

Comparison Rate Schedule (Date of issue: 03/09/2010)

| | | | | \$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 - Homeloans MoniPower Lo Doc 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 - Homeloans MoniPower Lo Doc LOC Option: 80 | 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 - Homeloans MoniPower 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 - Homeloans MoniPower LOC 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 Ultra 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 Ultra Lo Doc LOC Option: 60 Category: Lo Doc Line of Credit | 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 Ultra Plus Lo Doc LOC Category: Lo Doc Line of Credit | 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 Ultra Plus Lo Doc LOC Option: 60 | 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 Ultra 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 - 7.49%p.a Ongoing - 6.74%p.a | Code: ADV | 16.63 | 11.98 | 10.84 | 9.54 | 9.18 | 8.03 | 7.12 | 7.07 | 7.04 | 7.03 | 7.01 | 7.01 | 7.00 | 6.97 | 6.97 |
| | Fixed 4 Yrs | Initial - 7.94%p.a Ongoing - 6.74%p.a | Code: ADV | - | 12.47 | 11.33 | 10.05 | 9.69 | 8.51 | 7.36 | 7.31 | 7.28 | 7.27 | 7.25 | 7.24 | 7.24 | 7.18 | 7.18 |
| | Fixed 5 Yrs | Initial - 8.04%p.a Ongoing - 6.74%p.a | Code: ADV | - | - | - | 10.20 | 9.83 | 8.71 | 7.50 | 7.45 | 7.42 | 7.41 | 7.39 | 7.38 | 7.38 | 7.31 | 7.31 |
| 101 - Homeloans Ultra Option: 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 Ultra Plus 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 - 7.49%p.a Ongoing - 6.59%p.a | Code: ADV | 19.58 | 14.40 | 12.71 | 11.14 | 10.52 | 8.86 | 7.57 | 7.35 | 7.24 | 7.19 | 7.10 | 7.08 | 7.05 | 7.00 | 6.98 |
| | Fixed 4 Yrs | Initial - 7.94%p.a Ongoing - 6.59%p.a | Code: ADV | - | 14.87 | 13.19 | 11.64 | 11.03 | 9.34 | 7.81 | 7.60 | 7.49 | 7.43 | 7.35 | 7.32 | 7.30 | 7.22 | 7.21 |
| | Fixed 5 Yrs | Initial - 8.04%p.a Ongoing - 6.59%p.a | Code: ADV | - | - | - | 11.79 | 11.18 | 9.55 | 7.96 | 7.75 | 7.63 | 7.58 | 7.50 | 7.47 | 7.45 | 7.36 | 7.34 |

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ABN: 55 095 034

| | | | | \$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 - Homeloans Ultra 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 Ultra LOC Option: 65 Category: Line of Credit | 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 Ultra Plus Option: 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 Ultra Plus LOC Category: Line of Credit | 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 Ultra Plus LOC Option: 65 Category: Line of Credit | 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 Ultra 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 - 7.89%p.a Ongoing - 7.24%p.a | Code: ADV | 11.40 | 9.62 | 9.17 | 8.65 | 8.51 | 8.01 | 7.52 | 7.49 | 7.48 | 7.47 | 7.46 | 7.46 | 7.46 | 7.46 | 7.43 | 7.43 |
| | Fixed 4 Yrs | Initial - 8.34%p.a Ongoing - 7.24%p.a | Code: ADV | - | 10.12 | 9.66 | 9.16 | 9.01 | 8.47 | 7.75 | 7.72 | 7.71 | 7.70 | 7.69 | 7.69 | 7.69 | 7.69 | 7.64 | 7.64 |
| | Fixed 5 Yrs | Initial - 8.44%p.a Ongoing - 7.24%p.a | Code: ADV | - | - | - | 9.30 | 9.16 | 8.67 | 7.88 | 7.85 | 7.84 | 7.83 | 7.82 | 7.82 | 7.82 | 7.82 | 7.76 | 7.76 |
| 901 - Homeloans Ultra Lo Doc Option: 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 Ultra Plus Lo Doc 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 - 7.89%p.a Ongoing - 7.14%p.a | Code: ADV | 16.91 | 13.27 | 11.93 | 10.82 | 10.31 | 9.04 | 8.03 | 7.83 | 7.72 | 7.68 | 7.60 | 7.57 | 7.55 | 7.50 | 7.49 | |
| | Fixed 4 Yrs | Initial - 8.34%p.a Ongoing - 7.14%p.a | Code: ADV | - | 13.74 | 12.41 | 11.32 | 10.82 | 9.51 | 8.27 | 8.07 | 7.96 | 7.92 | 7.84 | 7.81 | 7.79 | 7.72 | 7.71 | |

