing information about me/us from a credit reporting agency for the purpose of assessing my/our application for commercial credit.

Business purpose declaration

I/We declare that the credit to be provided to me/us by the Lender is to be applied wholly or predominantly for business or investment purposes (or for both purposes).

Important

You should not sign this declaration unless this loan is wholly or predominantly for business or investment purposes.

By signing this declaration you may lose your protection under the Consumer Credit Code.

I/We declare that I/we signed this declaration before entering into this credit contract.

Signature of Applicant 1

Signature of Applicant 2

Date - -

Date - -

Print Name Applicant 1 Name

Print Name

AUTHORITY TO ACCEPT FACSIMILE INSTRUCTION (INDIVIDUAL AND CORPORATE BORROWERS)

To Commonwealth Bank of Australia, ABN 48 123 123 124
(the Lender)

Name

Client (the "Client")

Account number/s

Account

or

All accounts ("the Account" or "the Accounts")

1. Authorisation

1.1 The Client and the Lender agree that this Authority applies to the Facsimile Instructions in respect of the Client's Accounts.

1.2 The Client acknowledges that:

- (i) A Facsimile Instruction received by the Lender which is complete and regular on its face shall be deemed to be an original document and to have been sent by the Client to the Lender and as between the Client and the Lender shall be conclusive evidence that the Lender had authority to comply with the Facsimile Instruction. In the event of any dispute in connection with a Facsimile Instruction given under this Authority the Client waives the right to claim that any signature on the Facsimile Instruction is not genuine or that the Facsimile Instruction was sent to the Lender without the authority of the Client.
- (ii) The Lender may at its sole discretion refuse to accept any Facsimile Instructions provided that the Client is notified of such refusal as soon as practical.
- (iii) Facsimile Instructions are not subject to further written or oral confirmation or verification and the Client undertakes to reimburse the Lender for all costs incurred by it if a further written confirmation sent by the Client causes error or duplication of payment in the funds transfer process.

1.3 The Client shall pay the Lender's fees (and any costs or expenses incurred by the Lender) in connection with this Authority or payments made pursuant to Instructions. The Lender is authorised to debit the Client's accounts with all such fees costs or expenses.

2. Contents of Facsimile Instructions and Verification Procedures

2.1 Facsimile Instructions which include the name and signature of the Authorised Signatory, and appear to have been signed in accordance with the Client's Account Authority, will be deemed to be valid and the Lender is authorised to act upon and to debit the Client's Account in accordance with the Facsimile Instructions.

2.2 Upon receipt of the Facsimile Instruction appearing to comply with paragraph 2.1 the Lender may (but will not be obliged to) telephone an Authorised Signatory ("the Verifier"), other than the Authorised Signatory who gave the Facsimile Instruction, to confirm authenticity of the Facsimile Instruction. If and only if the Lender elects to verify the Facsimile Instruction under this clause, the Lender is entitled to assume when it telephones the Client's telephone number and asks to speak to the Verifier that the person who identifies himself or herself as the Verifier is that person and if that person verifies the authenticity of the Facsimile Instruction, the Client's Facsimile Instruction is genuine.

2.3 The Lender is not obliged to honour the Client's Facsimile Instructions until the verification procedures described in clause 2.2 have been fully completed or if it for any other reason doubts the authenticity of the instruction. Should this result in a payment being delayed beyond relevant cut off times, the Lender shall not incur any liability whatsoever to the Client. The Lender will not be responsible for any delay due to Facsimile Instructions which are incomplete or unclear.

3. Release and Indemnity

In consideration of the Lender agreeing to act in accordance with this Authority, the Client:

- 3.1 releases the Lender from any and all actions, suits, proceedings, claims, accounts and demands of all kinds which the Client may make or have against the Lender for any direct or indirect damage, loss or expense suffered or incurred by the Client; and
- 3.2 indemnifies the Lender and agrees to keep the Lender indemnified against all losses, costs, expenses and liabilities incurred, paid or payable by the Lender and in connection with all actions, suits, proceedings, claims, accounts and demands of all kinds which may be taken or made against the Lender and against all costs, charges and expenses incurred, paid or payable by the Lender in respect of all such actions, suits, proceedings, claims, accounts and demands, in each case in connection with the Lender acting in good faith upon the Facsimile Instructions (including any unauthorised or incorrect Facsimile Instructions) given to the Lender in accordance with this Authority.

