

Comparison Rate Schedule (Date of issue: 15/12/2011)



ABN: 55 095 034 003

				\$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 - Homeloans MoniPower Lo Doc Category: Lo Doc	Variable	Initial - 8.14%p.a Ongoing - 8.14%p.a	Code: ABL	17.14	12.60	11.46	10.26	9.90	8.90	8.32	8.27	8.24	8.22	8.20	8.20	8.19	8.18	8.18	
	Fixed 1 Yr	Initial - 7.56%p.a Ongoing - 8.14%p.a	Code: ABL	15.68	11.78	10.79	9.78	9.47	8.64	8.23	8.18	8.16	8.15	8.13	8.12	8.12	8.12	8.12	8.11
	Fixed 2 Yrs	Initial - 7.67%p.a Ongoing - 8.14%p.a	Code: ABL	15.59	11.69	10.70	9.69	9.38	8.56	8.20	8.15	8.12	8.11	8.09	8.09	8.08	8.08	8.08	8.08
	Fixed 3 Yrs	Initial - 7.79%p.a Ongoing - 8.14%p.a	Code: ABL	15.66	11.72	10.72	9.71	9.39	8.56	8.19	8.14	8.12	8.11	8.09	8.08	8.08	8.08	8.08	8.07
	Fixed 4 Yrs	Initial - 7.98%p.a Ongoing - 8.14%p.a	Code: ABL	-	11.89	10.89	9.85	9.54	8.67	8.23	8.19	8.16	8.15	8.13	8.13	8.12	8.12	8.12	8.12
	Fixed 5 Yrs	Initial - 8.19%p.a Ongoing - 8.14%p.a	Code: ABL	-	-	-	10.06	9.74	8.85	8.32	8.27	8.25	8.24	8.22	8.21	8.21	8.21	8.20	8.19
1,201 - Homeloans MoniPower Lo Doc Option: No LMI Category: Lo Doc	Variable	Initial - 8.39%p.a Ongoing - 8.39%p.a	Code: ABL	17.39	12.85	11.71	10.52	10.16	9.15	8.57	8.52	8.49	8.47	8.45	8.45	8.44	8.43	8.43	
1,601 - Homeloans MoniPower Lo Doc LOC Category: Lo Doc Line of Credit	Variable	Initial - 8.39%p.a Ongoing - 8.39%p.a	Code: ABL	19.86	14.50	12.95	11.50	10.98	9.63	8.83	8.70	8.63	8.59	8.54	8.53	8.51	8.49	8.48	
1,602 - Homeloans MoniPower Lo Doc LOC Option: No LMI	Variable	Initial - 8.64%p.a Ongoing - 8.64%p.a	Code: ABL	20.10	14.74	13.20	11.74	11.22	9.87	9.08	8.95	8.88	8.84	8.79	8.78	8.76	8.74	8.73	
250 - Homeloans MoniPower Category: Standard	Variable	Initial - 6.84%p.a Ongoing - 6.84%p.a	Code: ABL	15.97	11.39	10.26	9.01	8.65	7.60	6.98	6.94	6.92	6.91	6.89	6.88	6.88	6.87	6.87	
	Fixed 1 Yr	Initial - 6.46%p.a Ongoing - 6.84%p.a	Code: ABL	14.58	10.63	9.65	8.58	8.27	7.39	6.92	6.88	6.86	6.85	6.84	6.84	6.83	6.83	6.83	
	Fixed 2 Yrs	Initial - 6.47%p.a Ongoing - 6.84%p.a	Code: ABL	14.47	10.52	9.55	8.49	8.18	7.31	6.88	6.85	6.83	6.82	6.81	6.80	6.80	6.80	6.80	
	Fixed 3 Yrs	Initial - 6.59%p.a Ongoing - 6.84%p.a	Code: ABL	14.55	10.57	9.59	8.52	8.21	7.32	6.88	6.85	6.83	6.82	6.81	6.80	6.80	6.80	6.80	6.80
	Fixed 4 Yrs	Initial - 6.88%p.a Ongoing - 6.84%p.a	Code: ABL	-	10.84	9.86	8.76	8.45	7.53	6.97	6.94	6.92	6.91	6.89	6.89	6.89	6.89	6.88	6.88
	Fixed 5 Yrs	Initial - 7.09%p.a Ongoing - 6.84%p.a	Code: ABL	-	-	-	8.97	8.66	7.72	7.07	7.03	7.01	7.01	6.99	6.99	6.99	6.99	6.97	6.96
650 - Homeloans MoniPower LOC Category: 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	

