

Product	Rate Change Dates									
	1-Jan-09	23-Feb-09	29-May-09	12-Nov-09	10-Dec-09	31-Mar-10	9-Apr-10	31-May-10	30-Nov-10	30-Nov-11
Base Variable Rate (BASE) *	9.9000%	8.9000%	8.8000%	9.0500%	9.3000%	9.5500%	9.8000%	10.0500%	10.3000%	10.0500%
Base Variable Rate (BASE) *	30-Dec-11	29-Feb-12	29-Jun-12	30-Oct-12	31-Dec-12	31-May-13	31-Oct-13	27-Feb-15	15-May-15	25/05/2016
	9.8000%	9.9000%	9.7000%	9.5100%	9.3100%	9.0600%	8.8100%	8.5600%	8.3100%	8.1100%

*A customer margin will be added to this rate.