4. General

4.1 This Authority may be terminated by the Client or the Lender by giving written notice thereof to the other, but without prejudice to the Client's liability in respect of any Facsimile Instruction received and acted upon by the Lender prior to the receipt by the Lender or the Client of such notice. Upon giving or receipt of such notice by the Client, the Client must not give any further Facsimile Instruction to the Lender.

4.2 This Agreement is governed by and construed in accordance with the laws of Victoria and the Client and the Lender irrevocably and unconditionally submit to the non-exclusive jurisdiction of the courts of that state and its courts of appeal.

CBA LOAN APPLICATION (continued)

Rewards Group Premium Timber Project 2009 ARSN 133 719 123
Commonwealth Bank of Australia ABN 48 123 123 124

5. Interpretation

Unless inconsistent with the context:

- 5.1 Any reference to the singular number shall include a reference to the plural number and vice versa where two or more persons are parties to this Authority the Authority shall bind them jointly and each of them severally.
- 5.2 The following expressions shall have the following meanings:

Account Authority means the authority provided to the Lender as amended or substituted from time to time authorising one or more persons to be the Authorised Signatory to operate the Client's accounts with the Lender;

Authorised Signatory means a person authorised to operate the Client's account in accordance with the Client's Account Authority; and

Facsimile Instructions means payment instructions given to the Lender by facsimile transmission and appearing or purporting to be a facsimile copy of the signature of the Authorised Signatory and signed or purporting to have been signed in accordance with the Client's Account Authority.

AUTHORISED SIGNATORIES (CORPORATE BORROWERS ONLY)

I/We refer to the loan agreement (Loan Agreement) between us

(Borrower) and Commonwealth Bank of Australia ACN 123 123 124.

Terms used in this notice and defined in the Loan Agreement have the meaning given to them in the Loan Agreement.

Any 2 persons/1 person (delete as appropriate) referred to below (the "Authorised Signatories") are authorised to sign for and on behalf of the Borrower all notices and to endorse, accept, sign and execute for and on behalf of the Borrower all other documents arising under or relating to the Loan Agreement:

Name of Authorised Signatory

Signature

Name (please print)

Name (please print)

Name (please print)

The signatures appearing next to the names of the Authorised Signatories above are true specimens of the signatures of those persons.

Executed for and on behalf of the Borrower in accordance with section 127 of the Corporations Act by or in the presence of:

Signature of Secretary/other Director

Signature of Director or sole Director and sole Secretary

Name of Secretary/other Director in full

Name of Director or sole Director and sole Secretary in full

TO BE COMPLETED BY ALL APPLICANTS

IMPORTANT INFORMATION (applies to all Applicants)

By requesting that the Lender provide finance to the Applicant, I/we acknowledge and declare that:

- I/We have read and understood the Loan Agreement (as annexed to this Application) and have had the opportunity to seek independent professional advice.
- I/We am a resident of Australia.
- I/We agree to be bound by the Loan Agreement (as annexed to this Application), and I/we agree to the terms of such agreement.
- I/We have not relied on any statements or representations made by any party (including the Lender) prior to the Applicant applying for finance or any investment in the Rewards Group Premium Timber Project 2009 ARSN 133 719 123.
- Any finance to be provided to me/us by the Lender is to be applied for business or investment purposes. I/We further acknowledge that I/we may lose my/our protection under the Consumer Credit Code.
- I/We know that the Lender will be relying on the information within this Application (and any other information I/We might provide to the Lender) when providing financial accommodation to the Applicant.
- The Lender may accept or reject my/our Application at its sole and absolute discretion and that upon acceptance of the Application, I/we agree to be bound by the terms of the Loan Agreement and this Application.
- By signing and returning this Application I/we am/are doing so as a deed poll, irrevocably and in accordance with the Application (including the Loan Agreement).
- The Lender can provide information on the status of this finance facility to my/our nominated adviser below or Rewards Group Limited or any entity associated with the Lender or Rewards Group Limited.