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1,300 - Homeloans Ultra Lo Doc LOC Category: Lo Doc Line of Credit	Variable	Initial - 7.59%p.a Ongoing - 7.59%p.a	Code: ADV	13.83	10.70	9.90	9.09	8.83	8.13	7.73	7.69	7.67	7.66	7.64	7.63	7.63	7.62	7.62
1,301 - Homeloans Ultra Lo Doc LOC Option: 60 Category: Lo Doc Line of Credit	Variable	Initial - 7.39%p.a Ongoing - 7.39%p.a	Code: ADV	13.62	10.50	9.70	8.88	8.63	7.93	7.53	7.49	7.47	7.46	7.44	7.43	7.43	7.42	7.42
1,350 - Homeloans Ultra Plus Lo Doc LOC Category: Lo Doc Line of Credit	Variable	Initial - 7.49%p.a Ongoing - 7.49%p.a	Code: ADV	20.93	15.10	13.17	11.56	10.88	9.23	8.25	8.02	7.90	7.84	7.75	7.73	7.70	7.67	7.66
1,351 - Homeloans Ultra Plus Lo Doc LOC Option: 60	Variable	Initial - 7.29%p.a Ongoing - 7.29%p.a	Code: ADV	20.74	14.90	12.98	11.36	10.68	9.04	8.05	7.82	7.70	7.64	7.56	7.53	7.50	7.47	7.46
100 - Homeloans Ultra Category: Standard	Variable	Initial - 6.79%p.a Ongoing - 6.79%p.a	Code: ADV	16.43	11.58	10.37	9.07	8.69	7.60	6.96	6.91	6.88	6.87	6.85	6.84	6.84	6.83	6.82
	Fixed 1 Yr	Initial - 6.39%p.a Ongoing - 6.79%p.a	Code: ADV	15.72	11.16	10.01	8.81	8.44	7.44	6.91	6.86	6.83	6.82	6.80	6.80	6.79	6.79	6.78
	Fixed 2 Yrs	Initial - 6.39%p.a Ongoing - 6.79%p.a	Code: ADV	15.59	11.04	9.89	8.70	8.33	7.35	6.87	6.82	6.79	6.78	6.76	6.76	6.75	6.75	6.75
	Fixed 3 Yrs	Initial - 6.39%p.a Ongoing - 6.79%p.a	Code: ADV	15.55	10.97	9.82	8.62	8.26	7.28	6.83	6.78	6.76	6.75	6.73	6.72	6.72	6.72	6.72
	Fixed 4 Yrs	Initial - 7.38%p.a Ongoing - 6.79%p.a	Code: ADV	-	11.92	10.78	9.52	9.16	8.04	7.17	7.12	7.10	7.09	7.07	7.06	7.06	7.03	7.02
	Fixed 5 Yrs	Initial - 7.44%p.a Ongoing - 6.79%p.a	Code: ADV	-	-	-	9.60	9.24	8.16	7.24	7.20	7.17	7.16	7.14	7.13	7.13	7.09	7.09
101 - Homeloans Ultra Option: 75 Category: Standard	Variable	Initial - 6.69%p.a Ongoing - 6.69%p.a	Code: ADV	14.12	10.38	9.46	8.45	8.16	7.31	6.81	6.77	6.75	6.75	6.73	6.73	6.72	6.72	6.71
50 - Homeloans Ultra Plus Category: Standard	Variable	Initial - 6.64%p.a Ongoing - 6.64%p.a	Code: ADV	20.30	14.40	12.51	10.81	10.13	8.42	7.38	7.16	7.04	6.99	6.90	6.87	6.85	6.82	6.80
	Fixed 1 Yr	Initial - 6.24%p.a Ongoing - 6.64%p.a	Code: ADV	18.60	13.49	11.79	10.31	9.69	8.18	7.30	7.09	6.98	6.93	6.85	6.82	6.80	6.77	6.76
	Fixed 2 Yrs	Initial - 6.24%p.a Ongoing - 6.64%p.a	Code: ADV	18.49	13.38	11.67	10.21	9.58	8.09	7.27	7.06	6.94	6.89	6.81	6.78	6.76	6.74	6.72
	Fixed 3 Yrs	Initial - 6.24%p.a Ongoing - 6.64%p.a	Code: ADV	18.45	13.32	11.61	10.13	9.51	8.02	7.23	7.02	6.91	6.86	6.77	6.75	6.72	6.71	6.69
	Fixed 4 Yrs	Initial - 7.23%p.a Ongoing - 6.64%p.a	Code: ADV	-	14.21	12.52	11.00	10.38	8.77	7.57	7.36	7.24	7.19	7.11	7.08	7.06	7.01	7.00

