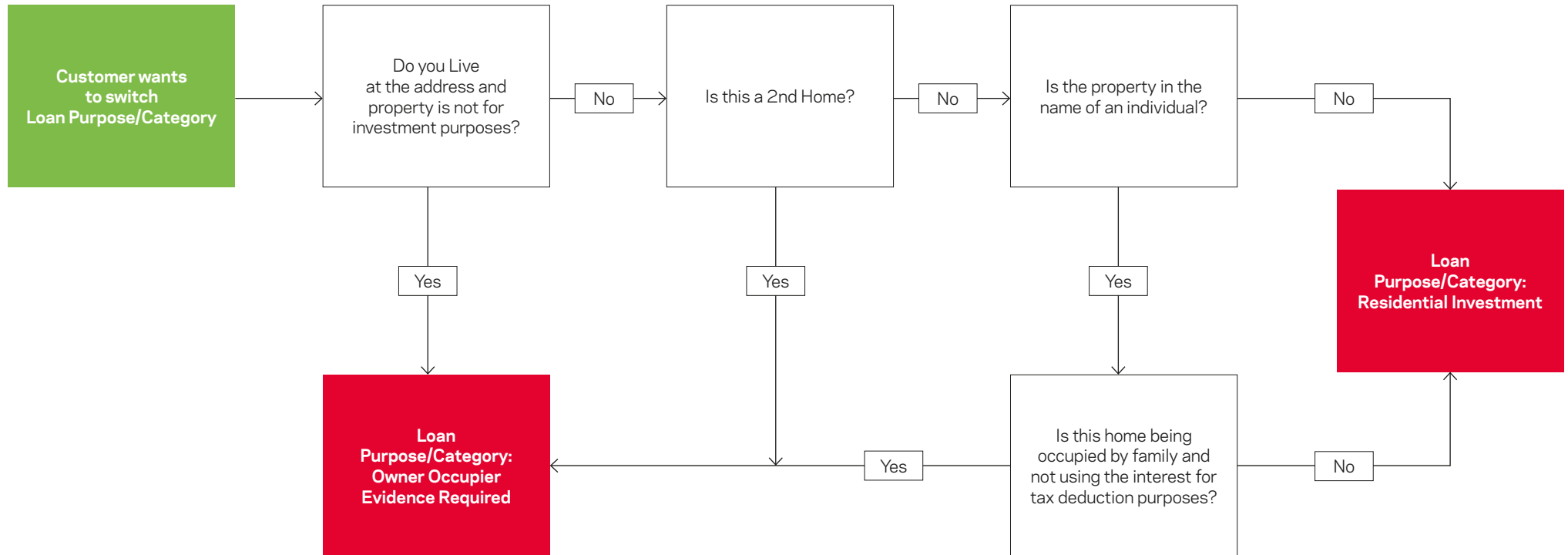


Loan category decision tree.



2nd Home Scenarios:
 Bought land with the intent to build and reside as Owner Occupier
Holiday home:
 Used for Vacation/recreation purposes
Weekday/Weekend Occupier:
 Used as a secondary home (Commuter)

To be categorised as Owner Occupier, the property must:
 be in the name of an individual or a trust with the name of an individual trustee

Definition of Property occupied by family:
 Dependants/relatives living in the property as opposed to the owner & Rental income is not being received &/or Income losses are not being used for tax deduction purposes