

**Comparison Rate Schedule (Date of issue: 29/06/2009)**

				\$10,000 over 3 Years Secured % p.a.	\$15,000 over 4 Years Secured % p.a.	\$20,000 over 4 Years Secured % p.a.	\$25,000 over 5 Years Secured % p.a.	\$30,000 over 5 Years Secured % p.a.	\$50,000 over 7 Years Secured % p.a.	\$70,000 over 25 Years Secured % p.a.	\$100,000 over 25 Years Secured % p.a.	\$130,000 over 25 Years Secured % p.a.	\$150,000 over 25 Years Secured % p.a.	\$200,000 over 25 Years Secured % p.a.	\$225,000 over 25 Years Secured % p.a.	\$250,000 over 25 Years Secured % p.a.	\$275,000 over 30 Years Secured % p.a.	\$300,000 over 30 Years Secured % p.a.	
1,200 - Hassle Free Home Loan Option: 80 Category: Lo Doc	Variable	Initial - 6.99%p.a Ongoing - 6.99%p.a	Code: ABL	15.97	11.44	10.30	9.11	8.75	7.75	7.16	7.11	7.08	7.07	7.05	7.04	7.04	7.03	7.03	
	Fixed 1 Yr	Initial - 6.69%p.a Ongoing - 6.99%p.a	Code: ABL	14.69	10.76	9.77	8.74	8.43	7.57	7.11	7.06	7.04	7.03	7.01	7.00	7.00	7.00	7.00	6.99
	Fixed 2 Yrs	Initial - 7.14%p.a Ongoing - 6.99%p.a	Code: ABL	15.00	11.01	10.02	8.95	8.64	7.73	7.17	7.13	7.10	7.09	7.07	7.07	7.06	7.06	7.05	7.05
	Fixed 3 Yrs	Initial - 7.79%p.a Ongoing - 6.99%p.a	Code: ABL	15.66	11.65	10.66	9.54	9.22	8.21	7.38	7.33	7.31	7.30	7.28	7.27	7.27	7.27	7.24	7.23
	Fixed 4 Yrs	Initial - 8.24%p.a Ongoing - 6.99%p.a	Code: ABL	-	12.15	11.15	10.06	9.74	8.70	7.62	7.58	7.55	7.54	7.52	7.51	7.51	7.46	7.46	7.45
	Fixed 5 Yrs	Initial - 8.39%p.a Ongoing - 6.99%p.a	Code: ABL	-	-	-	10.26	9.94	8.96	7.79	7.74	7.72	7.71	7.69	7.68	7.68	7.61	7.61	7.61
1,601 - Hassle Free MoniPower Option: 80 Category: Lo Doc Line of Credit	Variable	Initial - 7.09%p.a Ongoing - 7.09%p.a	Code: ABL	18.58	13.22	11.67	10.22	9.69	8.34	7.53	7.40	7.33	7.30	7.25	7.23	7.21	7.19	7.18	
250 - Balanced Special Option: New Loans Category: Standard	Variable	Initial - 5.95%p.a Ongoing - 5.95%p.a	Code: ABL	14.92	10.39	9.26	8.07	7.71	6.70	6.12	6.07	6.04	6.03	6.01	6.00	6.00	5.99	5.98	
	Fixed 1 Yr	Initial - 5.66%p.a Ongoing - 5.95%p.a	Code: ABL	13.65	9.73	8.73	7.71	7.39	6.53	6.06	6.02	6.00	5.99	5.97	5.96	5.96	5.96	5.96	5.95
	Fixed 2 Yrs	Initial - 6.11%p.a Ongoing - 5.95%p.a	Code: ABL	13.96	9.98	8.99	7.92	7.61	6.70	6.13	6.08	6.06	6.05	6.03	6.03	6.02	6.02	6.01	6.01
	Fixed 3 Yrs	Initial - 6.76%p.a Ongoing - 5.95%p.a	Code: ABL	14.63	10.62	9.63	8.50	8.19	7.18	6.33	6.28	6.26	6.25	6.23	6.22	6.22	6.22	6.19	6.18
	Fixed 4 Yrs	Initial - 7.21%p.a Ongoing - 5.95%p.a	Code: ABL	-	11.12	10.13	9.03	8.71	7.67	6.56	6.52	6.49	6.48	6.46	6.46	6.46	6.46	6.40	6.39
	Fixed 5 Yrs	Initial - 7.36%p.a Ongoing - 5.95%p.a	Code: ABL	-	-	-	9.22	8.91	7.92	6.73	6.68	6.66	6.65	6.63	6.62	6.62	6.62	6.55	6.54
650 - MoniPower Option: Std Category: Line of Credit	Variable	Initial - 6.46%p.a Ongoing - 6.46%p.a	Code: ABL	17.96	12.61	11.05	9.60	9.07	7.71	6.91	6.77	6.70	6.67	6.62	6.60	6.59	6.57	6.56	
750 - MoniPower Pack * Category: Line of Credit	Variable	Initial - 6.06%p.a Ongoing - 6.06%p.a	Code: ABL	17.57	12.21	10.66	9.20	8.68	7.32	6.51	6.37	6.30	6.27	6.22	6.20	6.19	6.17	6.16	

