

Wang, Long & He, Li Jun

156 Horsley Road
 Panania NSW 2213
 Telephone: 02 9792 5886

01 March 2017

Director of Unique Strategic Financial Services Pty Ltd
 38/92 Milliperra Road
 Revesby NSW 2212

LOAN OFFER

To: Unique Strategic Financial Services Pty Ltd ATF Unique Superannuation Fund

Wang, Long & He, Li Jun (the Lender) are pleased to offer you a Fixed Rate SMSF Investment Property Loan. Before you take it, you should obtain your own legal and financial advice.

This offer replaces any previous offer made following your credit application. Any such previous offer is cancelled.

All the terms and conditions of the Lender's offer to you are set out in:

- this Letter, and
- the accompanying Loan Booklet (the Booklet).

If there is any inconsistency between this Letter and the Booklet, this Letter prevails.

If you accept your Loan Offer, the terms and conditions of your contract with the Lender are set out in this Letter and the Booklet.

The lender is treating this offer as regulated by the National Credit Code.

Some of the more important terms and conditions are set out in the following table. Some words used in this offer have special meanings set out in Part 5 of the Booklet. Reading this Booklet and the Letter.

OFFER DATE	The information in this table is current as at 01 March 2017
AMOUNT OF CREDIT	\$399,000
ANNUAL PERCENTAGE RATE	For the first 2 year(s) period from the date the loan account is opened a fixed rate will apply to your loan. The fixed rate for 2 year(s) is currently 5.750% per annum. This rate is current as at the date of this letter. The actual rate applying to the fixed rate period of your loan will be set on, or just before, the date you first draw your loan (and will be plus or minus any adjustment as set out below). Before you first draw your loan, any one of you can ask the Lender to 'lock in' a fixed rate (i.e. ask that the then-current fixed interest rate be applied to your loan) and if the Lender agrees then that rate (plus or minus any adjustment as set out below) will apply to your loan.

below) will apply to your loan.

If the Lender allows you to do this you will need to pay the Fixed Rate Lock-in fee by debit from a cheque / savings account held with the Bank. (The Bank will allow you to lock in a fixed rate from the time you accept your Loan Offer up until 3 days before drawing your loan.)

If you choose to lock in a fixed rate and you do not pay the Fixed Rate Lock-in fee, or you pay the fee but do not draw down your loan within 90 days of your Offer Date, you will not be entitled to that rate. Instead, the fixed rate will be the 15 years fixed interest rate that the Bank applies to this type of loan product on the date that you first draw your loan (plus or minus any adjustment as set out below).

After the fixed rate period expires, the Bank's Investment Property Plan 2 Rate will apply

TERM

After this loan is fully drawn, you will repay it over a term of 10 Years

REPAYMENTS

After the date you first draw this loan you will make repayments as follows:
 each Payment Due Date from 15/04/2017 to 15/09/2017 - \$1911.88
 each Payment Due Date from 15/10/2017 to 15/02/2017 - \$4551.00
 with your final payment on 15/03/2032 of \$4485.93 – note that if loan is interest only for the whole loan term this amount will be the whole loan amount
 Any amount set out above is based on certain assumptions – please refer to Part 3 of the Booklet under the heading *Your repayments*.

PAYMENT DUE DATE

Payments are due monthly on each Payment Due Date, except as set out under *Repayments* above.

The first Payment Due Date will be one month after your loan account is opened, on the same day of the next month. However, where your loan account is opened on the 29, 30 or 31 of a month, the first Payment Due Date will be on the 28 of the next month. Each Payment Due Date after that will be on the same day in each month.

You can make payments more often. You will need to arrange this separately with the Bank.

Total number of repayments

120 repayments

This information is calculated on certain assumptions – please refer to Part 3 of the Booklet under the heading *Your repayments*.

CREDIT FEES AND CHARGES

INITIAL FEES AND CHARGES
 You must pay these before you draw your loan. However, any fees and charges which the Bank agrees to finance from your loan can be paid when you first draw your loan.

