

**Comparison Rate Schedule (Date of issue: 23/07/2010)**

				\$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 - 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 - 7.94%p.a Ongoing - 8.14%p.a	Code: ABL	15.90	11.96	10.96	9.93	9.62	8.75	8.27	8.23	8.20	8.19	8.17	8.17	8.16	8.15	8.15
	Fixed 2 Yrs	Initial - 8.74%p.a Ongoing - 8.14%p.a	Code: ABL	16.56	12.51	11.52	10.40	10.09	9.12	8.43	8.38	8.35	8.34	8.32	8.32	8.31	8.29	8.29
	Fixed 3 Yrs	Initial - 8.79%p.a Ongoing - 8.14%p.a	Code: ABL	16.67	12.66	11.67	10.56	10.25	9.26	8.50	8.45	8.43	8.41	8.40	8.39	8.38	8.36	8.36
	Fixed 4 Yrs	Initial - 9.24%p.a Ongoing - 8.14%p.a	Code: ABL	-	13.15	12.16	11.07	10.75	9.73	8.74	8.69	8.66	8.65	8.63	8.63	8.62	8.58	8.57
	Fixed 5 Yrs	Initial - 9.34%p.a Ongoing - 8.14%p.a	Code: ABL	-	-	-	11.21	10.89	9.92	8.87	8.82	8.80	8.79	8.77	8.76	8.76	8.70	8.70
1,601 - Hassle Free MoniPower Option: 80 Category: Lo Doc Line of Credit	Variable	Initial - 8.24%p.a Ongoing - 8.24%p.a	Code: ABL	19.71	14.35	12.81	11.35	10.83	9.48	8.68	8.55	8.48	8.44	8.39	8.38	8.36	8.34	8.34
250 - Balanced Special Option: New Loans Category: Standard	Variable	Initial - 7.10%p.a Ongoing - 7.10%p.a	Code: ABL	16.22	11.64	10.51	9.26	8.90	7.86	7.24	7.20	7.18	7.17	7.15	7.14	7.14	7.13	7.13
	Fixed 1 Yr	Initial - 6.91%p.a Ongoing - 7.10%p.a	Code: ABL	14.93	10.96	9.99	8.91	8.60	7.70	7.20	7.16	7.14	7.13	7.12	7.12	7.11	7.11	7.11
	Fixed 2 Yrs	Initial - 7.71%p.a Ongoing - 7.10%p.a	Code: ABL	15.54	11.49	10.53	9.37	9.06	8.06	7.34	7.31	7.29	7.28	7.27	7.26	7.26	7.24	7.24
	Fixed 3 Yrs	Initial - 7.76%p.a Ongoing - 7.10%p.a	Code: ABL	15.65	11.64	10.68	9.53	9.22	8.21	7.41	7.38	7.36	7.35	7.34	7.33	7.33	7.30	7.30
	Fixed 4 Yrs	Initial - 8.21%p.a Ongoing - 7.10%p.a	Code: ABL	-	12.11	11.15	10.02	9.72	8.67	7.64	7.61	7.59	7.58	7.57	7.56	7.56	7.51	7.51
	Fixed 5 Yrs	Initial - 8.31%p.a Ongoing - 7.10%p.a	Code: ABL	-	-	-	10.16	9.85	8.87	7.78	7.74	7.72	7.71	7.70	7.69	7.69	7.63	7.63
650 - MoniPower Option: Std Category: Line of Credit	Variable	Initial - 7.20%p.a Ongoing - 7.20%p.a	Code: ABL	18.69	13.33	11.78	10.32	9.80	8.45	7.64	7.51	7.44	7.41	7.36	7.34	7.32	7.30	7.29

