

		<b>TY2017</b>	<b>TY2018</b>
<b>Increase for insufficient prepayments</b>		1.125%	<b>2.25%</b>
<b>Credit rates for prepayments made (due dates for FY ending 31 December)</b>	1st quarter (10/04)	1.50%	<b>3.00%</b>
	2nd quarter (10/07)	1.25%	<b>2.50%</b>
	3rd quarter (10/10)	1.00%	<b>2.00%</b>
	4th quarter (20/12)	0.75%	<b>1.50%</b>



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