

**Comparison Rate Schedule (Date of issue: 16/12/2011)**



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 - 7.89%p.a Ongoing - 7.89%p.a	Code: ABL	16.88	12.35	11.21	10.01	9.65	8.65	8.07	8.02	7.99	7.97	7.95	7.95	7.94	7.93	7.93
	Fixed 1 Yr	Initial - 7.56%p.a Ongoing - 7.89%p.a	Code: ABL	15.57	11.65	10.65	9.63	9.31	8.46	8.01	7.96	7.94	7.92	7.91	7.90	7.90	7.89	7.89
	Fixed 2 Yrs	Initial - 7.67%p.a Ongoing - 7.89%p.a	Code: ABL	15.56	11.63	10.64	9.61	9.29	8.44	8.00	7.95	7.93	7.92	7.90	7.89	7.89	7.88	7.88
	Fixed 3 Yrs	Initial - 7.79%p.a Ongoing - 7.89%p.a	Code: ABL	15.66	11.71	10.71	9.67	9.36	8.48	8.01	7.97	7.94	7.93	7.91	7.91	7.90	7.90	7.90
	Fixed 4 Yrs	Initial - 7.98%p.a Ongoing - 7.89%p.a	Code: ABL	-	11.89	10.89	9.84	9.53	8.63	8.08	8.03	8.01	8.00	7.98	7.97	7.97	7.96	7.95
	Fixed 5 Yrs	Initial - 8.19%p.a Ongoing - 7.89%p.a	Code: ABL	-	-	-	10.06	9.74	8.83	8.19	8.14	8.11	8.10	8.08	8.08	8.07	8.05	8.05
1,201 - Homeloans MoniPower Lo Doc Option: No LMI 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
1,601 - Homeloans MoniPower Lo Doc LOC Category: Lo Doc Line of Credit	Variable	Initial - 8.14%p.a Ongoing - 8.14%p.a	Code: ABL	19.61	14.25	12.71	11.25	10.73	9.38	8.58	8.45	8.38	8.35	8.29	8.28	8.26	8.24	8.23
1,602 - Homeloans MoniPower Lo Doc LOC Option: No LMI	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
250 - Homeloans MoniPower Category: Standard	Variable	Initial - 6.59%p.a Ongoing - 6.59%p.a	Code: ABL	15.74	11.15	10.02	8.76	8.40	7.35	6.73	6.69	6.67	6.66	6.64	6.63	6.63	6.62	6.62
	Fixed 1 Yr	Initial - 6.46%p.a Ongoing - 6.59%p.a	Code: ABL	14.48	10.50	9.52	8.43	8.12	7.21	6.69	6.66	6.64	6.63	6.62	6.61	6.61	6.60	6.60
	Fixed 2 Yrs	Initial - 6.47%p.a Ongoing - 6.59%p.a	Code: ABL	14.45	10.47	9.49	8.40	8.09	7.19	6.68	6.65	6.63	6.62	6.61	6.60	6.60	6.59	6.59
	Fixed 3 Yrs	Initial - 6.59%p.a Ongoing - 6.59%p.a	Code: ABL	14.55	10.56	9.58	8.48	8.17	7.25	6.71	6.67	6.65	6.64	6.63	6.63	6.62	6.62	6.61
	Fixed 4 Yrs	Initial - 6.88%p.a Ongoing - 6.59%p.a	Code: ABL	-	10.84	9.86	8.75	8.44	7.49	6.81	6.78	6.76	6.75	6.74	6.73	6.73	6.71	6.71
	Fixed 5 Yrs	Initial - 7.09%p.a Ongoing - 6.59%p.a	Code: ABL	-	-	-	8.97	8.66	7.71	6.93	6.89	6.88	6.87	6.85	6.85	6.85	6.82	6.82
650 - Homeloans MoniPower LOC Category: 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