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1,300 - Homeloans Premium Lo Doc LOC 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	
1,301 - Homeloans Premium Lo Doc LOC Option: LVR <= 60	Variable	Initial - 7.19%p.a Ongoing - 7.19%p.a	Code: ADV	13.41	10.29	9.49	8.68	8.43	7.73	7.33	7.29	7.26	7.25	7.24	7.23	7.23	7.22	7.22	
1,350 - Homeloans Premium Lo Doc LOC Option: Pro Pack	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	
1,351 - Homeloans Premium Lo Doc LOC Option: LVR <= 60 Pro Pack	Variable	Initial - 7.09%p.a Ongoing - 7.09%p.a	Code: ADV	20.54	14.71	12.78	11.17	10.48	8.84	7.85	7.62	7.50	7.45	7.36	7.33	7.30	7.27	7.26	
100 - Homeloans Premium Full Doc Category: Standard	Variable	Initial - 6.74%p.a Ongoing - 6.74%p.a	Code: ADV	16.39	11.53	10.32	9.02	8.64	7.55	6.91	6.86	6.83	6.82	6.80	6.79	6.79	6.78	6.77	
	Fixed 1 Yr	Initial - 7.03%p.a Ongoing - 6.74%p.a	Code: ADV	16.06	11.42	10.27	9.02	8.65	7.59	6.93	6.88	6.86	6.84	6.83	6.82	6.81	6.80	6.80	
	Fixed 2 Yrs	Initial - 7.33%p.a Ongoing - 6.74%p.a	Code: ADV	16.41	11.73	10.59	9.29	8.93	7.81	7.02	6.97	6.95	6.93	6.92	6.91	6.90	6.88	6.88	
	Fixed 3 Yrs	Initial - 7.59%p.a Ongoing - 6.74%p.a	Code: ADV	16.73	12.08	10.93	9.63	9.26	8.10	7.15	7.10	7.08	7.06	7.04	7.04	7.03	7.03	7.00	7.00
	Fixed 4 Yrs	Initial - 8.14%p.a Ongoing - 6.74%p.a	Code: ADV	-	12.67	11.53	10.24	9.88	8.67	7.43	7.38	7.36	7.35	7.33	7.32	7.32	7.32	7.26	7.25
	Fixed 5 Yrs	Initial - 8.24%p.a Ongoing - 6.74%p.a	Code: ADV	-	-	-	10.39	10.03	8.89	7.59	7.54	7.51	7.50	7.48	7.48	7.47	7.47	7.40	7.39
101 - Homeloans Premium Full Doc Option: LVR <= 65 Category: Standard	Variable	Initial - 6.64%p.a Ongoing - 6.64%p.a	Code: ADV	14.07	10.34	9.41	8.40	8.11	7.26	6.76	6.72	6.71	6.70	6.68	6.68	6.67	6.67	6.66	
50 - Homeloans Premium Saver Category: Standard	Variable	Initial - 6.59%p.a Ongoing - 6.59%p.a	Code: ADV	20.26	14.36	12.46	10.76	10.08	8.37	7.33	7.11	6.99	6.94	6.85	6.82	6.80	6.77	6.75	
	Fixed 1 Yr	Initial - 7.03%p.a Ongoing - 6.59%p.a	Code: ADV	19.00	13.81	12.11	10.57	9.95	8.37	7.35	7.13	7.02	6.97	6.89	6.86	6.84	6.80	6.79	
	Fixed 2 Yrs	Initial - 7.33%p.a Ongoing - 6.59%p.a	Code: ADV	19.37	14.15	12.45	10.88	10.26	8.62	7.45	7.24	7.12	7.07	6.99	6.96	6.94	6.89	6.88	
	Fixed 3 Yrs	Initial - 7.59%p.a Ongoing - 6.59%p.a	Code: ADV	19.67	14.49	12.80	11.22	10.61	8.93	7.59	7.38	7.27	7.22	7.13	7.11	7.08	7.02	7.01	
	Fixed 4 Yrs	Initial - 8.14%p.a Ongoing - 6.59%p.a	Code: ADV	-	15.05	13.37	11.83	11.22	9.51	7.89	7.68	7.56	7.51	7.43	7.40	7.38	7.29	7.28	
	Fixed 5 Yrs	Initial - 8.24%p.a Ongoing - 6.59%p.a	Code: ADV	-	-	-	11.98	11.37	9.73	8.06	7.84	7.73	7.68	7.59	7.57	7.54	7.44	7.43	