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1,000 - Homeloans Premium Lo Doc Option: Lender pays LMI Category: Lo Doc	Variable	Initial - 6.49%p.a Ongoing - 6.49%p.a	Code: HP	12.68	9.58	8.78	7.97	7.72	7.03	6.63	6.58	6.56	6.55	6.54	6.53	6.53	6.52	6.52
	Fixed 1 Yr	Initial - 7.29%p.a Ongoing - 6.49%p.a	Code: HP	10.44	8.61	8.16	7.64	7.50	7.03	6.65	6.63	6.62	6.61	6.60	6.60	6.59	6.58	6.58
	Fixed 3 Yrs	Initial - 8.41%p.a Ongoing - 6.49%p.a	Code: HP	11.93	10.07	9.62	8.98	8.84	8.15	7.14	7.11	7.10	7.09	7.08	7.08	7.08	7.02	7.01
	Fixed 5 Yrs	Initial - 9.11%p.a Ongoing - 6.49%p.a	Code: HP	-	-	-	9.98	9.83	9.24	7.79	7.76	7.75	7.74	7.73	7.73	7.72	7.61	7.61
1,050 - Homeloans Premium Lo Doc Option: Pro Pack - Lender pays LMI Category: Lo Doc	Variable	Initial - 6.39%p.a Ongoing - 6.39%p.a	Code: HP	19.86	14.03	12.10	10.48	9.80	8.15	7.17	6.93	6.81	6.75	6.66	6.63	6.61	6.58	6.56
	Fixed 1 Yr	Initial - 7.29%p.a Ongoing - 6.39%p.a	Code: HP	15.98	12.28	10.92	9.80	9.29	8.04	7.17	6.96	6.85	6.80	6.72	6.70	6.68	6.64	6.63
	Fixed 3 Yrs	Initial - 8.41%p.a Ongoing - 6.39%p.a	Code: HP	17.40	13.70	12.36	11.14	10.64	9.18	7.67	7.47	7.36	7.31	7.23	7.20	7.18	7.09	7.08
	Fixed 5 Yrs	Initial - 9.11%p.a Ongoing - 6.39%p.a	Code: HP	-	-	-	12.10	11.61	10.27	8.34	8.13	8.02	7.97	7.89	7.86	7.84	7.70	7.68
1,300 - Homeloans Premium Lo Doc LOC Category: Lo Doc Line of Credit	Variable	Initial - 6.29%p.a Ongoing - 6.29%p.a	Code: HP	12.48	9.37	8.58	7.77	7.51	6.83	6.42	6.38	6.36	6.35	6.34	6.33	6.33	6.32	6.32
1,350 - Homeloans Premium Lo Doc LOC Option: Pro Pack	Variable	Initial - 6.19%p.a Ongoing - 6.19%p.a	Code: HP	19.66	13.83	11.90	10.29	9.60	7.96	6.97	6.74	6.61	6.55	6.46	6.43	6.41	6.38	6.36
1,400 - Homeloans Premium Lo Doc LOC Option: Lender pays LMI	Variable	Initial - 6.59%p.a Ongoing - 6.59%p.a	Code: HP	12.79	9.68	8.88	8.07	7.82	7.13	6.72	6.68	6.66	6.65	6.64	6.63	6.63	6.62	6.62
1,450 - Homeloans Premium Lo Doc LOC Option: Pro Pack - Lender pays LMI	Variable	Initial - 6.49%p.a Ongoing - 6.49%p.a	Code: HP	19.95	14.13	12.20	10.58	9.90	8.25	7.26	7.03	6.91	6.85	6.76	6.73	6.71	6.67	6.66
100 - Homeloans Premium Full Doc Category: Standard	Variable	Initial - 5.24%p.a Ongoing - 5.24%p.a	Code: HP	7.74	6.50	6.18	5.85	5.75	5.46	5.29	5.28	5.27	5.26	5.26	5.26	5.25	5.25	5.25
	Fixed 1 Yr	Initial - 6.44%p.a Ongoing - 5.24%p.a	Code: HP	5.91	5.77	5.77	5.68	5.68	5.57	5.36	5.36	5.36	5.36	5.36	5.36	5.36	5.34	5.34
	Fixed 3 Yrs	Initial - 7.56%p.a Ongoing - 5.24%p.a	Code: HP	7.56	7.42	7.42	7.21	7.21	6.85	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.82	5.82
	Fixed 5 Yrs	Initial - 8.26%p.a Ongoing - 5.24%p.a	Code: HP	-	-	-	8.26	8.26	8.04	6.59	6.59	6.59	6.59	6.59	6.59	6.59	6.45	6.45
50 - Homeloans Premium Saver Category: Standard	Variable	Initial - 5.09%p.a Ongoing - 5.09%p.a	Code: HP	13.80	10.42	9.10	8.11	7.61	6.48	5.80	5.59	5.47	5.42	5.34	5.31	5.29	5.26	5.25