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50 - Homeloans Ultra Plus Category: Standard	Fixed 5 Yrs	Initial - 7.29%p.a Ongoing - 6.64%p.a	Code: ADV	-	-	-	11.07	10.46	8.88	7.64	7.43	7.32	7.26	7.18	7.15	7.13	7.07	7.06
500 - Homeloans Ultra Plus LOC Category: Line of Credit	Variable	Initial - 6.89%p.a Ongoing - 6.89%p.a	Code: ADV	19.26	13.99	12.20	10.72	10.09	8.56	7.63	7.41	7.29	7.24	7.15	7.12	7.10	7.07	7.05
501 - Homeloans Ultra Plus LOC Option: 75 Category: Line of Credit	Variable	Initial - 6.79%p.a Ongoing - 6.79%p.a	Code: ADV	19.16	13.89	12.10	10.63	9.99	8.46	7.54	7.31	7.19	7.14	7.05	7.02	7.00	6.97	6.95
51 - Homeloans Ultra Plus Option: 75 Category: Standard	Variable	Initial - 6.54%p.a Ongoing - 6.54%p.a	Code: ADV	20.21	14.31	12.41	10.71	10.03	8.32	7.28	7.06	6.94	6.89	6.80	6.77	6.75	6.72	6.70
550 - Homeloans Ultra LOC Category: Line of Credit	Variable	Initial - 6.99%p.a Ongoing - 6.99%p.a	Code: ADV	13.21	10.09	9.29	8.48	8.22	7.53	7.13	7.09	7.06	7.05	7.04	7.03	7.03	7.02	7.02
551 - Homeloans Ultra LOC Option: 75 Category: Line of Credit	Variable	Initial - 6.89%p.a Ongoing - 6.89%p.a	Code: ADV	13.10	9.99	9.19	8.38	8.12	7.43	7.03	6.99	6.96	6.95	6.94	6.93	6.93	6.92	6.92
900 - Homeloans Ultra Lo Doc Category: Lo Doc	Variable	Initial - 7.44%p.a Ongoing - 7.44%p.a	Code: ADV	13.67	10.55	9.75	8.93	8.68	7.98	7.58	7.54	7.52	7.51	7.49	7.48	7.48	7.47	7.47
	Fixed 1 Yr	Initial - 6.86%p.a Ongoing - 7.44%p.a	Code: ADV	10.61	8.94	8.49	8.07	7.93	7.59	7.46	7.43	7.42	7.42	7.41	7.40	7.40	7.40	7.40
	Fixed 2 Yrs	Initial - 6.88%p.a Ongoing - 7.44%p.a	Code: ADV	10.43	8.77	8.32	7.92	7.78	7.46	7.41	7.38	7.37	7.36	7.35	7.35	7.35	7.35	7.35
	Fixed 3 Yrs	Initial - 6.90%p.a Ongoing - 7.44%p.a	Code: ADV	10.39	8.69	8.24	7.83	7.69	7.38	7.36	7.34	7.32	7.32	7.31	7.30	7.30	7.30	7.31
	Fixed 4 Yrs	Initial - 7.78%p.a Ongoing - 7.44%p.a	Code: ADV	-	9.55	9.10	8.62	8.48	8.04	7.65	7.63	7.61	7.61	7.60	7.59	7.59	7.58	7.58
	Fixed 5 Yrs	Initial - 7.84%p.a Ongoing - 7.44%p.a	Code: ADV	-	-	-	8.70	8.55	8.13	7.71	7.68	7.67	7.66	7.65	7.65	7.65	7.63	7.62
901 - Homeloans Ultra Lo Doc Option: 60 Category: Lo Doc	Variable	Initial - 7.24%p.a Ongoing - 7.24%p.a	Code: ADV	13.46	10.35	9.54	8.73	8.48	7.78	7.38	7.34	7.32	7.30	7.29	7.28	7.28	7.27	7.27
950 - Homeloans Ultra Plus Lo Doc Category: Lo Doc	Variable	Initial - 7.34%p.a Ongoing - 7.34%p.a	Code: ADV	20.79	14.95	13.03	11.41	10.73	9.09	8.10	7.87	7.75	7.70	7.61	7.58	7.55	7.52	7.51
	Fixed 1 Yr	Initial - 6.76%p.a Ongoing - 7.34%p.a	Code: ADV	16.06	12.53	11.18	10.17	9.67	8.56	7.94	7.74	7.63	7.59	7.51	7.49	7.46	7.44	7.43
	Fixed 2 Yrs	Initial - 6.78%p.a Ongoing - 7.34%p.a	Code: ADV	15.90	12.37	11.02	10.03	9.52	8.43	7.89	7.69	7.58	7.54	7.46	7.43	7.41	7.40	7.38