Administrative fees:

bank cheque issuance fee \$0.00

Per bank cheque. Payable if you request the Bank to issue more than one bank cheque during settlement.

The actual amount payable will only be known at the time of settlement. By

accepting this Loan Offer you agree to pay the actual total amount.	
loan establishment fee	\$0.00
guarantor fee	\$0.00
fixed rate lock in fee payable if you wish to 'lock in' a fixed interest rate before drawdown of your loan.	\$\$\$nil"
GOVERNMENT CHARGES: The fee amounts detailed below are indicative based on the current government charge that applies at the Offer Date. The actual amount of these fees will only be known at the time that each fee is paid. By accepting this offer you agree to pay the actual amount of each fee.	
mortgage registration fee	\$0
mortgage discharge fee	\$0
transfer/conveyance registration fee	\$0
mortgage/loan security stamp duty	"nil"
stamp duty on property transfer	\$0
These amounts assume you are not entitled to a stamp duty or other exemption or concession. If the Lender receives from you, before it pays the relevant duty or fee, necessary proof of your entitlement to an exemption or concession, then the amount will be reduced or removed accordingly.	
OTHER PARTIES	
external legal fees	\$0
payable to the Lender's solicitors in relation to their review of the loan, security and trust documents relating to your loan.	
ONGOING AMOUNTS	
Loan Maintenance Fee	nil
payable on the first day of each month after the loan account is opened. However, if the loan account is opened on or after the 15 th day of a month no fee is payable in the next month.	
POSSIBLE FEES AND CHARGES	
There are some other fees and charges which you will have to pay, but only if you ask for certain things or certain things happen, as follows:	
ADMINISTRATIVE FEES:	
Administration Fee (Part Prepayment)	\$0
Payable if you prepay part of the loan while the interest rate is fixed.	
Administration Fee (Full Prepayment)	\$0
Payable if you prepay all of the loan while the interest rate is fixed.	
Administration Fee (Switching)	\$0
Payable if you switch to another product, interest rate or repayment type while the interest rate is fixed	
Prepayment Break Cost	Variable

Payable if at any time before the end of a fixed rate period you choose to or are required to prepay all or part of this loan in excess of the <i>prepayment threshold</i> (see Part 4 of the Booklet). The calculation of the break cost is explained in Part 4 of the Booklet under the heading <i>How is a break cost worked out?</i>	Variable
Switching Break Cost Payable if at any time before the end of a fixed rate period you switch to another product, interest rate (fixed or variable) or repayment type. The calculation of the break cost is explained in Part 4 of the Booklet under the heading <i>How is a break cost worked out?</i>	Variable
outward dishonour fee payable each time the Lender dishonours or rejects a transaction that you initiate (for example a cheque or a direct debit) from your loan account.	\$0.00
periodic payment not made fee payable each time a periodic payment is not made to your loan account due to a lack of funds in the relevant account.	\$0.00
account overdrawn fee payable each time the Bank honours a transaction initiated by you resulting in the balance of your loan account exceeding the current limit.	\$0.00
Information fee payable when you or any guarantor ask the Lender for information, and the Lender gives that information in writing. The fee will be \$0.00 per minute on the time actually spent in retrieving and providing the information.	
additional and duplicate statement fee payable when you ask the Lender for more than one copy of a regular statement of account besides the copy that is automatically sent to you - \$0.00 per page of each additional statement issued. However, a fee of \$0.00 per page is payable when you ask for a copy of a previously issued statement of account.	
document handling fee payable when: - the Lender deals with the mortgage document or title document (for example, if further stamp duty is payable or a discharge of mortgage is to be registered); or - the Bank is required to consent to the registration of any dealing with the mortgaged property (for example, the registration of a plan of subdivision or a lease);	\$0.00
discharge settlement fee payable when the Lender deals with the mortgage document or title document and the dealing involves a settlement transaction (for example, settlement of the sale of the mortgaged property or any part of it);	\$0.00
re-fix fee payable if you select a new fixed term at the end of the loan's current fixed rate period;	\$0.00
arrears notice fee payable for every arrears letter (after the first arrears letter) or notice (other than the default notice) or demand the Bank sends you in relation to a default. This fee will be debited to your loan account;	\$0.00
default notice fee	\$0.00

this fee is debited to your loan account on the date any default notice letter is sent to you;