Name of financial adviser/solicitor	Adviser Company Name		
Contact Name	Adviser Name	Telephone	08 9999 2222

- I/We have read and understood that:
 - monies invested in the Rewards Group Premium Timber Project 2009 ARSN 133 719 123 do not represent deposits or other liabilities of the Lender or its associates and are subject to investment risk including possible delays in repayment and loss of income or capital investment;
 - none of the Lender or any of its associates or Rewards Group Limited or any of its subsidiaries stands behind the capital value nor do they guarantee the performance of this investment or the underlying assets; and
 - none of the Lender or any of its associates guarantees or provides any assurance in respect of the obligations of the Responsible Entity of Rewards Group Premium Timber Project 2009 ARSN 133 719 123.
- My/Our obligations under the Loan Agreement including my/our obligations to pay money, interest, costs, fees and charges are not affected by:
 - the success or failure of Rewards Group Premium Timber Project 2009 ARSN 133 719 123;
 - the level of return from any loss of money invested in the Rewards Group Premium Timber Project 2009 ARSN 133 719 123;
 - any breach by the Responsible Entity of the Rewards Group Premium Timber Project 2009 ARSN 133 719 123 of its obligations; or
 - any illegality in connection with the Rewards Group Premium Timber Project 2009 ARSN 133 719 123, or any Product Disclosure Statement issued with respect to the Rewards Group Premium Timber Project 2009 ARSN 133 719 123.
- I/We understand and acknowledge that the law requires signatories to provide true and correct information and state all the names by which they are commonly known, I also understand that the law prohibits the use of false names, as well as the giving, use or production of false or misleading information or documents in connection with the provision of financial services and the making, possession or use of a false document in connection with an identification procedure.
- I/We declare that the details as shown on this form are complete and correct.
- If at the date on which my investment is due I have not provided all necessary supporting documentation required by the Lender in time for the Lender to consider and process my application, I understand that, unless I elect not to do so below, I will be taken to have applied to Rewards Projects Limited for a 12 month interest free loan on the terms set out in the Product Disclosure Statement for the Rewards Group Premium Timber Project 2009 ARSN 133 719 123 (the Rewards Loan), on the basis that the Lender may consider, during the period of 31 days after the date of funding of the Rewards Loan, providing finance in accordance with this application (but with a term of one less month) for the purpose of refinancing the Rewards Loan. If the Lender elects to provide such finance during this period, then I agree that the Lender may provide finance to me on the terms of my original application for the purposes of refinancing the Rewards Loan.

I elect not to apply for a Rewards Loan if I have not provided all necessary supporting documentation required by the Lender in time for the Lender to consider and process my application.

I/We hereby agree to the terms contained in the Authority to Accept Facsimile Instructions and these are separately signed (contained in page 6 of the Application).

CBA LOAN APPLICATION (continued)

Rewards Group Premium Timber Project 2009 ARSN 133 719 123
Commonwealth Bank of Australia ABN 48 123 123 124

Executed as a deed poll.

INDIVIDUAL APPLICANTS

Signed, sealed and delivered

Signature of Applicant 1

Date - -

Print Name

Signature of Applicant 2

Date - -

Print Name

Signature of Witness

Date - -

Print Name

Signature of Witness

Date - -

Print Name

CORPORATE APPLICANTS

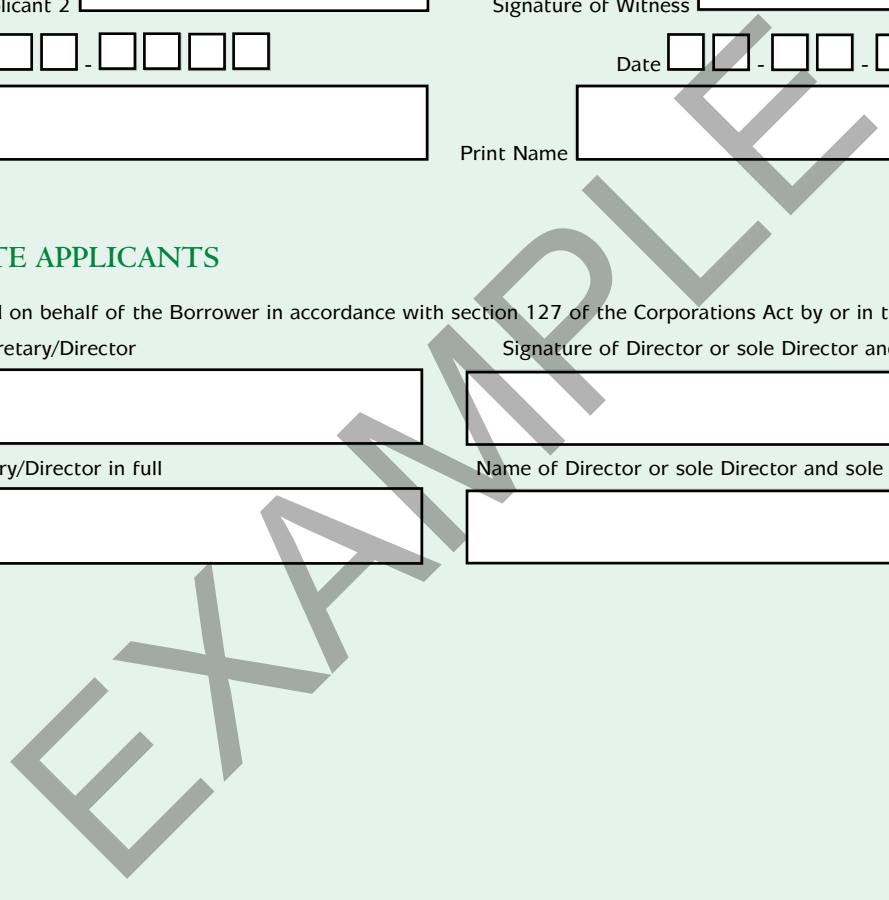
Executed for and on behalf of the Borrower in accordance with section 127 of the Corporations Act by or in the presence of:

