

Deal offering – AFIC Notes (AFIC)

Summary

Initial Public Offering to list AFIC Notes on the ASX to raise approximately \$200 Million with a fixed rate of 6.25%pa.

Deal details

Issue price	\$100 per share
Total number of notes available under the Offer	\$200 million (with the ability to raise more or less, minimum \$100 million)
Interest Rate	Fixed rate of 6.25%pa
Conversion Options	<ul style="list-style-type: none"> Conversion to Ordinary Shares is available to shareholders on each Interest Payment Date at a fixed Conversion Price. The Conversion Price is set at 25% premium to the volume weighted average price of AFIC Ordinary Shares in the 5 days prior to 19th December 2011
Maturity Date	28 th February 2017 (unless redeemed earlier)
Coupons	<ul style="list-style-type: none"> Coupons are unsecured legal obligations of AFIC Coupons are scheduled to be paid half yearly in arrears Coupons are cumulative. If coupons are not paid when due, then interest accrues on the unpaid amount at 8.25%pa
Ranking	<ul style="list-style-type: none"> Rank behind secured debt (of which there is currently none) and equally with other unsecured and unsubordinated debt and ahead of Ordinary Shares AFIC will not permit any prior ranking security to exist without the approval of a Special Resolution of the Holders of AFIC Notes

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Deal offering –AFIC Notes (AFIG)

Deal details

Event	Date / Time
Offer opens	23 rd November 2011
Closing Date of the Offer	Monday 12 th December
Issue of AFIC Notes	Monday 19 th December
Expected Commencement Trading (Normal)	Thursday 22 nd December
Maturity Date	28 th February 2017

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