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50 - Homeloans Premium Saver Category: Standard	Fixed 1 Yr	Initial - 6.44%p.a Ongoing - 5.09%p.a	Code: HP	11.48	9.46	8.55	7.86	7.49	6.58	5.87	5.68	5.57	5.53	5.45	5.42	5.41	5.37	5.35
	Fixed 3 Yrs	Initial - 7.56%p.a Ongoing - 5.09%p.a	Code: HP	13.06	11.08	10.18	9.39	9.03	7.90	6.43	6.24	6.13	6.09	6.01	5.99	5.97	5.87	5.85
	Fixed 5 Yrs	Initial - 8.26%p.a Ongoing - 5.09%p.a	Code: HP	-	-	-	10.41	10.06	9.08	7.14	6.95	6.85	6.80	6.73	6.70	6.68	6.52	6.50
500 - Homeloans Premium Full Doc LOC Category: Line of Credit	Variable	Initial - 5.39%p.a Ongoing - 5.39%p.a	Code: HP	7.89	6.65	6.33	6.00	5.90	5.61	5.44	5.43	5.42	5.42	5.41	5.41	5.41	5.40	5.40
550 - Homeloans Premium Full Doc LOC Option: Pro Pack	Variable	Initial - 5.29%p.a Ongoing - 5.29%p.a	Code: HP	13.99	10.61	9.30	8.30	7.80	6.68	5.99	5.78	5.67	5.62	5.54	5.51	5.49	5.46	5.45
900 - Homeloans Premium Lo Doc Category: Lo Doc	Variable	Initial - 6.19%p.a Ongoing - 6.19%p.a	Code: HP	12.37	9.27	8.47	7.67	7.41	6.72	6.32	6.28	6.26	6.25	6.24	6.23	6.23	6.22	6.22
	Fixed 1 Yr	Initial - 6.99%p.a Ongoing - 6.19%p.a	Code: HP	10.13	8.30	7.86	7.34	7.19	6.72	6.35	6.33	6.31	6.31	6.30	6.30	6.29	6.28	6.28
	Fixed 3 Yrs	Initial - 8.11%p.a Ongoing - 6.19%p.a	Code: HP	11.63	9.77	9.32	8.68	8.54	7.84	6.83	6.80	6.79	6.79	6.78	6.77	6.77	6.71	6.71
	Fixed 5 Yrs	Initial - 8.81%p.a Ongoing - 6.19%p.a	Code: HP	-	-	-	9.68	9.53	8.94	7.47	7.45	7.43	7.43	7.42	7.42	7.41	7.29	7.29
950 - Homeloans Premium Lo Doc Option: Pro Pack Category: Lo Doc	Variable	Initial - 6.09%p.a Ongoing - 6.09%p.a	Code: HP	19.57	13.73	11.80	10.19	9.50	7.86	6.87	6.64	6.51	6.46	6.36	6.33	6.31	6.28	6.26
	Fixed 1 Yr	Initial - 6.99%p.a Ongoing - 6.09%p.a	Code: HP	15.69	11.99	10.63	9.51	9.00	7.75	6.87	6.67	6.56	6.51	6.43	6.40	6.38	6.34	6.33
	Fixed 3 Yrs	Initial - 8.11%p.a Ongoing - 6.09%p.a	Code: HP	17.11	13.42	12.07	10.85	10.35	8.89	7.38	7.17	7.05	7.00	6.92	6.89	6.87	6.79	6.77
	Fixed 5 Yrs	Initial - 8.81%p.a Ongoing - 6.09%p.a	Code: HP	-	-	-	11.81	11.32	9.98	8.03	7.83	7.71	7.66	7.58	7.55	7.53	7.39	7.37