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950 - Homeloans Ultra Plus Lo Doc Category: Lo Doc	Fixed 3 Yrs	Initial - 6.80%p.a Ongoing - 7.34%p.a	Code: ADV	15.87	12.30	10.95	9.94	9.44	8.35	7.84	7.64	7.54	7.49	7.41	7.39	7.37	7.36	7.34
	Fixed 4 Yrs	Initial - 7.68%p.a Ongoing - 7.34%p.a	Code: ADV	-	13.11	11.77	10.71	10.20	9.00	8.13	7.93	7.83	7.78	7.70	7.68	7.66	7.62	7.61
	Fixed 5 Yrs	Initial - 7.74%p.a Ongoing - 7.34%p.a	Code: ADV	-	-	-	10.78	10.27	9.08	8.19	7.99	7.88	7.83	7.76	7.73	7.71	7.67	7.65
951 - Homeloans Ultra Plus Lo Doc Option: 60 Category: Lo Doc	Variable	Initial - 7.14%p.a Ongoing - 7.14%p.a	Code: ADV	20.59	14.76	12.83	11.22	10.53	8.89	7.90	7.67	7.55	7.50	7.41	7.38	7.35	7.32	7.31

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1,250 - Homeloans ProSmart Lo Doc Category: Lo Doc	Variable	Initial - 7.84%p.a Ongoing - 7.84%p.a	Code: ING	16.76	12.26	11.13	9.95	9.59	8.59	8.01	7.96	7.93	7.92	7.90	7.89	7.89	7.88	7.88
1,650 - Homeloans ProSmart Lo Doc LOC Category: Lo Doc Line of Credit	Variable	Initial - 7.94%p.a Ongoing - 7.94%p.a	Code: ING	16.86	12.36	11.23	10.05	9.69	8.69	8.11	8.06	8.03	8.02	8.00	7.99	7.99	7.98	7.98
400 - Homeloans ProSmart Category: Standard	Variable	Initial - 6.54%p.a Ongoing - 6.54%p.a	Code: ING	15.14	10.82	9.76	8.58	8.24	7.26	6.68	6.63	6.61	6.60	6.59	6.58	6.58	6.57	6.57
	Fixed 1 Yr	Initial - 6.29%p.a Ongoing - 6.54%p.a	Code: ING	13.99	10.21	9.28	8.25	7.95	7.10	6.63	6.59	6.58	6.57	6.55	6.55	6.55	6.54	6.54
	Fixed 2 Yrs	Initial - 6.19%p.a Ongoing - 6.54%p.a	Code: ING	13.83	10.06	9.13	8.12	7.82	6.99	6.58	6.55	6.53	6.52	6.51	6.51	6.50	6.50	6.50
	Fixed 3 Yrs	Initial - 6.19%p.a Ongoing - 6.54%p.a	Code: ING	13.80	10.00	9.07	8.05	7.75	6.93	6.55	6.52	6.50	6.49	6.48	6.47	6.47	6.47	6.47
	Fixed 4 Yrs	Initial - 6.79%p.a Ongoing - 6.54%p.a	Code: ING	-	10.56	9.63	8.58	8.28	7.38	6.75	6.71	6.69	6.68	6.67	6.67	6.66	6.65	6.65
	Fixed 5 Yrs	Initial - 6.79%p.a Ongoing - 6.54%p.a	Code: ING	-	-	-	8.59	8.29	7.40	6.76	6.73	6.71	6.70	6.69	6.69	6.68	6.67	6.66
455 - Homeloans ProSmart Option: Construction Loan Category: Standard	Variable	Initial - 6.54%p.a Ongoing - 6.54%p.a	Code: ING	15.14	10.82	9.76	8.58	8.24	7.26	6.68	6.63	6.61	6.60	6.59	6.58	6.58	6.57	6.57
460 - Homeloans ProSmart SMSF Category: Standard	Variable	Initial - 7.19%p.a Ongoing - 7.19%p.a	Code: ING	21.52	14.13	12.27	10.45	9.88	8.36	7.49	7.40	7.35	7.33	7.29	7.28	7.27	7.26	7.25
	Fixed 1 Yr	Initial - 6.39%p.a Ongoing - 7.19%p.a	Code: ING	15.56	11.19	10.05	8.97	8.61	7.71	7.30	7.24	7.21	7.19	7.17	7.16	7.16	7.16	7.15
	Fixed 2 Yrs	Initial - 6.39%p.a Ongoing - 7.19%p.a	Code: ING	15.29	10.93	9.80	8.74	8.38	7.53	7.22	7.16	7.13	7.12	7.09	7.09	7.08	7.09	7.08
	Fixed 3 Yrs	Initial - 6.39%p.a Ongoing - 7.19%p.a	Code: ING	15.21	10.79	9.65	8.58	8.23	7.38	7.15	7.09	7.06	7.04	7.02	7.01	7.01	7.01	7.02
	Fixed 4 Yrs	Initial - 6.89%p.a Ongoing - 7.19%p.a	Code: ING	-	11.26	10.12	8.98	8.63	7.69	7.27	7.21	7.18	7.17	7.14	7.14	7.13	7.13	7.13
	Fixed 5 Yrs	Initial - 6.89%p.a Ongoing - 7.19%p.a	Code: ING	-	-	-	8.97	8.61	7.66	7.25	7.19	7.16	7.14	7.12	7.11	7.11	7.11	7.11
800 - Homeloans ProSmart LOC Category: Line of Credit	Variable	Initial - 6.64%p.a Ongoing - 6.64%p.a	Code: ING	15.55	11.06	9.93	8.74	8.39	7.39	6.81	6.76	6.73	6.72	6.70	6.69	6.69	6.68	6.67

