



TFS SANDALWOOD PROJECT 2012 FINANCE OPTIONS

12 MONTHS INTEREST FREE LOAN OPTION

Provider:	Arwon Finance Pty Ltd
Terms:	12 months interest free
Deposit Required:	20% - payable on application
Interest Rate:	Nil
Application Fee:	\$100 per application (added to the repayment balance)
Repayment Frequency:	Monthly starting in July 2012
Documentation:	Application & Copy of drivers licence or passport. Refer page 97 of the PDS.

PRINCIPAL AND INTEREST LOAN OPTION

Provider:	Arwon Finance Pty Ltd
Terms:	Up to 6 years – Principle & Interest only
Deposit Required:	10% - payable on application
Interest Rate:	12.5% (indicative only) fixed
Application Fee:	\$300 plus 0.5% of loan amount
Repayment Frequency:	Monthly starting in July 2012
Documentation:	As per Arwon Finance Matrix in Finance Application