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1,250 - Lo Doc Smart Saver Option: 60 -80 Category: Lo Doc	Variable	Initial - 6.24%p.a Ongoing - 6.24%p.a	Code: ING	14.60	10.39	9.33	8.22	7.88	6.94	6.40	6.35	6.32	6.31	6.29	6.29	6.28	6.27	6.27
1,650 - Lo Doc Smart Saver LOC Option: 60-80 Category: Lo Doc Line of Credit	Variable	Initial - 6.34%p.a Ongoing - 6.34%p.a	Code: ING	14.70	10.49	9.43	8.32	7.98	7.04	6.50	6.45	6.42	6.41	6.39	6.39	6.38	6.37	6.37
400 - Smart Saver Option: New Loans Category: Standard	Variable	Initial - 5.29%p.a Ongoing - 5.29%p.a	Code: ING	13.41	9.32	8.30	7.21	6.89	5.97	5.43	5.39	5.37	5.36	5.34	5.33	5.33	5.32	5.32
	Fixed 1 Yr	Initial - 5.49%p.a Ongoing - 5.29%p.a	Code: ING	13.53	9.42	8.39	7.29	6.96	6.03	5.45	5.41	5.39	5.38	5.36	5.35	5.35	5.34	5.34
	Fixed 2 Yrs	Initial - 6.34%p.a Ongoing - 5.29%p.a	Code: ING	14.35	10.13	9.10	7.90	7.58	6.51	5.64	5.59	5.57	5.56	5.54	5.54	5.53	5.50	5.50
	Fixed 3 Yrs	Initial - 6.89%p.a Ongoing - 5.29%p.a	Code: ING	15.00	10.83	9.80	8.57	8.25	7.09	5.89	5.84	5.82	5.81	5.79	5.78	5.78	5.72	5.72
	Fixed 4 Yrs	Initial - 7.44%p.a Ongoing - 5.29%p.a	Code: ING	-	11.47	10.45	9.28	8.96	7.77	6.22	6.18	6.15	6.14	6.13	6.12	6.12	6.02	6.02
	Fixed 5 Yrs	Initial - 7.59%p.a Ongoing - 5.29%p.a	Code: ING	-	-	-	9.51	9.19	8.11	6.46	6.41	6.39	6.38	6.36	6.35	6.35	6.24	6.23
450 - Smart Saver Option: Existing Customers Category: Standard	Variable	Initial - 5.50%p.a Ongoing - 5.50%p.a	Code: ING	14.11	9.77	8.69	7.54	7.19	6.22	5.65	5.61	5.58	5.57	5.55	5.55	5.54	5.53	5.53
	Fixed 1 Yr	Initial - 5.49%p.a Ongoing - 5.50%p.a	Code: ING	13.62	9.53	8.51	7.42	7.10	6.18	5.64	5.60	5.58	5.57	5.55	5.54	5.54	5.53	5.53
	Fixed 2 Yrs	Initial - 6.34%p.a Ongoing - 5.50%p.a	Code: ING	14.37	10.17	9.15	7.97	7.65	6.61	5.81	5.76	5.74	5.73	5.71	5.71	5.70	5.67	5.67
	Fixed 3 Yrs	Initial - 6.89%p.a Ongoing - 5.50%p.a	Code: ING	15.00	10.84	9.81	8.61	8.28	7.15	6.04	5.99	5.97	5.96	5.94	5.94	5.93	5.88	5.88
	Fixed 4 Yrs	Initial - 7.44%p.a Ongoing - 5.50%p.a	Code: ING	-	11.47	10.45	9.29	8.96	7.80	6.36	6.32	6.29	6.28	6.26	6.26	6.25	6.17	6.17
	Fixed 5 Yrs	Initial - 7.59%p.a Ongoing - 5.50%p.a	Code: ING	-	-	-	9.51	9.19	8.12	6.58	6.53	6.51	6.50	6.48	6.47	6.47	6.37	6.36
455 - Smart Saver Option: Construction Loan Category: Standard	Variable	Initial - 5.29%p.a Ongoing - 5.29%p.a	Code: ING	13.41	9.32	8.30	7.21	6.89	5.97	5.43	5.39	5.37	5.36	5.34	5.33	5.33	5.32	5.32
460 - Homeloans All In One Option: Term Loan Category: All In One	Variable	Initial - 5.19%p.a Ongoing - 5.19%p.a	Code: ING	17.44	12.15	10.39	8.93	8.30	6.80	5.91	5.70	5.58	5.53	5.44	5.42	5.39	5.36	5.35
	Fixed 1 Yr	Initial - 5.49%p.a Ongoing - 5.19%p.a	Code: ING	16.53	11.76	10.14	8.79	8.21	6.80	5.92	5.71	5.60	5.55	5.47	5.44	5.42	5.38	5.37

