

Comparison Rate Schedule

ING DIRECT Comparison Rate Schedule NSW, VIC and QLD Effective From: 23 July 2010

| | | Mortgage Simplifier | Orange Advantage (<\$300k) | Orange Advantage (\$300k plus) | Construction Loan | Action Equity Loan | Smart Home Loan |
|-------------------------------|-----------|------------------------|----------------------------|--------------------------------|-------------------|--------------------|-----------------|
| Annual Percentage Rate | | 6.74% p.a. | 7.04% p.a. | 6.79% p.a. | 7.45% p.a. | 7.34% p.a. | 7.34% p.a. |
| Loan Amount | Loan Term | Comparison Rate | | | | | |
| \$50,000 | 7yrs | 6.84% p.a. | 7.78% p.a. | 7.54% p.a. | 7.20% p.a. | 7.39% p.a. | 7.74% p.a. |
| \$70,000 | 25yrs | 6.75% p.a. | 7.40% p.a. | 7.16% p.a. | 6.89% p.a. | 7.35% p.a. | 7.59% p.a. |
| \$100,000 | 25yrs | 6.75% p.a. | 7.29% p.a. | 7.05% p.a. | 6.89% p.a. | 7.34% p.a. | 7.52% p.a. |
| \$130,000 | 25yrs | 6.74% p.a. | 7.24% p.a. | 6.99% p.a. | 6.89% p.a. | 7.34% p.a. | 7.48% p.a. |
| \$150,000 | 25yrs | 6.74% p.a. | 7.21% p.a. | 6.96% p.a. | 6.89% p.a. | 7.34% p.a. | 7.46% p.a. |
| \$200,000 | 25yrs | 6.74% p.a. | 7.17% p.a. | 6.92% p.a. | 6.89% p.a. | 7.34% p.a. | 7.43% p.a. |
| \$225,000 | 25yrs | 6.74% p.a. | 7.15% p.a. | 6.90% p.a. | 6.89% p.a. | 7.34% p.a. | 7.42% p.a. |
| \$250,000 | 25yrs | 6.74% p.a. | 7.14% p.a. | 6.89% p.a. | 6.89% p.a. | 7.34% p.a. | 7.41% p.a. |
| \$275,000 | 30yrs | 6.74% p.a. | 7.13% p.a. | 6.88% p.a. | 6.87% p.a. | 7.34% p.a. | 7.40% p.a. |
| \$300,000 | 30yrs | 6.74% p.a. | 7.12% p.a. | 6.87% p.a. | 6.87% p.a. | 7.34% p.a. | 7.40% p.a. |

| | | Fixed Rate Mortgages | | | | |
|-------------------------------|-----------|-----------------------------|------------|------------|------------|------------|
| | | 1 Year | 2 Year | 3 Year | 4 Year | 5 Year |
| Annual Percentage Rate | | 6.89% p.a. | 7.19% p.a. | 7.29% p.a. | 7.94% p.a. | 7.94% p.a. |
| Loan Amount | Loan Term | Comparison Rate | | | | |
| \$50,000 | 7yrs | 7.19% p.a. | 7.38% p.a. | 7.53% p.a. | 8.14% p.a. | 8.26% p.a. |
| \$70,000 | 25yrs | 6.84% p.a. | 6.92% p.a. | 6.99% p.a. | 7.28% p.a. | 7.37% p.a. |
| \$100,000 | 25yrs | 6.82% p.a. | 6.89% p.a. | 6.96% p.a. | 7.26% p.a. | 7.35% p.a. |
| \$130,000 | 25yrs | 6.80% p.a. | 6.88% p.a. | 6.95% p.a. | 7.24% p.a. | 7.33% p.a. |
| \$150,000 | 25yrs | 6.80% p.a. | 6.87% p.a. | 6.94% p.a. | 7.23% p.a. | 7.33% p.a. |
| \$200,000 | 25yrs | 6.79% p.a. | 6.86% p.a. | 6.93% p.a. | 7.22% p.a. | 7.32% p.a. |
| \$225,000 | 25yrs | 6.78% p.a. | 6.86% p.a. | 6.93% p.a. | 7.22% p.a. | 7.31% p.a. |
| \$250,000 | 25yrs | 6.78% p.a. | 6.85% p.a. | 6.92% p.a. | 7.22% p.a. | 7.31% p.a. |
| \$275,000 | 30yrs | 6.77% p.a. | 6.84% p.a. | 6.90% p.a. | 7.17% p.a. | 7.25% p.a. |
| \$300,000 | 30yrs | 6.77% p.a. | 6.84% p.a. | 6.90% p.a. | 7.17% p.a. | 7.25% p.a. |

WARNING: This comparison rate applies only to the examples given. Different amounts and terms will result in different comparison rates.

Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

Interest rates apply to residential home loans and investment loans. Where a fixed interest rate applies, the interest rate will be set on the settlement date for the loan unless a Fixed Rate Lock In applies. All interest rates quoted above are indicative only. Fees and charges apply. ING DIRECT reserves the right to amend published rates and the terms and conditions applying to its products and services at anytime without prior notice. Further information regarding fees, terms and conditions are available from the ING DIRECT Customer Service Centre, 24 hours a day 7 days a week on 133 464.

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