

DIVISION 7A LOAN AGREEMENT (UNSECURED) SCHEDULE

1. Details of the Lender

Company Name	
ACN	
Registered Address	
Directors Full Name/s	
Director/s Address	
Is it a sole director company?	Yes <input type="checkbox"/> No <input type="checkbox"/>

2. Borrower Details

If Individual Borrower/s

Full Name/s	
Address/es	

If the Borrower is a Company acting in its capacity as Trustee for a Trust

Trust Name	
Company Name	
ACN	
Registered Address	
Directors Full Name/s	
Director/s Address	
Is it a sole director company?	Yes <input type="checkbox"/> No <input type="checkbox"/>

If the Borrower is an individual(s) acting in their capacity as Trustee(s) for a Trust

Trust Name	
Trustee Name/s	
Address/es	

3. Amount of the Loan

The amount of the loan can be expressed as follows:

- a fixed dollar amount of:
- can be expressed as all monies advanced by the Lender to the Borrower during the draw down period (eg: 1 June 1998 to 30 June 1999).
Draw down period:
- can be expressed to cover any advance made by the Lender to the Borrower at any time after the date of the loan agreement including advances made in subsequent years of income.

Please select one of the above. If you select paragraph (a) you will need to provide us with the loan amount. If you select paragraph (b) you will need to provide us with the draw down period.

4. Term of the Loan

The term of the loan should not exceed 7 years. You should note that our standard loan agreement provides for early repayment.

Term	
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5. Interest Rate

The rate of interest payable on the loan must be equal to or exceed the Benchmark Interest Rate for the year. The Benchmark Interest Rate for the year of income is the indicator lending rate-bank variable housing loans interest rate last published by the Reserve Bank of Australia before the end of the year of income. Our standard loan agreement provides that the interest rate is equivalent to the Benchmark Interest Rate for the purposes of Division 7A.

Interest Rate	
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6. Repayments

Our standard loan agreement provides for minimum yearly repayments calculated in accordance with the formula set out in Division 7A.

Repayments	
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