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460 - Homeloans All In One Option: Term Loan Category: All In One	Fixed 2 Yrs	Initial - 6.34%p.a Ongoing - 5.19%p.a	Code: ING	17.37	12.48	10.87	9.42	8.84	7.30	6.11	5.90	5.79	5.74	5.66	5.63	5.61	5.55	5.54
	Fixed 3 Yrs	Initial - 6.89%p.a Ongoing - 5.19%p.a	Code: ING	18.01	13.18	11.57	10.10	9.52	7.89	6.37	6.16	6.05	6.00	5.91	5.88	5.86	5.78	5.77
	Fixed 4 Yrs	Initial - 7.44%p.a Ongoing - 5.19%p.a	Code: ING	-	13.81	12.21	10.80	10.22	8.57	6.72	6.51	6.39	6.34	6.26	6.23	6.21	6.09	6.08
	Fixed 5 Yrs	Initial - 7.59%p.a Ongoing - 5.19%p.a	Code: ING	-	-	-	11.02	10.45	8.91	6.96	6.75	6.63	6.58	6.50	6.47	6.45	6.31	6.30
461 - Homeloans All In One Option: Transaction Account Category: All In One	Variable	Initial - 5.64%p.a Ongoing - 5.64%p.a	Code: ING	5.64	5.64	5.64	5.64	5.64	5.64	5.64	5.64	5.64	5.64	5.64	5.64	5.64	5.64	5.64
800 - Smart Saver Plus (Interest Only) Category: Line of Credit	Variable	Initial - 5.94%p.a Ongoing - 5.94%p.a	Code: ING	14.55	10.21	9.13	7.98	7.63	6.66	6.10	6.05	6.02	6.01	5.99	5.99	5.98	5.97	5.97
850 - Smart Saver Equity (Interest Only) Category: Line of Credit	Variable	Initial - 5.94%p.a Ongoing - 5.94%p.a	Code: ING	14.55	10.21	9.13	7.98	7.63	6.66	6.10	6.05	6.02	6.01	5.99	5.99	5.98	5.97	5.97

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**Comparison Rate Schedule (Date of issue: 29/06/2009)**

				\$10,000 over 3 Years Secured % p.a.	\$15,000 over 4 Years Secured % p.a.	\$20,000 over 4 Years Secured % p.a.	\$25,000 over 5 Years Secured % p.a.	\$30,000 over 5 Years Secured % p.a.	\$50,000 over 7 Years Secured % p.a.	\$70,000 over 25 Years Secured % p.a.	\$100,000 over 25 Years Secured % p.a.	\$130,000 over 25 Years Secured % p.a.	\$150,000 over 25 Years Secured % p.a.	\$200,000 over 25 Years Secured % p.a.	\$225,000 over 25 Years Secured % p.a.	\$250,000 over 25 Years Secured % p.a.	\$275,000 over 30 Years Secured % p.a.	\$300,000 over 30 Years Secured % p.a.
500 - Easy Saver Category: Standard	Variable	Initial - 5.59%p.a Ongoing - 5.59%p.a	Code: RMT	14.84	10.18	9.02	7.78	7.41	6.37	5.75	5.70	5.67	5.66	5.64	5.64	5.63	5.62	5.62
	Fixed 1 Yr	Initial - 6.06%p.a Ongoing - 5.59%p.a	Code: RMT	14.06	9.88	8.86	7.71	7.39	6.41	5.77	5.73	5.71	5.70	5.68	5.68	5.67	5.66	5.66
	Fixed 2 Yrs	Initial - 6.83%p.a Ongoing - 5.59%p.a	Code: RMT	14.88	10.61	9.58	8.35	8.02	6.91	5.97	5.93	5.91	5.89	5.88	5.87	5.87	5.83	5.83
	Fixed 3 Yrs	Initial - 7.44%p.a Ongoing - 5.59%p.a	Code: RMT	15.60	11.39	10.37	9.10	8.78	7.57	6.26	6.21	6.19	6.18	6.16	6.16	6.16	6.09	6.09
	Fixed 4 Yrs	Initial - 7.88%p.a Ongoing - 5.59%p.a	Code: RMT	-	11.93	10.91	9.72	9.40	8.18	6.58	6.54	6.51	6.50	6.49	6.48	6.47	6.38	6.38
	Fixed 5 Yrs	Initial - 8.13%p.a Ongoing - 5.59%p.a	Code: RMT	-	-	-	10.05	9.73	8.63	6.88	6.83	6.81	6.80	6.78	6.77	6.77	6.65	6.64

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