CHARGES PAYABLE TO OTHER PARTIES:

external valuer's charge	not known
payable each time the Bank obtains a valuation or inspection from an external valuer (the amount of this charge is determined by reference to the external valuer's scale of fees);	

GOVERNMENT CHARGES:

The fees detailed below are indicative based on the government charge(s) applicable as at the Offer Date. The actual amount payable will only be known at the time of discharge, and you agree to pay the applicable amount at that time.

discharge registration fee

\$0.0

payable when the Bank registers a discharge of an existing mortgage or other encumbrance on the title to your property (the amount of this charge will be determined by reference to the charge made by the relevant land titles office at the time of discharge);

VARIATIONS

The Lender may vary all or any one or more of the following:

Annual Percentage Rate;

loan term;

Amount of Credit;

amount, frequency and number of repayments and time for payment; existing fees and charges and their times for payment; and default margin referred to below.

except as set out in Part 3 of the Booklet under the heading *Variations to your loan contract*. The Bank may also introduce new fees and charges.

All of these changes can be made without your consent. The Bank will notify you or advise the changes as set out in the Booklet.

Where amounts are calculated on certain assumptions, if the assumptions are incorrect (for example, if an interest rate changes) the amount will change.

ADDITIONAL TERMS AND CONDITIONS

LOAN PURPOSE

The purpose of this loan is to fund the purchase of the property at Lot 2802E, 888 Collins Street Docklands, VIC 3008 for investment purposes.

DRAWING YOUR LOAN

This is a Single Drawdown Loan. You can only draw it in one instalment.

FEES AND CHARGES PAYABLE

Over the whole of your loan term, the total amount of the credit fees and charges the Bank can currently determine that you will need to pay under this contract is \$0.0.

This is the total of the known amounts (based on the specified assumptions) for the initial fees and charges, and the ongoing amounts payable if your loan runs for its full term. These amounts are listed in the table.

Please note: In the Initial Fees and Charges section, where we are unable to determine or estimate a fee amount, we have not quoted it and it is not included in the total amount referred to above.

WHO WILL THE AMOUNT OF THIS LOAN BE PAID TO?

You authorise the Bank to disburse (pay out) your loan in accordance with instructions received from you or your solicitor / agent / conveyancer.

The rest of this section confirms your current instructions as to how and to whom the Bank should disburse your loan proceeds. These instructions will apply unless you or your solicitor / agent / conveyancer tells us otherwise.

payable to [you or as you shall direct]: \$399,000

COMMISSION

There is no commission pay to third party

DEFAULT INTEREST

If you do not make a payment when due you will pay the Bank interest on the overdue amount from the day it was due until it is paid. That interest will be calculated daily at the default rate divided by 365.

The default rate for overdue amounts at any time is the Annual Percentage Rate at that time plus a variable margin (the "Default Margin") which is currently 2% per annum.

While the Annual Percentage Rate is a fixed rate, the default rate will be that fixed rate plus the Default Margin.

While the Annual Percentage Rate is or is based on the Bank's Investment Property Plan 2 Rate (which is currently 5.560% per annum, the default rate will be that rate plus or minus any adjustment outlined under Annual Percentage Rate above, plus the Default Margin.

Applying current rates, the current default rate on this loan is 6.990% per annum.

SECURITY

The Security for this contract is set out in condition 4a under "Special Settlement Requirements" below. You are not obliged to give any new Security to the Bank but your loan cannot be drawn until the Security is completed and signed in the form required by the Bank.

