

Comparison Rate Schedule (Date of issue: 08/09/2009)

				\$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.
666 - Balanced Special Option: New Loans Category: Standard	Variable	Initial - 5.70%p.a Ongoing - 5.70%p.a	Code: ABL	14.67	10.14	9.01	7.82	7.46	6.45	5.87	5.82	5.79	5.78	5.76	5.75	5.75	5.74	5.73
	Fixed 1 Yr	Initial - 5.76%p.a Ongoing - 5.70%p.a	Code: ABL	13.60	9.63	8.64	7.59	7.27	6.38	5.85	5.81	5.78	5.77	5.76	5.75	5.75	5.74	5.73
	Fixed 2 Yrs	Initial - 6.51%p.a Ongoing - 5.70%p.a	Code: ABL	14.30	10.23	9.23	8.10	7.78	6.78	6.00	5.96	5.93	5.92	5.91	5.90	5.90	5.87	5.87
	Fixed 3 Yrs	Initial - 7.16%p.a Ongoing - 5.70%p.a	Code: ABL	15.03	10.98	9.99	8.81	8.49	7.38	6.26	6.22	6.19	6.18	6.17	6.16	6.16	6.10	6.10
	Fixed 4 Yrs	Initial - 7.81%p.a Ongoing - 5.70%p.a	Code: ABL	-	11.72	10.72	9.60	9.28	8.13	6.63	6.59	6.56	6.55	6.53	6.53	6.52	6.43	6.43
	Fixed 5 Yrs	Initial - 7.81%p.a Ongoing - 5.70%p.a	Code: ABL	-	-	-	9.68	9.36	8.32	6.80	6.75	6.72	6.71	6.69	6.69	6.68	6.58	6.58
666 - Hassle Free Home Loan Option: 80 Category: Lo Doc	Variable	Initial - 6.74%p.a Ongoing - 6.74%p.a	Code: ABL	15.72	11.19	10.05	8.86	8.50	7.50	6.91	6.86	6.83	6.82	6.80	6.79	6.79	6.78	6.78
	Fixed 1 Yr	Initial - 6.79%p.a Ongoing - 6.74%p.a	Code: ABL	14.64	10.67	9.68	8.62	8.31	7.42	6.89	6.85	6.83	6.81	6.80	6.79	6.79	6.78	6.78
	Fixed 2 Yrs	Initial - 7.54%p.a Ongoing - 6.74%p.a	Code: ABL	15.33	11.26	10.27	9.13	8.82	7.82	7.05	7.01	6.98	6.97	6.95	6.95	6.94	6.92	6.92
	Fixed 3 Yrs	Initial - 8.19%p.a Ongoing - 6.74%p.a	Code: ABL	16.06	12.02	11.02	9.84	9.53	8.42	7.32	7.28	7.25	7.24	7.22	7.22	7.21	7.16	7.16
	Fixed 4 Yrs	Initial - 8.84%p.a Ongoing - 6.74%p.a	Code: ABL	-	12.75	11.76	10.63	10.31	9.17	7.70	7.66	7.63	7.62	7.60	7.59	7.59	7.50	7.50
	Fixed 5 Yrs	Initial - 8.84%p.a Ongoing - 6.74%p.a	Code: ABL	-	-	-	10.71	10.39	9.36	7.87	7.82	7.80	7.78	7.76	7.76	7.75	7.66	7.65
666 - Hassle Free MoniPower Option: 80 Category: Lo Doc Line of Credit	Variable	Initial - 6.84%p.a Ongoing - 6.84%p.a	Code: ABL	18.34	12.98	11.43	9.97	9.45	8.09	7.29	7.15	7.08	7.05	7.00	6.98	6.96	6.94	6.94
666 - MoniPower Pack * Category: Line of Credit	Variable	Initial - 5.81%p.a Ongoing - 5.81%p.a	Code: ABL	17.33	11.97	10.41	8.96	8.43	7.07	6.26	6.13	6.05	6.02	5.97	5.95	5.94	5.92	5.91

