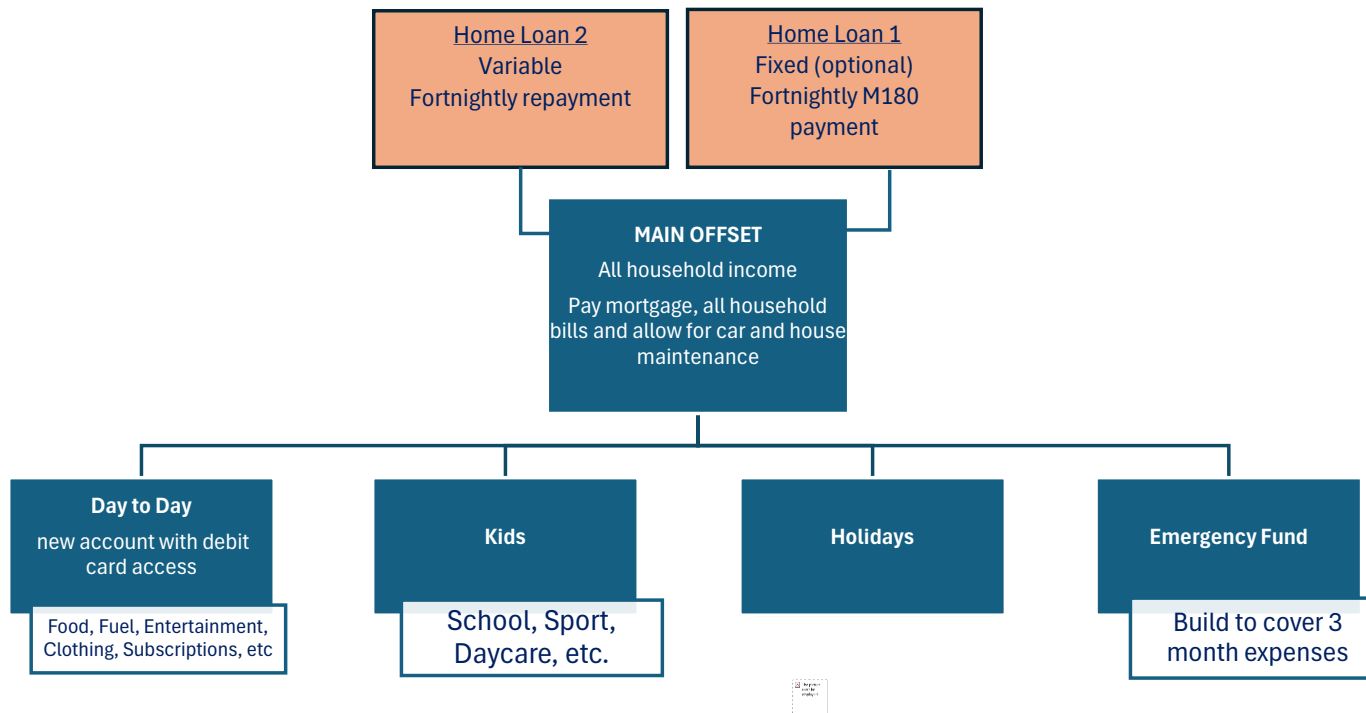


OFFSET ACCOUNT BANKING SYSTEM



- (i). Check your budget and add 10%
- (ii). Setup direct credits from main offset to other accounts
- (iii). Set up Mortgage 180 repayments to variable rate home loan