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500 - Homeloans Premium Full Doc LOC Category: Line of Credit	Variable	Initial - 6.94%p.a Ongoing - 6.94%p.a	Code: ADV	13.15	10.04	9.24	8.43	8.17	7.48	7.08	7.04	7.01	7.00	6.99	6.98	6.98	6.97	6.97	
501 - Homeloans Premium Full Doc LOC Option: LVR <= 65	Variable	Initial - 6.84%p.a Ongoing - 6.84%p.a	Code: ADV	13.05	9.93	9.14	8.32	8.07	7.38	6.98	6.94	6.91	6.90	6.89	6.88	6.88	6.87	6.87	
51 - Homeloans Premium Saver Option: LVR <= 65 Category: Standard	Variable	Initial - 6.49%p.a Ongoing - 6.49%p.a	Code: ADV	20.17	14.27	12.37	10.67	9.98	8.27	7.23	7.01	6.89	6.84	6.75	6.72	6.70	6.67	6.65	
550 - Homeloans Premium Full Doc LOC Option: Pro Pack	Variable	Initial - 6.84%p.a Ongoing - 6.84%p.a	Code: ADV	19.21	13.94	12.15	10.68	10.04	8.51	7.59	7.36	7.24	7.19	7.10	7.07	7.05	7.02	7.00	
551 - Homeloans Premium Full Doc LOC Option: LVR <= 65 Pro Pack	Variable	Initial - 6.74%p.a Ongoing - 6.74%p.a	Code: ADV	19.11	13.84	12.05	10.58	9.94	8.41	7.49	7.26	7.14	7.09	7.00	6.97	6.95	6.92	6.90	
900 - Homeloans Premium Lo Doc 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	
	Fixed 1 Yr	Initial - 7.43%p.a Ongoing - 7.24%p.a	Code: ADV	10.85	9.09	8.64	8.16	8.02	7.61	7.34	7.32	7.30	7.30	7.29	7.29	7.28	7.28	7.28	
	Fixed 2 Yrs	Initial - 7.73%p.a Ongoing - 7.24%p.a	Code: ADV	10.74	9.00	8.55	8.09	7.95	7.55	7.32	7.30	7.28	7.28	7.27	7.26	7.26	7.26	7.26	
	Fixed 3 Yrs	Initial - 7.99%p.a Ongoing - 7.24%p.a	Code: ADV	11.50	9.72	9.27	8.73	8.59	8.08	7.55	7.52	7.51	7.50	7.49	7.49	7.49	7.49	7.46	7.46
	Fixed 4 Yrs	Initial - 8.54%p.a Ongoing - 7.24%p.a	Code: ADV	-	10.32	9.87	9.35	9.21	8.64	7.83	7.80	7.79	7.78	7.77	7.77	7.76	7.76	7.71	7.71
	Fixed 5 Yrs	Initial - 8.64%p.a Ongoing - 7.24%p.a	Code: ADV	-	-	-	9.50	9.36	8.86	7.97	7.95	7.93	7.93	7.92	7.92	7.91	7.85	7.85	7.85
901 - Homeloans Premium Lo Doc Option: LVR <= 60 Category: Lo Doc	Variable	Initial - 7.04%p.a Ongoing - 7.04%p.a	Code: ADV	13.26	10.14	9.34	8.53	8.27	7.58	7.18	7.14	7.11	7.10	7.09	7.08	7.08	7.07	7.07	
950 - Homeloans Premium Lo Doc Option: Pro Pack 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	
	Fixed 1 Yr	Initial - 7.43%p.a Ongoing - 7.14%p.a	Code: ADV	16.35	12.72	11.37	10.30	9.80	8.61	7.84	7.64	7.53	7.48	7.41	7.38	7.36	7.33	7.32	
	Fixed 2 Yrs	Initial - 7.73%p.a Ongoing - 7.14%p.a	Code: ADV	16.70	13.03	11.68	10.57	10.07	8.82	7.93	7.73	7.62	7.58	7.50	7.47	7.45	7.41	7.40	
	Fixed 3 Yrs	Initial - 7.99%p.a Ongoing - 7.14%p.a	Code: ADV	17.00	13.36	12.02	10.90	10.40	9.11	8.06	7.86	7.75	7.71	7.63	7.60	7.58	7.53	7.52	
	Fixed 4 Yrs	Initial - 8.54%p.a Ongoing - 7.14%p.a	Code: ADV	-	13.94	12.60	11.50	11.01	9.68	8.35	8.15	8.04	7.99	7.92	7.89	7.87	7.79	7.78	

