

RISK GRADING MATRIX

| Product | Prime | Near Prime | Specialist | Specialist Plus |
|--------------------------------------|--|--|--|--|
| Mortgage Arrears | Nil | Nil | 1 Event | More than 1 Event |
| Other Arrears | Nil | 1 Event | More than 1 Event | More than 1 Event |
| Defaults or Judgements | Nil | 1 Event | More than 1 Event | More than 1 Event |
| Defaults/Judgements Ignored | Nil | <ul style="list-style-type: none"> • Unlimited defaults and judgements under \$2,000 • Unlimited defaults paid >12 months ago | <ul style="list-style-type: none"> • Unlimited defaults and judgements under \$2,000 • Unlimited defaults paid 12 months ago • Unlimited defaults if registered >2 years | <ul style="list-style-type: none"> • Unlimited defaults and judgements under \$2,000 • Unlimited defaults paid 12 months ago • Unlimited defaults if registered >2 years |
| Credit Enquiries | Unlimited | Unlimited | Unlimited | Unlimited |
| Telco/Utility Defaults Ignored | Up to 2 Telco/Utility defaults <\$1,000 each | Up to 2 Telco/Utility defaults <\$1,000 each | Up to 2 Telco/Utility defaults <\$1,000 each | Up to 2 Telco/Utility defaults <\$1,000 each |
| Bankruptcy & Insolvency | Nil | Discharged >2 Years | Discharged >1 Year | Current or discharged >1 Day |
| Minimum ABN Reg Period | 24 Months | 12 Months | 6 Months | 1 Month |
| Minimum GST Reg Period (if required) | 12 Months | 12 Months | 6 Months | 1 Month |
| First Home Buyers | Yes | Yes | No | No |