Special Settlement Requirements

These conditions apply in addition to the conditions found in this Letter and the Booklet. To the extent there is any inconsistency between these conditions and the Booklet, these conditions will prevail.

1. In these conditions:
 - a. **guarantors** means Long Wang, Xiaoyang Wang and Li Jun He both of 38/92 Milperra Road Revesby NSW 2212 and the **Security Custodian**;
 - b. **security** means the security set out in condition 4a below;
 - c. **security custodian** means the Unique 888 Property Pty Ltd ACN 614 428 081 as trustee for Unique 888 Property Trust of 38/92 Milperra Road Revesby NSW 2212;
 - d. **security property** means Lot 2802E, 888 Collins Street Docklands, VIC 3008;
 - e. **superannuation fund** means Unique Superannuation Fund.
2. You must use the Amount of Credit only for the purpose of acquiring property conforming to your investment strategy and the legal requirements binding on you to be held by the security custodian on trust for you as an investment.
3. You acknowledge that the security custodian holds the security property on trust for you.
4. We only have to lend you the Amount of Credit (or any part of it) if, in addition to the requirements in the Booklet:
 - a. we have received the following duly completed and executed in the form supplied by us or otherwise in form and substance satisfactory to us:
 - i. a mortgage of the security property (with annexures) signed by the security custodian;
 - ii. a guarantee and indemnity from the security custodian;
 - iii. a guarantee and indemnity from the guarantors;
 - iv. a custodian trust deed signed by the security custodian and you; and
 - v. an SMSF deed of trust declaration and undertakings signed by you, the security custodian and each of the beneficiaries of the superannuation fund; and
 - b. we have received or been shown a copy of an insurance policy or a certificate of currency satisfactory to us:
 - i. noting our interest as mortgagee and the interest of the security custodian;
 - ii. which shows that the security property specified is insured (as required under each security) on a replacement and reinstatement basis and the security custodian has provided public liability insurance to us to our satisfaction;
 - iii. for at least the amount of cover we specify; and
 - iv. you and the security custodian are insured against public liability with respect to the property; and
 - c. you have given us in a form satisfactory to us:
 - i. documents constituting the superannuation fund;
 - ii. a copy of the contract of sale for the security;
 - iii. a certificate from your financial adviser;
 - iv. a statutory declaration from you satisfactory to us stating that:
 - you have received legal and financial advice prior to signing this loan agreement;
 - entering into this loan agreement is within your investment strategy; and
 - you have complied with the Superannuation Industry (Supervision) Act 1993 (Cth); and

- d. you have satisfied us that you enter into this loan agreement and acquire the security property:
 - i. through the security custodian;
 - ii. as trustee of the superannuation fund;
 - iii. in accordance with your duties and powers and your legal obligations; and
 - iv. in accordance with your investment strategy; and
5. The following loan options described in clause 6 of the Booklet do not apply to your loan: Portability, Redraw, Repayment holiday and Top up.
6. Despite any other provision of this loan agreement, we may not have recourse to you or your assets. We may only have recourse for the total amount owing under this loan agreement to the security property and its proceeds to be available to us as a result of enforcement of our security.
7. Condition 6 does not affect your obligations to the security custodian.
8. Subject to condition 9, nothing in condition 6 limits us in:
 - a. exercising our rights or powers under:
 - i. the mortgage in relation to the security property;
 - ii. any guarantee;
 - b. obtaining an injunction or other order to restrain any breach of this loan agreement by any party; or
 - c. obtaining declaratory relief;
9. In exercising any right, power or remedy under this loan agreement, neither we nor any receiver, receiver and manager, agent or attorney appointed under this loan agreement shall incur, or have the authority to incur, any liability on your behalf or for your account except a liability which is itself subject to the limitation in condition 6.
10. For the purpose of determining the liability of any guarantor in relation to the total amount owing, the limit on your liability under condition 6 will be disregarded.
11. We will not, in relation to any liability for which you are not liable under condition 6:
 - a. obtain a judgement for the payment of money or damages by you;
 - b. issue any demand under section 459E(1) of the *Corporations Act 2001* (Cth) (or any analogous provision under any other law) against you;
 - c. apply for the winding up of you;
 - d. levy or enforce any distress or other execution to, on or against any of your assets other than the security property;
 - e. apply for the appointment by a court of a receiver to any of your assets other than the security property; and
 - f. exercise or seek to exercise any set-off or counterclaim against you, or take proceedings for any of the above and we waive our rights in respect of those applications and proceedings.
12. You must ensure that the security custodian complies with all its obligations under any mortgage of the security property it gives in your favour.
13. In respect of the Property Lot 2802E, 888 Collins Street Docklands VIC 3008, you must provide to the Lender in form and substance satisfactory to it a valuation prepared (on its instructions) by a valuer approved by the Lender and addressed to the Lender with confirmation from the valuer that the Lender can rely on it. You must pay all Costs associated with the preparation of the valuation report prior to the initial drawdown date of any Facility.

