

REFERENCE SCHEDULE

Item 1	<p>Lender</p> <p>1.1 SILVERLOCK HOMES PTY LTD (ACN 008 823 621) AS TRUSTEE FOR THE SILVERLOCK HOMES PTY LTD DIRECTORS SUPERANNUATION FUND NO. 2 (ABN 18 315 929 271) in 8/14 shares ("Silverlock"); and</p> <p>1.2 ANNBRAM RETIREMENT PTY LTD (ACN 624 699 636) AS TRUSTEE FOR THE DENBOER & ASSOCIATES PTY LTD NO.2 FUND (ABN 13 263 527 346) in 6/14 shares ("Denboer");</p> <p>as tenants in common.</p>
Item 2	<p>Address of Lender</p> <p>2 Waterview Parade, Ascot, Western Australia 6104</p>
Item 3	<p>Borrower</p> <p>NIRODA HOLDINGS PTY LTD (ACN 164 548 903) AS TRUSTEE FOR THE NIRODA FAMILY TRUST (ABN 48 651 414 920)</p>
Item 4	<p>Address of Borrower</p> <p>Care of Bolland & Associates, Suite 6, 23 Richardson Street, South Perth, Western Australia 6151</p>
Item 5	<p>Principal Sum</p> <p>\$14,000,000.00, comprised as to:</p> <p>5.1 \$8,000,000.00 loaned by Silverlock; and</p> <p>5.2 \$6,000,000.00 loaned by Denboer.</p>
Item 6	<p>Commencement Date</p> <p>1 November 2018</p>
Item 7	<p>Expiry Date</p> <p>31 October 2020 or such later date as may be agreed by the parties in writing.</p>
Item 8	<p>Repayment Instalments</p> <p>None, save as the parties may otherwise agree in writing.</p>
Item 9	<p>Rate of Interest</p> <p>The Rate of Interest is the sum of 8.0% per annum, calculated daily.</p> <p>The Default Rate is the Rate of Interest plus 2.0% per annum, calculated daily.</p>