

HAVEN FIXED RATE CHANGE

Please find attached details of changes to Haven fixed rates for homeloan and investor applications. These new rates are effective from **Thursday 5th June 2008**. In summary:

Homeloan Fixed Rates

Our 2 year fixed rate increases from 5.14% (APR 5.6%) to 5.29% (APR 5.6%)

Our 3 year fixed rate increases from 5.04% (APR 5.5%) to 5.18% (APR 5.5%)

Investor Fixed Rates

Our 3 year fixed rate is reduced from 5.49% (APR 5.6%) to 5.35% (APR 5.2%)

Our 5 year fixed rate is reduced from 5.60% (APR 5.5%) to 5.50% (APR 5.4%)

Pipeline Implications

The new rates will apply to all drawdowns after June 5th without exception.

The attached rate matrix gives full details including rate, APR and cost per thousand for each of our available mortgage rates. As always if you require any further information please contact your Haven Relationship Manager or Broker Support on 1850 250 150.