

Driver

AUSTRALIA Master

An investment in the Notes that are the subject of these Final Terms is only suitable for financially sophisticated investors who are capable of evaluating the merits and risks of such investment and who have sufficient resources to be able to bear any losses (including the total loss of the invested amount) which may result from such investment.

Final Terms

25 July 2017

PERPETUAL CORPORATE TRUST LIMITED
in its capacity as trustee of the Driver Australia Master Trust
(incorporated with limited liability in Australia with ACN 000 341 533)

as Issuer

for the issuance of the

A\$1,600,000 Series 2016-3 Class A Notes

issued in registered form pursuant to the

A\$3,000,000,000 Programme for the Issuance of Notes

These Final Terms are issued to supplement the information in relation to the issue of Class A Notes by Perpetual Corporate Trust Limited in its capacity as trustee of the Driver Australia Master Trust under the A\$3,000,000,000 Programme for the issuance of Notes (the "**Programme**").

Full information on the Issuer and the offer of the Notes is only available on the basis of the combination of these Final Terms and the Offering Circular. Capitalised terms not otherwise defined herein shall have the meaning specified in the Conditions of the Class A Notes. All references in these Final Terms to numbered Conditions are to be read as reference to the respective Conditions of the Class A Notes.

1	Issue Price:	A\$1,600,000
2	Initial Series 2016-3 Class A Issue Date:	25 November 2016
3	First occurring Payment Date with respect to the Further Notes subject of these Final Terms	25 August 2017
4	Class A Series Number:	2016-3
5	Tranche Number:	8
6	Aggregate Nominal Amount of Further Notes subject of these Final Terms:	AUD1,600,000
7	Aggregate Nominal Amount of Series 2016-3 Class A Notes (including the Notes subject of these Final Terms):	AUD19,300,000
8	Maximum Issuance Amount of Series 2016-3 Class A	AUD 200,000,000

	Notes:	
9	Series 2016-3 Class A Notes Interest Rate:	1 month BBSW plus the Margin as set out in Condition 8.3
10	Series 2016-3 Class A Notes Factor (Condition 7.1(c))	The calculation of the Notes Factor is described in the relevant definition.
11	Amount on which interest is to be paid on the Payment Date the date of these Final Terms (Condition 9.1):	AUD17,700,000
12	Margin (Condition 8.3):	0.95 per cent. <i>per annum</i> (as amended in accordance with Condition 9.5).
13	Series 2016-3 Class A Revolving Period Expiration Date:	Payment Date falling in June 2018 (but excluding) (or as extended in accordance with Condition 9.5).
14	Series 2016-3 Class A Scheduled Repayment Date (Condition 9.4):	Payment Date falling in February 2022 (or as extended in accordance with Condition 9.5 as a consequence of the extension of the Series 2016-3 Class A Revolving Period Expiration Date)
15	Series 2016-3 Class A Final Maturity Date (Condition 9.4):	Payment Date falling in August 2026 (or as extended in accordance with Condition 9.5 as a consequence of the extension of the Series 2016-3 Class A Revolving Period Expiration Date)
16	Settlement information:	Delivery against payment
17	- ISIN Code	AU3FN0036620
18	Admission to trading and total expenses:	Application has been made for the Series 2016-3 Class A Notes subject of these Final Terms to be admitted to trading on the regulated market of the Australian Securities Exchange with effect from after the Initial Issue Date. The total expenses related to the admission to trading will amount to Nil.

These Final Terms comprise the final terms required to list and have admitted to trading the issue of Series 2016-3 Class A Notes described herein (as from 25 November 2016).