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950 - Homeloans Premium Lo Doc Option: Pro Pack Category: Lo Doc	Fixed 5 Yrs	Initial - 8.64%p.a Ongoing - 7.14%p.a	Code: ADV	-	-	-	11.65	11.15	9.89	8.51	8.31	8.20	8.15	8.07	8.04	8.02	7.94	7.92
951 - Homeloans Premium Lo Doc Option: LVR <= 60 Pro Pack Category: Lo Doc	Variable	Initial - 6.94%p.a Ongoing - 6.94%p.a	Code: ADV	20.39	14.56	12.63	11.02	10.34	8.69	7.71	7.48	7.35	7.30	7.21	7.18	7.16	7.12	7.11

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1,250 - Lo Doc Smart Saver Option: 60 Category: Lo Doc	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
1,650 - Lo Doc Smart Saver LOC Option: 60 Category: Lo Doc Line of Credit	Variable	Initial - 8.04%p.a Ongoing - 8.04%p.a	Code: ING	16.96	12.46	11.33	10.15	9.79	8.79	8.21	8.16	8.13	8.12	8.10	8.09	8.09	8.08	8.08
400 - Smart Saver Option: New Loans Category: Standard	Variable	Initial - 7.04%p.a Ongoing - 7.04%p.a	Code: ING	15.62	11.31	10.25	9.07	8.73	7.75	7.18	7.13	7.11	7.10	7.09	7.08	7.08	7.07	7.07
	Fixed 1 Yr	Initial - 7.34%p.a Ongoing - 7.04%p.a	Code: ING	14.77	10.94	10.01	8.94	8.65	7.75	7.19	7.15	7.13	7.13	7.11	7.11	7.10	7.09	7.09
	Fixed 2 Yrs	Initial - 7.64%p.a Ongoing - 7.04%p.a	Code: ING	15.12	11.25	10.32	9.22	8.92	7.97	7.28	7.24	7.22	7.22	7.20	7.20	7.20	7.17	7.17
	Fixed 3 Yrs	Initial - 7.74%p.a Ongoing - 7.04%p.a	Code: ING	15.27	11.44	10.51	9.42	9.12	8.15	7.36	7.33	7.31	7.30	7.29	7.28	7.28	7.25	7.25
	Fixed 4 Yrs	Initial - 8.39%p.a Ongoing - 7.04%p.a	Code: ING	-	12.11	11.19	10.11	9.81	8.78	7.67	7.64	7.62	7.61	7.60	7.59	7.59	7.53	7.53
	Fixed 5 Yrs	Initial - 8.39%p.a Ongoing - 7.04%p.a	Code: ING	-	-	-	10.15	9.86	8.91	7.78	7.74	7.72	7.72	7.70	7.70	7.69	7.63	7.63
455 - Smart Saver Option: Construction Loan Category: Standard	Variable	Initial - 7.04%p.a Ongoing - 7.04%p.a	Code: ING	15.62	11.31	10.25	9.07	8.73	7.75	7.18	7.13	7.11	7.10	7.09	7.08	7.08	7.07	7.07
460 - Homeloans All In One Option: Term Loan Category: All In One	Variable	Initial - 6.84%p.a Ongoing - 6.84%p.a	Code: ING	20.04	14.27	12.46	10.80	10.15	8.51	7.51	7.31	7.20	7.15	7.08	7.05	7.03	7.00	6.99
	Fixed 1 Yr	Initial - 7.34%p.a Ongoing - 6.84%p.a	Code: ING	19.28	13.98	12.31	10.74	10.14	8.56	7.54	7.35	7.24	7.20	7.12	7.09	7.08	7.04	7.03
	Fixed 2 Yrs	Initial - 7.64%p.a Ongoing - 6.84%p.a	Code: ING	19.66	14.34	12.67	11.07	10.46	8.82	7.65	7.46	7.35	7.31	7.23	7.21	7.18	7.14	7.13
	Fixed 3 Yrs	Initial - 7.74%p.a Ongoing - 6.84%p.a	Code: ING	19.82	14.55	12.89	11.29	10.69	9.03	7.75	7.56	7.46	7.41	7.33	7.31	7.29	7.23	7.22
	Fixed 4 Yrs	Initial - 8.39%p.a Ongoing - 6.84%p.a	Code: ING	-	15.20	13.54	11.98	11.38	9.68	8.08	7.89	7.78	7.74	7.66	7.63	7.61	7.53	7.52
	Fixed 5 Yrs	Initial - 8.39%p.a Ongoing - 6.84%p.a	Code: ING	-	-	-	12.03	11.44	9.82	8.20	8.01	7.90	7.86	7.78	7.75	7.73	7.64	7.63
461 - Homeloans All In One Option: Transaction Account Category: All In One	Variable	Initial - 7.34%p.a Ongoing - 7.34%p.a	Code: ING	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.34
800 - Smart Saver Plus (Interest Only) Category: Line of Credit	Variable	Initial - 7.44%p.a Ongoing - 7.44%p.a	Code: ING	16.36	11.86	10.73	9.55	9.19	8.19	7.61	7.56	7.53	7.52	7.50	7.49	7.49	7.48	7.47