Signature of Secretary/Director

Name of Secretary/Director in full

Signature of Director or sole Director and sole Secretary

Name of Director or sole Director and sole Secretary in full



CBA DIRECT DEBIT REQUESTS

Rewards Group Premium Timber Project 2009 ARSN 133 719 123

Commonwealth Bank of Australia ABN 48 123 123 124

PART 1 – DIRECT DEBIT REQUEST SERVICE AGREEMENT

- We may vary the terms of this Direct Debit Request Service Agreement at any time by giving you at least 14 days notice.
- By signing the Direct Debit Request below, you request and authorise us to arrange for funds to be debited from your account:
 - where an Establishment Fee, Trust Review Fee and/or Stamp Duty Administration Fee is applicable;
 - either according to the Loan Agreement which we have with you (or either of you or a third party) or as provided in this Direct Debit Request Service Agreement. The amounts drawn will be as due under that Loan Agreement or any agreed variations to it thereafter or any greater amount which you, either of you, or a third party instruct us to draw, provided such instruction is given in the manner specified in the operating authority held by us in connection with the Direct Debit Account. Where the amount due under the Loan Agreement decreases, the Lender at its discretion may decrease the amount drawn from your account or, unless you instruct us to decrease it, continue to draw the higher amount.

We will arrange for funds to be debited from the Direct Debit Account:

- (i) as requested and authorised in the Direct Debit Request below; or
- (ii) according to any notice sent to you specifying the amount payable and the date the payment is due; or
- (iii) in accordance with this Direct Debit Request Service Agreement.

The payment will be deducted from the Direct Debit Account on the payment due date. If the due date for payment falls on a non-working day or a national public holiday the payment will be processed on the next working day.

- It is your responsibility to ensure that you have sufficient funds in the Direct Debit Account when payments are to be drawn. If you do not have sufficient funds, then:
 - the payment will be regarded as not having been made;
 - an administration fee will be charged to your account;
 - if the Direct Debit Account is conducted with the Lender then we may, on a day subsequent to the payment due date, debit funds from your account, either in full or partial payment of any amount overdue.
- You should be aware that:
 - Direct Debiting through Bulk Electronic Clearing System is not available on all accounts;
 - Direct Debit Account details should be checked against a recent statement from your financial institution. If you are in any doubt, you should check with your financial institution before completing the Direct Debit Request; and
 - it is your responsibility to advise us if your Direct Debit Account is altered, transferred or closed.
- Fees may be payable in respect of a Direct Debit Request, and additional fees may be payable in respect of direct debits from certain accounts or types of accounts such as Visa or Mastercard credit card accounts. We will charge these fees to the Direct Debit Account at the time of the direct debit in accordance with our usual rates applying from time to time. As at the date of this Direct Debit Request Service Agreement the following fees apply in respect of direct debits from credit cards:

Standard Card	Visa	MasterCard	Premium Card	Visa	MasterCard
	1.10%	0.95%		1.50%	1.52%

- If you believe there has been an error in debiting your account you should contact the branch where your loan account is held as soon as possible so that we can resolve your query quickly.
- Your records and account details will be kept private and confidential and will only be disclosed at your request or at the request of the financial institution in connection with a claim made to an alleged incorrect or wrongful debit, or otherwise as required by law.

