



# 100% finance for JPMorgan Emerging Markets plus Warrants

Gain exposure to JPMorgan Emerging Markets plus Warrants (“EM+”) with no upfront capital required.

## Offer dates

EM+

- Offer opens: 5 May 2008
- Offer closes: 20 June 2008

## Macquarie 100% Investment Loan

The Macquarie 100% Investment Loan is designed specifically for select investments such as EM+.

Macquarie provides 100% of the funds so you can invest into EM+ without any initial capital outlay.

Invest in EM+ through the Macquarie 100% Investment Loan and benefit from:

- **Access to the growth potential** associated with emerging markets.
- **Principal protection** on the expiry date.
- **No margin calls** except where you fail to meet your interest payment obligations or the investment is sold or redeemed early.
- **Interest Prepayment Loan** available allowing investors to borrow the interest prepayment amount if they elect to fix their interest rate.
- **Potential tax efficiency** as loan interest is generally tax deductible.<sup>1</sup>

## Indicative interest rates as at 20 May 2008<sup>2</sup>

Interest Rate Option	Description	Indicative Interest Rate
1	<b>Variable in Arrears</b> Pay interest monthly in arrears.	10.70% p.a.
2	<b>Fixed in advance to June 2009<sup>^</sup></b> Pay interest annually in advance until June 2009.	10.49% p.a.
3	<b>Fixed in advance for term<sup>^</sup></b> Pay interest annually in advance for the term of the loan.	Price available on application
4	<b>Fixed in arrears for term</b> Pay interest monthly in arrears for the term of the loan.	Price available on application

<sup>^</sup> An Interest Prepayment Loan (IPL) is available for this option.

<sup>1</sup> Investors should seek their own independent taxation advice before using the Macquarie 100% Investment Loan to finance any investment.

<sup>2</sup> All interest rates are indicative and subject to variation as dictated by changes in interest rate markets. A fixed interest rate application will receive the rate determined by Macquarie on the day the loan is drawn and Macquarie will not notify the investor before setting the final fixed interest rate. The variable interest rate may be changed provided Macquarie notifies borrowers 5 business days prior to the date on which the new interest rate takes effect by written notice or by putting a notice in a national or local newspaper.

## Interest Prepayment Loan

The Interest Prepayment Loan (IPL) is simply a loan to fund up to 12 months interest prepayment on any fixed component of the Macquarie 100% Investment Loan.

The opportunity to apply for the IPL is available if you select interest payment options 2 or 3 from the table on the previous page.

## Important information

### Additional costs and fees

In addition to the costs and fees outlined in the Macquarie 100% Investment Loan brochure, an additional Upfront Loan Establishment Fee of 1.5% of the investment value will apply to your loan for investment into EM+. However your Financial Adviser may agree to waive this fee.

### Adviser remuneration

Your adviser will receive a trailing commission of 0.55% p.a. (including GST) on the Macquarie 100% Investment Loan. You may choose to remunerate your adviser via an additional trailing commission of 0.25% or 0.50% or 0.75% p.a. (including GST). This will be reflected by an increase in the interest rate applicable to your Macquarie 100% Investment Loan.

## Credit assessment requirements

Loan Amount	Income	Net Asset
\$0 - \$300k	<b>Statement of Position:</b> Required <b>Verification:</b> Required <b>Credit Assessment:</b> Required	<b>Statement of Position:</b> Required <b>Verification:</b> Not required <b>Credit Assessment:</b> Required
> \$300k	<b>Statement of Position:</b> Required <b>Verification:</b> Required <b>Credit Assessment:</b> Required	

All Macquarie 100% Investment Loan and Macquarie Interest Prepayment Loan applicants must provide:

- A copy of photo identification with a signature, this can be either:
  - a current passport; or
  - a current Australian driver's licence.
- For income verification, one of the following will need to be provided:
  - last three pay slips; or
  - previous year's tax return or group certificate accompanied by contact details of employer; or
  - an accountant's certificate, indicating current income; or
  - a declaration from the employer confirming income.

## How to apply

- Complete the EM+ Application Form available in the EM+ Product Disclosure Statement (PDS) dated 2 May 2008. To obtain a copy of the EM+ PDS, visit [www.jporgansp.com.au](http://www.jporgansp.com.au)
- Read and understand the Macquarie 100% Investment Loan brochure and complete the Application for Finance.
- Send both application forms to:
 

Freeman Fox  
 PO Box 7830  
 Waterfront Place  
 Brisbane QLD 4001

## For further information

 **Contact a Freeman Fox Wealth Advisor on 1800 000 369.**

The Macquarie 100% Investment Loan is offered by Macquarie Bank Limited (ABN 46 008 583 542, AFS Licence 237502) ("Macquarie"). Full terms and conditions are set out in the relevant loan contracts. Fees, charges and government taxes are payable.

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