**WARNING: This Comparison Rate applies only to the example or examples given. Different amounts and terms will result in different Comparison Rates. Costs such as redraw fees or early repayment fees, and costs savings such as fee waivers, are not included in the Comparison Rate but may influence the cost of the loan. When Printing make sure you select "Landscape" in your PC's printer settings.**

**Comparison Rate Schedule (Date of issue: 23/07/2010)**

				\$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.
850 - Smart Saver Equity (Interest Only) Category: Line of Credit	Variable	Initial - 7.44%p.a Ongoing - 7.44%p.a	Code: ING	16.36	11.86	10.73	9.55	9.19	8.19	7.61	7.56	7.53	7.52	7.50	7.49	7.49	7.48	7.47

**WARNING: This Comparison Rate applies only to the example or examples given. Different amounts and terms will result in different Comparison Rates. Costs such as redraw fees or early repayment fees, and costs savings such as fee waivers, are not included in the Comparison Rate but may influence the cost of the loan.**

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**Comparison Rate Schedule (Date of issue: 23/07/2010)**

				\$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 - 7.34%p.a Ongoing - 7.34%p.a	Code: RMT	16.55	11.91	10.76	9.52	9.15	8.11	7.50	7.46	7.43	7.42	7.40	7.39	7.39	7.38	7.37
	Fixed 1 Yr	Initial - 7.60%p.a Ongoing - 7.34%p.a	Code: RMT	15.65	11.51	10.49	9.37	9.05	8.10	7.51	7.47	7.45	7.43	7.42	7.41	7.41	7.40	7.39
	Fixed 2 Yrs	Initial - 7.63%p.a Ongoing - 7.34%p.a	Code: RMT	15.76	11.61	10.59	9.46	9.14	8.17	7.54	7.50	7.48	7.47	7.45	7.44	7.44	7.43	7.42
	Fixed 3 Yrs	Initial - 7.65%p.a Ongoing - 7.34%p.a	Code: RMT	15.80	11.68	10.66	9.53	9.21	8.24	7.58	7.53	7.51	7.50	7.48	7.48	7.47	7.46	7.45
	Fixed 4 Yrs	Initial - 7.82%p.a Ongoing - 7.34%p.a	Code: RMT	-	11.87	10.85	9.73	9.41	8.42	7.67	7.62	7.60	7.59	7.57	7.57	7.56	7.54	7.54
	Fixed 5 Yrs	Initial - 7.93%p.a Ongoing - 7.34%p.a	Code: RMT	-	-	-	9.86	9.53	8.57	7.75	7.71	7.69	7.68	7.66	7.66	7.65	7.62	7.62

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