PART 2 – DIRECT DEBIT REQUEST

I/We hereby authorise and request you, Commonwealth Bank of Australia (APCA User ID number 650 or 301813) to arrange for funds to be debited from the following account (the Direct Debit Account) and as prescribed above through the Bulk Electronic Clearing System or to debit the Direct Debit Account by any other means.

Account (or Card) Name Account BSB
Account Bank (or Card) Account (or Card) Number Exp: /

This authorisation is to remain in force in accordance with the terms described in the Direct Debit Request Service Agreement. I/We authorise the following:

1. The Commonwealth Bank of Australia to verify the details of the Direct Debit Account identified above with my/our financial institution with whom the Direct Debit Account is held; and
2. My/our financial institution with whom the Direct Debit Account is held to release information allowing Commonwealth Bank of Australia to verify the details of the Direct Debit Account.

Signature
Date - -

Print Name (if joint account, all names required)

Signature
Date - -

Print Name

CBA LOAN APPLICATION: GUARANTOR

Rewards Group Premium Timber Project 2009 ARSN 133 719 123
Commonwealth Bank of Australia ABN 48 123 123 124

PERSONAL DETAILS - GUARANTOR 1

Title First Name Second Name
Surname Date of Birth - -
Other names known by
Drivers Licence (please supply a certified copy)
Current Residential Address (not PO Box)

Suburb and State Postcode
How many years have you been a resident at the above address
Postal Address (if different from above)

Suburb and State Postcode
Telephone Mobile Facsimile
Email
Employer
Occupation Number of Years Employment
Employment Status (full or part time, casual, self)
Previous Employer (only if less than 2 years prior to current employment)
 Marital Status Number of Dependent Children
Existing CBA customer: Yes No If Yes, Account Number

PERSONAL DETAILS - GUARANTOR 2

Title First Name Second Name
Surname Date of Birth - -
Other names known by
Drivers Licence (please supply a certified copy)
Current Residential Address (not PO Box)

Suburb and State Postcode
How many years have you been a resident at the above address
Postal Address (if different from above)

Suburb and State Postcode
Telephone Mobile Facsimile
Email
Employer
Occupation Number of Years Employment
Employment Status (full or part time, casual, self)
Previous Employer (only if less than 2 years prior to current employment)
 Marital Status Number of Dependent Children
Existing CBA customer: Yes No If Yes, Account Number

CORPORATE/TRUST GUARANTOR

Company Name or Trustee			
Contact Person			
Trust Name			
	ABN/ACN		
Telephone		Mobile	
		Facsimile	
Are you a Sole Director?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Registered Business Address			
Suburb and State		Postcode	
Postal Address (if different from above)			
Suburb and State		Postcode	
Telephone		Mobile	
		Facsimile	
Email			

Copy of trust deed is required. Please refer to AML/CTF requirements on page 44.

EXAMPLE

CBA LOAN APPLICATION: GUARANTOR (continued)

Rewards Group Premium Timber Project 2009 ARSN 133 719 123
 Commonwealth Bank of Australia ABN 48 123 123 124

STATEMENT OF INCOME - GUARANTOR I

Current Gross Salary \$ Other Income Details \$

STATEMENT OF ASSETS OF GUARANTOR 1

Residential Property	Estimated Value \$	<input type="text"/>
Investment Property	Estimated Value \$	<input type="text"/>
		\$ <input type="text"/>
Cash/Shares/Deposits	Estimated Value \$	<input type="text"/>
Other Assets (vehicles etc.)	Estimated Value \$	<input type="text"/>
		\$ <input type="text"/>
Other Assets (contents etc.)	Estimated Value \$	<input type="text"/>
		\$ <input type="text"/>
		\$ <input type="text"/>
		\$ <input type="text"/>
		\$ <input type="text"/>
		\$ <input type="text"/>
Total Assets		<input type="text"/>

STATEMENT OF LIABILITIES OF GUARANTOR 1

Residential Property Loans	Minimum Monthly \$	<input type="text"/>	Balance Owing \$	<input type="text"/>
Investment Property/Shares Loans		\$ <input type="text"/>		\$ <input type="text"/>
		\$ <input type="text"/>		\$ <input type="text"/>
Personal Loans				\$ <input type="text"/>
				\$ <input type="text"/>
				\$ <input type="text"/>
				\$ <input type="text"/>
				\$ <input type="text"/>
Credit Card	Limit	\$ <input type="text"/>		\$ <input type="text"/>
		\$ <input type="text"/>		\$ <input type="text"/>
		\$ <input type="text"/>		\$ <input type="text"/>
Total Commitments \$		<input type="text"/>	Total Liabilities \$	
<input type="text"/>		<input type="text"/>	<input type="text"/>	