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666 - Homeloans Premium Full Doc LOC Option: Pro Pack	Variable	Initial - 5.29%p.a Ongoing - 5.29%p.a	Code: HP	17.71	12.44	10.64	9.17	8.52	6.99	6.07	5.84	5.71	5.66	5.56	5.53	5.51	5.48	5.46
666 - Homeloans Premium Full Doc Category: Standard	Variable	Initial - 5.24%p.a Ongoing - 5.24%p.a	Code: HP	11.39	8.30	7.51	6.70	6.45	5.77	5.37	5.33	5.31	5.30	5.28	5.28	5.28	5.27	5.27
	Fixed 1 Yr	Initial - 7.14%p.a Ongoing - 5.24%p.a	Code: HP	9.80	7.84	7.40	6.79	6.65	6.08	5.50	5.48	5.47	5.46	5.45	5.45	5.45	5.42	5.42
	Fixed 3 Yrs	Initial - 8.16%p.a Ongoing - 5.24%p.a	Code: HP	11.68	9.76	9.31	8.58	8.44	7.59	6.15	6.13	6.11	6.11	6.10	6.09	6.09	6.00	5.99
	Fixed 5 Yrs	Initial - 8.76%p.a Ongoing - 5.24%p.a	Code: HP	-	-	-	9.62	9.48	8.83	6.91	6.89	6.87	6.87	6.86	6.85	6.85	6.69	6.68
666 - Homeloans Premium Lo Doc LOC Option: Pro Pack Category: Lo Doc Line of Credit	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
666 - 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 - 7.99%p.a Ongoing - 6.09%p.a	Code: HP	16.25	12.43	11.07	9.88	9.37	8.03	6.98	6.77	6.66	6.61	6.53	6.50	6.48	6.43	6.42
	Fixed 3 Yrs	Initial - 9.01%p.a Ongoing - 6.09%p.a	Code: HP	17.97	14.23	12.89	11.61	11.10	9.52	7.65	7.44	7.33	7.28	7.20	7.17	7.15	7.03	7.02
	Fixed 5 Yrs	Initial - 9.61%p.a Ongoing - 6.09%p.a	Code: HP	-	-	-	12.59	12.10	10.71	8.43	8.22	8.10	8.05	7.97	7.94	7.92	7.75	7.73
666 - Homeloans Premium Saver Category: Standard	Variable	Initial - 5.09%p.a Ongoing - 5.09%p.a	Code: HP	17.52	12.24	10.45	8.97	8.32	6.79	5.87	5.64	5.51	5.46	5.37	5.34	5.31	5.28	5.26
	Fixed 1 Yr	Initial - 7.14%p.a Ongoing - 5.09%p.a	Code: HP	15.38	11.54	10.17	8.97	8.45	7.09	6.01	5.80	5.68	5.63	5.55	5.52	5.50	5.44	5.43
	Fixed 3 Yrs	Initial - 8.16%p.a Ongoing - 5.09%p.a	Code: HP	17.16	13.41	12.06	10.76	10.25	8.63	6.69	6.47	6.35	6.30	6.22	6.19	6.16	6.04	6.03
	Fixed 5 Yrs	Initial - 8.76%p.a Ongoing - 5.09%p.a	Code: HP	-	-	-	11.76	11.27	9.86	7.47	7.25	7.13	7.08	7.00	6.97	6.95	6.75	6.74

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666 - 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 - 6.29%p.a Ongoing - 5.19%p.a	Code: ING	16.98	12.12	10.50	9.09	8.51	7.02	6.00	5.79	5.68	5.63	5.54	5.52	5.50	5.45	5.44
	Fixed 2 Yrs	Initial - 7.04%p.a Ongoing - 5.19%p.a	Code: ING	17.98	13.01	11.40	9.88	9.30	7.66	6.25	6.04	5.93	5.88	5.79	5.77	5.74	5.67	5.66
	Fixed 3 Yrs	Initial - 7.49%p.a Ongoing - 5.19%p.a	Code: ING	18.60	13.73	12.13	10.60	10.03	8.30	6.55	6.34	6.22	6.17	6.09	6.06	6.04	5.94	5.92
	Fixed 4 Yrs	Initial - 8.14%p.a Ongoing - 5.19%p.a	Code: ING	-	14.49	12.89	11.46	10.89	9.15	6.99	6.78	6.66	6.61	6.53	6.50	6.47	6.33	6.32
	Fixed 5 Yrs	Initial - 8.14%p.a Ongoing - 5.19%p.a	Code: ING	-	-	-	11.56	10.99	9.42	7.22	7.00	6.89	6.84	6.75	6.73	6.70	6.54	6.53
666 - 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
666 - Lo Doc Smart Saver LOC Option: 60-80 Category: Lo Doc Line of Credit	Variable	Initial - 6.54%p.a Ongoing - 6.54%p.a	Code: ING	15.45	10.96	9.83	8.64	8.29	7.29	6.71	6.66	6.63	6.62	6.60	6.59	6.59	6.58	6.57
666 - Lo Doc Smart Saver Option: 60 -80 Category: Lo Doc	Variable	Initial - 6.44%p.a Ongoing - 6.44%p.a	Code: ING	15.35	10.86	9.73	8.54	8.19	7.19	6.60	6.55	6.53	6.52	6.50	6.49	6.49	6.48	6.47
666 - Smart Saver Plus (Interest Only) Category: Line of Credit	Variable	Initial - 6.14%p.a Ongoing - 6.14%p.a	Code: ING	15.05	10.56	9.43	8.25	7.89	6.89	6.30	6.25	6.23	6.22	6.20	6.19	6.18	6.18	6.17
666 - Smart Saver Option: New Loans Category: Standard	Variable	Initial - 5.49%p.a Ongoing - 5.49%p.a	Code: ING	14.40	9.91	8.79	7.60	7.24	6.24	5.65	5.60	5.58	5.56	5.55	5.54	5.53	5.53	5.52
	Fixed 1 Yr	Initial - 6.29%p.a Ongoing - 5.49%p.a	Code: ING	13.81	9.76	8.77	7.65	7.34	6.38	5.71	5.67	5.64	5.63	5.62	5.61	5.61	5.59	5.59
	Fixed 2 Yrs	Initial - 7.04%p.a Ongoing - 5.49%p.a	Code: ING	14.73	10.58	9.59	8.37	8.06	6.95	5.93	5.89	5.87	5.86	5.84	5.83	5.83	5.79	5.79
	Fixed 3 Yrs	Initial - 7.49%p.a Ongoing - 5.49%p.a	Code: ING	15.34	11.27	10.28	9.05	8.74	7.55	6.20	6.16	6.13	6.12	6.11	6.10	6.10	6.03	6.02
	Fixed 4 Yrs	Initial - 8.14%p.a Ongoing - 5.49%p.a	Code: ING	-	12.04	11.05	9.90	9.59	8.37	6.62	6.57	6.55	6.54	6.52	6.52	6.51	6.40	6.40
	Fixed 5 Yrs	Initial - 8.14%p.a Ongoing - 5.49%p.a	Code: ING	-	-	-	10.00	9.69	8.61	6.83	6.78	6.76	6.75	6.73	6.72	6.72	6.59	6.59

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