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MELBOURNE VIC 3000

nab

31 October 2008



846832799 4601 08
Cardwell Country Estate Pty Ltd
PO Box 151
STRATFORD QLD 4870

Important Information For Cardwell Country Estate Pty Ltd,

Your Market Rate Facility No: 793839075

I am writing to you to inform you of changes to the interest rate payable under your Market Rate Facility.

The Global Financial market has experienced substantial increases in the cost of funds to all Financial Institutions in Australia, including NAB. As a result of this, we are adding a new liquidity margin to the rate you currently pay.

Your new interest rate will be the relevant indicator rate (as set out in your contract), plus the liquidity margin, plus your existing customer margin. The liquidity margin will be that which is published from time to time in the press (this is currently 0.30% per annum and is subject to change).

Please note this change will only affect pricing periods that start after 5 December 2008 for loan account held under your Market Rate Facility - it will not affect any pricing periods that start before then.

What you need to do

You don't need to do anything. If you have any questions, please feel free to call me on **07 4050 1209** or visit any NAB branch.

Sincerely,

A handwritten signature in black ink, appearing to read 'Greg Hendy'.

Greg Hendy
Partner