

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 January 2018

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\$6,600,000 Series 2016-4 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\$6,600,000
2	Initial Series 2016-4 Class A Issue Date:	25 November 2016
3	New Issue Date	25 January 2018
4	First occurring Payment Date with respect to the Further Notes subject of these Final Terms	26 February 2018
5	Class A Series Number:	2016-4
6	Tranche Number:	14
7	Aggregate Nominal Amount of Further Notes subject of these Final Terms:	AUD6,600,000
8	Aggregate Nominal Amount of Series 2016-4 Class A Notes (including the Notes subject of these Final Terms):	AUD77,300,000

9	Maximum Issuance Amount of Series 2016-4 Class A Notes:	AUD 300,000,000	
10	Series 2016-4 Class A Notes Interest Rate:	1 month BBSW plus the Margin as set out in Condition 8.3	
11	Series 2016-4 Class A Notes Factor (Condition 7.1(c))	The calculation of the Notes Factor is described in the relevant definition.	
12	Amount on which interest is to be paid on the Payment Date the date of these Final Terms (Condition 9.1):	AUD70,700,000	
13	Margin (Condition 8.3):	0.95 per cent <i>per annum</i> (as amended in accordance with Condition 9.5).	
14	Series 2016-4 Class A Revolving Period Expiration Date:	Payment Date falling in June 2018 (but excluding) (or as extended in accordance with Condition 9.5).	
15	Series 2016-4 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 2016-4 Class A Revolving Period Expiration Date)	
16	Series 2016-4 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 2016-4 Class A Revolving Period Expiration Date)	
17	Settlement information:	Not applicable.	
18	ISIN Code	Not applicable.	
19	Admission to trading and total expenses:	Application has been made for the Series 2016-4 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.	
20	Distribution account (for payment of Issue Price)	Bank:	Australia and New Zealand Banking Group
		BSB:	012-003
		Account number:	836860289
		Account name:	Perpetual Corporate Trust Limited ATF Driver Australia Master Trust – Distribution Account