Sole Applicant Joint Company Trust

Please Tick
 I/We have enclosed our tax return/s I/We have enclosed our pay slip/s

YOU MUST SUPPLY THE FOLLOWING SUPPORTING INFORMATION WITH YOUR APPLICATION

Proof of income required

- PAYG - Copy of last two tax returns or last tax return and a recent payslip or two most recent payslips confirming income.
- Self employed – last two tax returns or letter from Accountant re estimated income.
- Other third party – confirmation of income declared (e.g. verified letter from employer).

Proof of identity as per AML/CTF identification information and documents on page 44.

Processing of your application may be delayed if you do not supply this information with your application.

CBA LOAN APPLICATION: GUARANTOR (continued)

Rewards Group Premium Timber Project 2009 ARSN 133 719 123

Commonwealth Bank of Australia ABN 48 123 123 124

TO BE COMPLETED BY ALL GUARANTORS

IMPORTANT INFORMATION (applies to all Guarantors)

By requesting that the Lender provide finance to the Applicant, I/we acknowledge and declare that:

- I/We have read and understood the Loan Agreement (as annexed to this Application) and have had the opportunity to seek independent professional advice.
- I/We am a resident of Australia.
- I/We agree to be bound by the Loan Agreement (as annexed to this Application), and I/we agree to the terms of such agreement.
- I/We have not relied on any statements or representations made by any party (including the Lender) prior to the Applicant applying for finance or any investment in the Rewards Group Premium Timber Project 2009 ARSN 133 719 123.
- Any finance to be provided to the Applicant by the Lender is to be applied for business or investment purposes. I/We further acknowledge that I/we may lose my/our protection under the Consumer Credit Code.
- I/We know that the Lender will be relying on the information within this Application (and any other information I/We might provide to the Lender) when providing financial accommodation to the Applicant.
- The Lender may accept or reject my/our Application at its sole and absolute discretion and that upon acceptance of the Application, I/we agree to be bound by the terms of the Loan Agreement and this Application.
- By signing and returning this Application I/we am/are doing so as a deed poll, irrevocably and in accordance with the Application (including the Loan Agreement).
- The Lender can provide information on the status of this finance facility to my/our nominated adviser below or any entity associated with the Lender or Rewards Group Limited.

Name of financial adviser/solicitor

Contact Name

Telephone

- I/We have read and understood that:
 - monies invested in the Rewards Group Premium Timber Project 2009 ARSN 133 719 123 do not represent deposits or other liabilities of the Lender or its associates or Rewards Group Ltd or any of its subsidiaries and are subject to investment risk including possible delays in repayment and loss of income or capital investment;
 - none of the Lender or any of its associates or Rewards Group Limited or any of its subsidiaries stands behind the capital value nor do they guarantee the performance of this investment or the underlying assets; and
 - none of the Lender or any of its associates guarantees or provides any assurance in respect of the obligations of the Responsible Entity of the Rewards Group Premium Timber Project 2009 ARSN 133 719 123.
- My/Our obligations under the Loan Agreement including my/our obligations to pay money, interest, costs, fees and charges are not affected by:
 - the success or failure of the Rewards Group Premium Timber Project 2009 ARSN 133 719 123;
 - the level of return from any loss of money invested in the Rewards Group Premium Timber Project 2009 ARSN 133 719 123;
 - any breach by the Responsible Entity of the Rewards Group Premium Timber Project 2009 ARSN 133 719 123 of its obligations; or
 - any illegality in connection with the Rewards Group Premium Timber Project 2009 ARSN 133 719 123, or any Product Disclosure Statement issued with respect to the Rewards Group Premium Timber Project 2009 ARSN 133 719 123.
- I/We understand and acknowledge that the law requires signatories to provide true and correct information and state all the names by which they are commonly known, I also understand that the law prohibits the use of false names, as well as the giving, use or production of false or misleading information or documents in connection with the provision of financial services and the making, possession or use of a false document in connection with an identification procedure.
- I/We declare that the details as shown on this form are complete and correct.
- If at the date on which the Applicant's investment is due, the Applicant and/or I have not provided all necessary supporting documentation required by the Lender in time for the Lender to consider and process the Application, I understand that the Applicant will be taken to have applied to Rewards Projects Limited for a 12 month interest free loan on the terms set out in the Product Disclosure Statement (the Rewards Loan), on the basis that the Lender may consider, during the period of 31 days after the date of funding of the Rewards Loan, providing finance in accordance with this application (but with a term of one less month) for the purpose of refinancing the Rewards Loan. If the Lender elects to provide such finance during this period, then I agree that the Lender may provide finance to the Applicant on the terms of the original application for the purposes of refinancing the Rewards Loan and that my guarantee will extend to cover amounts advanced by the Lender to the Applicant.