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1,300 - Homeloans Ultra Lo Doc LOC Category: Lo Doc Line of Credit	Variable	Initial - 7.34%p.a Ongoing - 7.34%p.a	Code: ADV	13.57	10.45	9.65	8.83	8.58	7.88	7.48	7.44	7.42	7.41	7.39	7.38	7.38	7.37	7.37
1,301 - Homeloans Ultra Lo Doc LOC Option: 60 Category: Lo Doc Line of Credit	Variable	Initial - 7.14%p.a Ongoing - 7.14%p.a	Code: ADV	13.36	10.24	9.44	8.63	8.38	7.68	7.28	7.24	7.21	7.21	7.19	7.18	7.18	7.17	7.17
1,350 - Homeloans Ultra Plus Lo Doc LOC Category: Lo Doc Line of Credit	Variable	Initial - 7.24%p.a Ongoing - 7.24%p.a	Code: ADV	20.69	14.86	12.93	11.31	10.63	8.99	8.00	7.77	7.65	7.59	7.51	7.48	7.45	7.42	7.41
1,351 - Homeloans Ultra Plus Lo Doc LOC Option: 60	Variable	Initial - 7.04%p.a Ongoing - 7.04%p.a	Code: ADV	20.49	14.66	12.73	11.12	10.44	8.79	7.80	7.58	7.45	7.40	7.31	7.28	7.25	7.22	7.21
100 - Homeloans Ultra Category: Standard	Variable	Initial - 6.54%p.a Ongoing - 6.54%p.a	Code: ADV	16.19	11.33	10.12	8.82	8.44	7.35	6.71	6.66	6.63	6.62	6.60	6.59	6.59	6.58	6.57
	Fixed 1 Yr	Initial - 6.39%p.a Ongoing - 6.54%p.a	Code: ADV	15.62	11.02	9.88	8.65	8.29	7.26	6.68	6.63	6.61	6.60	6.58	6.57	6.57	6.56	6.56
	Fixed 2 Yrs	Initial - 6.39%p.a Ongoing - 6.54%p.a	Code: ADV	15.57	10.98	9.83	8.61	8.25	7.23	6.67	6.62	6.59	6.58	6.57	6.56	6.55	6.55	6.54
	Fixed 3 Yrs	Initial - 6.39%p.a Ongoing - 6.54%p.a	Code: ADV	15.55	10.95	9.81	8.58	8.22	7.20	6.65	6.61	6.58	6.57	6.55	6.54	6.54	6.54	6.54
	Fixed 4 Yrs	Initial - 7.38%p.a Ongoing - 6.54%p.a	Code: ADV	-	11.92	10.78	9.51	9.15	8.00	7.01	6.96	6.94	6.93	6.91	6.90	6.90	6.86	6.85
	Fixed 5 Yrs	Initial - 7.44%p.a Ongoing - 6.54%p.a	Code: ADV	-	-	-	9.60	9.24	8.14	7.11	7.06	7.03	7.02	7.00	6.99	6.99	6.94	6.94
101 - Homeloans Ultra Option: 75 Category: Standard	Variable	Initial - 6.44%p.a Ongoing - 6.44%p.a	Code: ADV	13.87	10.14	9.22	8.20	7.91	7.06	6.56	6.52	6.50	6.50	6.48	6.48	6.47	6.47	6.46
50 - Homeloans Ultra Plus Category: Standard	Variable	Initial - 6.39%p.a Ongoing - 6.39%p.a	Code: ADV	20.08	14.17	12.27	10.57	9.89	8.18	7.14	6.91	6.79	6.74	6.65	6.62	6.60	6.57	6.55
	Fixed 1 Yr	Initial - 6.24%p.a Ongoing - 6.39%p.a	Code: ADV	18.51	13.37	11.66	10.17	9.54	8.01	7.09	6.88	6.76	6.71	6.63	6.60	6.58	6.55	6.53
	Fixed 2 Yrs	Initial - 6.24%p.a Ongoing - 6.39%p.a	Code: ADV	18.47	13.33	11.62	10.13	9.50	7.97	7.07	6.86	6.75	6.70	6.61	6.58	6.56	6.54	6.52
	Fixed 3 Yrs	Initial - 6.24%p.a Ongoing - 6.39%p.a	Code: ADV	18.45	13.30	11.59	10.10	9.47	7.95	7.06	6.85	6.73	6.68	6.60	6.57	6.55	6.52	6.51
	Fixed 4 Yrs	Initial - 7.23%p.a Ongoing - 6.39%p.a	Code: ADV	-	14.21	12.52	10.99	10.37	8.73	7.42	7.21	7.09	7.04	6.95	6.93	6.90	6.84	6.83