You acknowledge that you are responsible for ensuring that all of the loan and the investment and all associated transactions comply with all legal requirements (including the Superannuation Industry (Supervision) Act 1993 (Cth) and the documents establishing the superannuation fund). You should seek your own advice and make your own enquiries concerning all legal, taxation or financial aspects or risks. You should not rely on Lender or any of its representatives or employees. None of them is giving any advice or assurance. If Lender checks any of the above, or satisfies itself with respect to them it does it for its own purposes, and you should not place any reliance on it doing so.

Booklet

More details about the Security for your loan are in the Booklet.

Signed for Lender Parties

Wang, Long
0413 688 386

Signed for Lender Parties

He, Li Jun
0413 688 186

PLEASE SIGN BELOW

ACCEPTANCE OF LOAN OFFER

Please note: the accompanying Loan Booklet forms part of your Loan Offer. Each of you must sign below as acceptance of your Loan Offer and to confirm that you have received, read and understood the Booklet.

I/We accept the Lender's loan offer and agree to the terms and conditions set out in the Loan Offer.

IMPORTANT

BEFORE YOU SIGN

READ THIS CONTRACT DOCUMENT so that you know exactly what contract you are entering into and what you will have to do under the contract.

You should also read the information statement: "THINGS YOU SHOULD KNOW ABOUT YOUR PROPOSED CREDIT CONTRACT".

Fill in or cross out any blank spaces.

Get a copy of this contract document.

Do not sign this contract document if there is anything you do not understand.

THINGS YOU MUST KNOW

Once you sign this contract document, you will be bound by it. However, you may end the contract before you obtain credit, or a card or other means is used to obtain goods or services for which credit is to be provided under the contract, by telling the credit provider in writing, but you will still be liable for any fees or charges already incurred.

You do not have to take out consumer credit insurance unless you want to. However, if this contract document says so, you must take out insurance over any mortgaged property that is used as security, such as a house or car.

If you take out insurance, the credit provider cannot insist on any particular insurance company.

If this contract document says so, the credit provider can vary the annual percentage rate (the interest rate), the repayments and the fees and charges and can add new fees and charges without your consent.

If this contract document says so, the credit provider can charge a fee if you pay out your contract early.

.....
Signature of Long Wang
Director of Unique Strategic Financial
Services Pty Ltd
ATF as trustee for
Unique Superannuation Fund

Date : / /

.....
Signature of Xiaoyang Wang
Director of Unique Strategic Financial
Services Pty Ltd
ATF as trustee for
Unique Superannuation Fund

Date : / /

.....
Signature of Li Jun He
Director of Unique Strategic Financial
Services Pty Ltd
ATF as trustee for
Unique Superannuation Fund

Date : / /