Executed as a deed poll.

INDIVIDUAL GUARANTORS

Signed, sealed and delivered

Signature of Guarantor 1

Date - -

Print Name

Signature of Guarantor 2

Date - -

Print Name

Signature of Witness

Date - -

Print Name

Signature of Witness

Date - -

Print Name

CORPORATE GUARANTORS

Executed for and on behalf of the Guarantor in accordance with section 127 of the Corporations Act by or in the presence of:

Signature of Secretary/Director

Name of Secretary/Director in full

Signature of Director or sole Director and sole Secretary

Name of Director or sole Director and sole Secretary in full

CBA LOAN APPLICATION: GUARANTOR (continued)

Rewards Group Premium Timber Project 2009 ARSN 133 719 123
Commonwealth Bank of Australia ABN 48 123 123 124

PRIVACY ACKNOWLEDGEMENT AND CONSENT – INDIVIDUAL GUARANTOR/S

I/We hereby apply to the Commonwealth Bank of Australia ABN 48 123 123 124 (the Lender) as guarantor(s) for loan finance to be provided to the borrower to finance the amount that is due and payable in the Application Form for the Rewards Group Premium Timber Project 2009 ARSN 133 719 123.

I/We warrant that all of the personal information including asset and liability information provided by me/us at the date of my/our application is true and correct. I/We acknowledge that this form does not constitute an offer or acceptance of credit as defined in any legislation relating to the provision of credit.

By signing this application, I/we authorise the Lender and/or Rewards Group Limited and/or any of their agents (as defined in the Privacy Act) to give to and obtain from a credit reporting agency:

- certain personal information about me/us to allow me/us to be identified;
- information that I/we have offered to act as a guarantor;
- personal information and information as to my/our creditworthiness, credit standing, credit history and credit capacity, for the purposes of assessing my/our guarantee for personal credit given to another person.

By signing this application, I/we acknowledge that:

- the Lender and/or Rewards Group Limited may verify the identity of guarantors via the collection of personal information;
- I/we may (subject to permitted exceptions) access your information by contacting Customer Relations, Commonwealth Bank Group, Reply Paid 41, SYDNEY NSW 2001. I/we also acknowledge that charges may apply for this access.

In addition to the authorisations set out above in relation to credit reports, by signing this application I/we authorise the Lender and/or Rewards Group Limited to:

- give to and obtain from my/our bank and/or other credit provider any record that has any bearing on my/our creditworthiness, credit standing, credit history or credit capacity for the purpose of:
 - (a) assessing whether to accept me/us as guarantor for personal credit applied for or provided to the borrower/s;
 - (b) for any purpose related to the subsequent management of the personal credit guaranteed by me/us;
 - (c) for any purpose related to the enforcement or proposed enforcement of my/our guarantee, and/or
 - (d) for the purpose of assessing the risk in purchasing any credit facility (being a credit facility given to or applied for by the borrower) from me/us and/or the risk in undertaking credit enhancement of any such credit facility, each as the case may be.
- obtain information about my/our commercial activities or commercial creditworthiness from a business which provides information about the commercial creditworthiness of persons for the purpose of assessing whether to accept me/us as a guarantor for personal credit applied for, or provided to, the borrower.

Signature of Guarantor 1	<input type="text"/>	Signature of Guarantor 2	<input type="text"/>
Date	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Date	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Print Name	<input type="text"/>	Print Name	<input type="text"/>

ELECTION UNDER CLAUSE 28.16 OF THE CODE OF BANKING PRACTICE (DIRECTOR GUARANTORS)

We are advised that you, as a Director of the Borrower, are considering providing a Guarantee in support of the Borrower's facilities.

Note: This form may be used when the Director Guarantor is present ("Face to Face Option") or where the Director Guarantor is contacted by telephone ("Telephone Option").

