

## Mackay Sugar Limited

# Rate Sheet relating to Unsecured Notes

effective from 22<sup>nd</sup> August 2016

This Rate Sheet is valid until a new Rate Sheet is issued by the Company

Term	Interest rate	Payment
On call Interest Bearing Deposit	1.25% per annum	31 December and 30 June
7 day call Unsecured Note	2.50% per annum	31 December, 30 June and at maturity date, whichever occurs first
6 month Unsecured Note	4.25% per annum	31 December, 30 June and at maturity date, whichever occurs first
12 month Unsecured Note	5.00% per annum	31 December, 30 June and at maturity date, whichever occurs first
24 month Unsecured Note	5.25% per annum	31 December, 30 June and at maturity date, whichever occurs first
5 year Unsecured Note	6.00% per annum	31 December, 30 June and at maturity date, whichever occurs first

### Early redemption penalties

Early redemption of investments before the expiry of their nominated term will not be allowed and will only be considered in exceptional circumstances. Mackay Sugar may agree to the early redemption of a nominated term after an application in writing from the depositor is received outlining the exceptional circumstances or the funds are being rolled into a 5 year term.

In the event that an Unsecured Note (other than a 7 day call Unsecured Note) is redeemed before the expiry of its nominated investment term a reduced interest rate of 1.0% will apply to the amount to be repaid on such Unsecured Note.

### Important notice

This Rate Sheet has been issued in conjunction with the Prospectus dated 11<sup>th</sup> November 2015. This prospectus should be read in its entirety before any investment decision is made. You should rely only on the information in this prospectus. No person is authorised to provide any information or to make any representations in connection with the offer of Unsecured Notes which is not contained in this prospectus.

The information provided in the prospectus, this rate sheet or any attached correspondence is not investment advice or financial product advice and has been prepared without taking into account your investment objectives, financial situation or particular needs (including financial and taxation issues). The Unsecured Notes do not have a current credit rating from a recognised credit rating agency and unlike bank deposits your principal investment is not guaranteed.

### Further Information

For Investors seeking further information, please visit the Investors section of our website [www.mkysugar.com.au](http://www.mkysugar.com.au).