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50 - Homeloans Ultra Plus Category: Standard	Fixed 5 Yrs	Initial - 7.29%p.a Ongoing - 6.39%p.a	Code: ADV	-	-	-	11.07	10.46	8.86	7.51	7.29	7.18	7.13	7.04	7.02	6.99	6.93	6.91
500 - Homeloans Ultra Plus LOC Category: Line of Credit	Variable	Initial - 6.64%p.a Ongoing - 6.64%p.a	Code: ADV	19.02	13.74	11.96	10.48	9.84	8.31	7.39	7.16	7.04	6.99	6.90	6.87	6.85	6.82	6.80
501 - Homeloans Ultra Plus LOC Option: 75 Category: Line of Credit	Variable	Initial - 6.54%p.a Ongoing - 6.54%p.a	Code: ADV	18.92	13.65	11.86	10.38	9.74	8.21	7.29	7.07	6.95	6.89	6.80	6.77	6.75	6.72	6.71
51 - Homeloans Ultra Plus Option: 75 Category: Standard	Variable	Initial - 6.29%p.a Ongoing - 6.29%p.a	Code: ADV	19.99	14.08	12.18	10.48	9.79	8.08	7.04	6.82	6.70	6.64	6.55	6.52	6.50	6.47	6.45
550 - Homeloans Ultra LOC Category: Line of Credit	Variable	Initial - 6.74%p.a Ongoing - 6.74%p.a	Code: ADV	12.94	9.83	9.04	8.22	7.97	7.28	6.88	6.84	6.81	6.80	6.79	6.78	6.78	6.77	6.77
551 - Homeloans Ultra LOC Option: 75 Category: Line of Credit	Variable	Initial - 6.64%p.a Ongoing - 6.64%p.a	Code: ADV	12.84	9.73	8.93	8.12	7.87	7.18	6.78	6.74	6.71	6.70	6.69	6.68	6.68	6.67	6.67
900 - Homeloans Ultra Lo Doc Category: Lo Doc	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
	Fixed 1 Yr	Initial - 6.86%p.a Ongoing - 7.19%p.a	Code: ADV	10.49	8.80	8.35	7.92	7.77	7.41	7.24	7.21	7.20	7.19	7.18	7.18	7.18	7.18	7.17
	Fixed 2 Yrs	Initial - 6.88%p.a Ongoing - 7.19%p.a	Code: ADV	10.40	8.71	8.27	7.84	7.69	7.34	7.21	7.18	7.17	7.16	7.15	7.15	7.15	7.15	7.15
	Fixed 3 Yrs	Initial - 6.90%p.a Ongoing - 7.19%p.a	Code: ADV	10.39	8.67	8.23	7.79	7.65	7.30	7.18	7.16	7.15	7.14	7.13	7.13	7.13	7.13	7.13
	Fixed 4 Yrs	Initial - 7.78%p.a Ongoing - 7.19%p.a	Code: ADV	-	9.55	9.10	8.61	8.47	8.00	7.50	7.47	7.46	7.45	7.44	7.44	7.44	7.44	7.41
	Fixed 5 Yrs	Initial - 7.84%p.a Ongoing - 7.19%p.a	Code: ADV	-	-	-	8.70	8.55	8.11	7.57	7.54	7.53	7.53	7.51	7.51	7.51	7.48	7.48
901 - Homeloans Ultra Lo Doc Option: 60 Category: Lo Doc	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
950 - Homeloans Ultra Plus Lo Doc Category: Lo Doc	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
	Fixed 1 Yr	Initial - 6.76%p.a Ongoing - 7.09%p.a	Code: ADV	15.96	12.40	11.05	10.02	9.52	8.38	7.72	7.52	7.42	7.37	7.29	7.26	7.24	7.22	7.21
	Fixed 2 Yrs	Initial - 6.78%p.a Ongoing - 7.09%p.a	Code: ADV	15.88	12.32	10.97	9.95	9.44	8.32	7.69	7.50	7.39	7.34	7.26	7.24	7.21	7.19	7.18

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950 - Homeloans Ultra Plus Lo Doc Category: Lo Doc	Fixed 3 Yrs	Initial - 6.80%p.a Ongoing - 7.09%p.a	Code: ADV	15.87	12.29	10.93	9.91	9.40	8.28	7.67	7.47	7.37	7.32	7.24	7.21	7.19	7.17	7.16
	Fixed 4 Yrs	Initial - 7.68%p.a Ongoing - 7.09%p.a	Code: ADV	-	13.11	11.77	10.70	10.20	8.96	7.98	7.78	7.68	7.63	7.55	7.52	7.50	7.46	7.44
	Fixed 5 Yrs	Initial - 7.74%p.a Ongoing - 7.09%p.a	Code: ADV	-	-	-	10.78	10.27	9.07	8.06	7.86	7.75	7.70	7.62	7.59	7.57	7.52	7.51
951 - Homeloans Ultra Plus Lo Doc Option: 60 Category: Lo Doc	Variable	Initial - 6.89%p.a Ongoing - 6.89%p.a	Code: ADV	20.35	14.51	12.59	10.97	10.29	8.64	7.66	7.43	7.30	7.25	7.16	7.13	7.11	7.07	7.06

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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: 16/12/2011)**



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: 16/12/2011)**



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 - 7.49%p.a Ongoing - 7.49%p.a	Code: RMT	16.70	12.06	10.90	9.67	9.30	8.26	7.66	7.61	7.58	7.57	7.55	7.54	7.54	7.53	7.52
	Fixed 1 Yr	Initial - 6.43%p.a Ongoing - 7.49%p.a	Code: RMT	15.05	11.06	10.04	9.02	8.70	7.87	7.52	7.47	7.45	7.44	7.42	7.42	7.42	7.42	7.42
	Fixed 2 Yrs	Initial - 6.39%p.a Ongoing - 7.49%p.a	Code: RMT	14.68	10.71	9.69	8.70	8.38	7.61	7.41	7.36	7.34	7.33	7.31	7.31	7.30	7.32	7.32
	Fixed 3 Yrs	Initial - 6.52%p.a Ongoing - 7.49%p.a	Code: RMT	14.70	10.64	9.62	8.60	8.28	7.50	7.34	7.30	7.28	7.27	7.25	7.25	7.24	7.26	7.26
	Fixed 4 Yrs	Initial - 6.79%p.a Ongoing - 7.49%p.a	Code: RMT	-	10.85	9.83	8.75	8.43	7.59	7.37	7.32	7.30	7.29	7.28	7.27	7.27	7.28	7.28
	Fixed 5 Yrs	Initial - 6.95%p.a Ongoing - 7.49%p.a	Code: RMT	-	-	-	8.88	8.56	7.67	7.39	7.34	7.32	7.31	7.29	7.29	7.29	7.30	7.30

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