

Conditions of Miele 28 months interest free offer

Interest free finance is applied only to promotional transactions for the specified period. Balances outstanding at the end of the promotional period will form part of the normal account balances and will accrue interest at the cash advance rate (currently 23.25% as at 01/09/09). Monthly repayments are required and calculated at 3% of the outstanding balance or \$20, whichever is higher. Lending criteria, terms and conditions, fees, and charges apply and are available on application. Offer valid from 01/09/09 to 31/10/09.

Credit provided by HSBC Bank Australia Limited ABN 48 006 434 162.