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|---|-------------|--|--------------|--|--|--|--|--|--|---|--|--|--|--|--|--|--|--|
| 950 - Homeloans Ultra Plus Lo Doc Category: Lo Doc | Fixed 5 Yrs | Initial - 8.44%p.a Ongoing - 7.14%p.a | Code: ADV | - | - | - | 11.45 | 10.96 | 9.71 | 8.41 | 8.21 | 8.10 | 8.05 | 7.98 | 7.95 | 7.93 | 7.85 | 7.84 |
| 951 - Homeloans Ultra Plus Lo Doc Option: 60 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 - Homeloans ProSmart Lo Doc 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 - Homeloans ProSmart Lo Doc LOC Option: 60 | 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 - Homeloans ProSmart 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 - 7.24%p.a Ongoing - 7.04%p.a | Code: ING | 14.71 | 10.89 | 9.96 | 8.91 | 8.61 | 7.72 | 7.17 | 7.14 | 7.12 | 7.11 | 7.10 | 7.10 | 7.09 | 7.08 | 7.08 |
| | Fixed 2 Yrs | Initial - 7.44%p.a Ongoing - 7.04%p.a | Code: ING | 14.95 | 11.10 | 10.17 | 9.09 | 8.79 | 7.87 | 7.24 | 7.20 | 7.18 | 7.17 | 7.16 | 7.16 | 7.15 | 7.14 | 7.14 |
| | Fixed 3 Yrs | Initial - 7.54%p.a Ongoing - 7.04%p.a | Code: ING | 15.08 | 11.26 | 10.33 | 9.25 | 8.95 | 8.01 | 7.30 | 7.27 | 7.25 | 7.24 | 7.23 | 7.22 | 7.22 | 7.20 | 7.20 |
| | Fixed 4 Yrs | Initial - 7.89%p.a Ongoing - 7.04%p.a | Code: ING | - | 11.62 | 10.70 | 9.63 | 9.34 | 8.37 | 7.48 | 7.44 | 7.42 | 7.42 | 7.40 | 7.40 | 7.39 | 7.36 | 7.36 |
| | Fixed 5 Yrs | Initial - 7.89%p.a Ongoing - 7.04%p.a | Code: ING | - | - | - | 9.66 | 9.37 | 8.45 | 7.54 | 7.51 | 7.49 | 7.48 | 7.47 | 7.46 | 7.46 | 7.42 | 7.42 |
| 455 - Homeloans ProSmart 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 ProSmart 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 - 7.24%p.a Ongoing - 6.84%p.a | Code: ING | 19.23 | 13.94 | 12.26 | 10.71 | 10.10 | 8.53 | 7.53 | 7.34 | 7.23 | 7.18 | 7.11 | 7.08 | 7.06 | 7.03 | 7.02 |
| | Fixed 2 Yrs | Initial - 7.44%p.a Ongoing - 6.84%p.a | Code: ING | 19.50 | 14.19 | 12.52 | 10.94 | 10.34 | 8.72 | 7.61 | 7.42 | 7.31 | 7.26 | 7.19 | 7.16 | 7.14 | 7.10 | 7.09 |
| | Fixed 3 Yrs | Initial - 7.54%p.a Ongoing - 6.84%p.a | Code: ING | 19.64 | 14.37 | 12.71 | 11.13 | 10.53 | 8.90 | 7.69 | 7.50 | 7.39 | 7.35 | 7.27 | 7.25 | 7.23 | 7.18 | 7.17 |
| | Fixed 4 Yrs | Initial - 7.89%p.a Ongoing - 6.84%p.a | Code: ING | - | 14.73 | 13.07 | 11.52 | 10.92 | 9.27 | 7.88 | 7.69 | 7.59 | 7.54 | 7.46 | 7.44 | 7.42 | 7.36 | 7.34 |
| | Fixed 5 Yrs | Initial - 7.89%p.a Ongoing - 6.84%p.a | Code: ING | - | - | - | 11.55 | 10.96 | 9.37 | 7.96 | 7.77 | 7.67 | 7.62 | 7.54 | 7.52 | 7.50 | 7.43 | 7.42 |
| 461 - Homeloans ProSmart 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 - Homeloans ProSmart LOC 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: 03/09/2010)

| | | | | \$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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