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Comparison Rate Schedule (Date of issue: 15/12/2011)



ABN: 55 095 034 003

				\$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.
5,000 - Homeloans Accelerate Option: 80 Category: Specialty	Variable	Initial - 8.69%p.a Ongoing - 8.69%p.a	Code: PPR	20.70	15.15	13.52	12.00	11.45	10.02	9.18	9.04	8.96	8.92	8.86	8.84	8.83	8.81	8.80
5,001 - Homeloans Accelerate Option: 85 Category: Specialty	Variable	Initial - 8.99%p.a Ongoing - 8.99%p.a	Code: PPR	20.99	15.44	13.81	12.30	11.74	10.32	9.48	9.33	9.26	9.22	9.16	9.14	9.13	9.11	9.10
5,002 - Homeloans Accelerate Option: 90 Category: Specialty	Variable	Initial - 9.79%p.a Ongoing - 9.79%p.a	Code: PPR	21.78	16.23	14.60	13.09	12.54	11.12	10.28	10.13	10.05	10.02	9.96	9.94	9.93	9.91	9.90
5,005 - Homeloans Accelerate Lo Doc Option: 80 Category: Specialty	Variable	Initial - 9.79%p.a Ongoing - 9.79%p.a	Code: PPR	21.78	16.23	14.60	13.09	12.54	11.12	10.28	10.13	10.05	10.02	9.96	9.94	9.93	9.91	9.90
5,006 - Homeloans Accelerate Lo Doc Option: Short Term ABN Category: Specialty	Variable	Initial - 10.04%p.a Ongoing - 10.04%p.a	Code: PPR	22.02	16.48	14.85	13.34	12.78	11.36	10.53	10.38	10.30	10.27	10.21	10.19	10.18	10.16	10.15

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Comparison Rate Schedule (Date of issue: 15/12/2011)



ABN: 55 095 034 003

				\$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.
510 - Easy Saver Category: Standard	Variable	Initial - 7.74%p.a Ongoing - 7.74%p.a	Code: RMT	16.95	12.31	11.15	9.91	9.55	8.51	7.91	7.86	7.83	7.82	7.80	7.79	7.79	7.78	7.77
	Fixed 1 Yr	Initial - 6.43%p.a Ongoing - 7.74%p.a	Code: RMT	15.15	11.20	10.18	9.17	8.85	8.05	7.74	7.70	7.67	7.66	7.65	7.64	7.64	7.64	7.64
	Fixed 2 Yrs	Initial - 6.39%p.a Ongoing - 7.74%p.a	Code: RMT	14.71	10.77	9.75	8.79	8.46	7.73	7.60	7.56	7.54	7.53	7.51	7.50	7.50	7.52	7.52
	Fixed 3 Yrs	Initial - 6.52%p.a Ongoing - 7.74%p.a	Code: RMT	14.70	10.66	9.64	8.64	8.31	7.57	7.52	7.48	7.45	7.44	7.43	7.42	7.42	7.44	7.44
	Fixed 4 Yrs	Initial - 6.79%p.a Ongoing - 7.74%p.a	Code: RMT	-	10.85	9.83	8.76	8.44	7.63	7.52	7.48	7.46	7.45	7.43	7.42	7.42	7.45	7.44
	Fixed 5 Yrs	Initial - 6.95%p.a Ongoing - 7.74%p.a	Code: RMT	-	-	-	8.88	8.56	7.69	7.52	7.48	7.46	7.45	7.43	7.42	7.42	7.45	7.44

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