Part 1 – General information (applies in all cases)

A. Code of Banking Practice protections of Guarantors

The Code of Banking Practice ("Code") has certain provisions designed to protect Guarantors and proposed Guarantors. Generally, we are required to:

- provide Guarantors with certain material concerning the Borrower and the proposed facilities; and
- allow Guarantors until the next day following the receipt of that material, before we ask them to sign the Guarantee.

B. Information which must be given to you

Both the Code and the general law require that certain material must be provided to you:

- the Facility Terms and Conditions which incorporate the Facility Agreement you are being asked to Guarantee, together with a list of related security contracts (and you may ask us for a copy of any related security contract);
- any final Letter of Offer provided to the Borrower (with details of any conditions contained in any earlier version of the Offer Letter which were satisfied before the final Letter of Offer was issued);
- a listing with details of any notices of demand made on or after 1 June 2003 in relation to any facility of the Borrower with us, together with copies of statement of account covering the period during which any such notice was issued;
- a listing of all dishonours on or after 1 June 2003 on any facility of the Borrower with us, together with copies of statements of account covering the period during which any such dishonour occurred;

We will also tell you:

- whether there have been any excesses or overdrawings of \$100 or more during the past six months on any facility of the Borrower with us.

C. Further information – waiver rights

In addition to the above material, the Code requires the provision of further information to you. Clause 28.16 of the Code provides, however, that Director Guarantors (that is, Guarantors who are Directors of the Borrower company, other than Sole Director Guarantors or Commercial Asset Financing Guarantors) may advise us that they elect:

- not to receive some of the further information required to be provided under the Code; and/or
- to sign the Guarantee without waiting until the next day.

D. Further information – details

The following is the further information we are required to provide. The boxes are for noting your election regarding the provision of this information.

Documents not required

- any related credit report from a credit reporting agency;
- any current credit-related insurance contract in our possession;
- any financial accounts or statements of financial position given to us by the Borrower for the purposes of the Facility within 2 years prior to the day we provide this information to you;
- the latest statement of account relating to the Facility (and any other statement of account for a period during which a notice of demand was made by the Bank, or a dishonour occurred; in relation to which we are required to give you information under clause 28.4(b)(i)); and
- any unsatisfied notice of demand made by us on the Borrower in relation to the Facility where the notice was given within 2 years prior to the day we provide you with this information.

ELECTION UNDER CLAUSE 28.16 OF THE CODE OF BANKING PRACTICE (DIRECTOR GUARANTORS) (continued)

Part 2 – “Face to Face”

E. Elections under clause 28.16 of the Code

- (a) The nominations you have made regarding the information and documentation required to be provided by us to you are noted in clause D above. Where the boxes are ticked, this indicates that you have advised us that you are electing not to receive the information described in the sub-clause opposite that box.
- (b) You have also advised us that you have elected to wait or not to wait until the next day after receiving the information required to be given to you under clause 28.4 [including any information under clause 28.4(d)].

Acknowledgement by Proposed Director Guarantor

Please note that, by signing below, you are confirming that you:

- have read and understood the information set out above in relation to your rights to receive material under the Code of Banking Practice; and
- do not wish to receive the information relating to the Borrower nominated by ticking the boxes in Clause D above.

You also confirm that you have indicated to us your election as to whether you wish to wait until the next day to consider the information you receive from us.

Signature

Date - -

Part 3 – “Telephone”

F. Elections under Clause 28.16 of the Code

- (a) Where we have spoken to you already, the nominations you have made regarding the information and documentation required to be provided by us to you are noted in clause D above. Where the boxes are ticked, this indicates that you have advised us that you are electing not to receive the information described in the sub-clause opposite that box.
- (b) If, however, the nominations are incorrect or the information or documentation you have received is incomplete and you wish to receive further information, please contact us immediately. If we do not hear from you prior to you executing the Guarantee, we will assume that you are satisfied with the information and documentation provided. Please also ensure that we have correctly recorded your election regarding the next day requirement.

G. Contact unable to be made

Where we have not been able to contact you, we have assumed that your election is to receive all of the required information and not to waive the next day requirement for signing the Guarantee.

Agent use only

To be signed only after telephone interview

I certify that I have explained to the Guarantor above their entitlements under Clause 28.1 of the Code of Banking Practice. I have also recorded the Guarantor's nominations by ticking the boxes above.

OR

To be signed where Agent unable to contact Director Guarantor

I certify that, on - -

I attempted to contact the Guarantor above by telephone but was unable to do so.

Signature of Agent

Name of Agent (please print)

Print Form