

Comparison Rate Schedule (Date of issue: 01/02/2011)



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. |
|--|-------------|--|--------------|--|--|--|--|--|--|---|--|--|--|--|--|--|--|--|
| 1,200 - Homeloans MoniPower Lo Doc Category: Lo Doc | Variable | Initial - 8.54%p.a Ongoing - 8.54%p.a | Code: ABL | 17.54 | 13.00 | 11.86 | 10.67 | 10.31 | 9.30 | 8.72 | 8.67 | 8.64 | 8.63 | 8.60 | 8.60 | 8.59 | 8.58 | 8.58 |
| | Fixed 1 Yr | Initial - 8.59%p.a Ongoing - 8.54%p.a | Code: ABL | 16.45 | 12.47 | 11.48 | 10.43 | 10.11 | 9.22 | 8.70 | 8.66 | 8.63 | 8.62 | 8.60 | 8.60 | 8.59 | 8.58 | 8.58 |
| | Fixed 2 Yrs | Initial - 8.69%p.a Ongoing - 8.54%p.a | Code: ABL | 16.55 | 12.57 | 11.57 | 10.51 | 10.19 | 9.29 | 8.73 | 8.68 | 8.66 | 8.65 | 8.63 | 8.62 | 8.62 | 8.61 | 8.60 |
| | Fixed 3 Yrs | Initial - 8.99%p.a Ongoing - 8.54%p.a | Code: ABL | 16.87 | 12.88 | 11.88 | 10.79 | 10.48 | 9.52 | 8.84 | 8.79 | 8.77 | 8.76 | 8.74 | 8.73 | 8.72 | 8.71 | 8.70 |
| | Fixed 4 Yrs | Initial - 9.24%p.a Ongoing - 8.54%p.a | Code: ABL | - | 13.15 | 12.16 | 11.08 | 10.77 | 9.80 | 8.98 | 8.93 | 8.91 | 8.89 | 8.88 | 8.87 | 8.87 | 8.83 | 8.83 |
| | Fixed 5 Yrs | Initial - 9.34%p.a Ongoing - 8.54%p.a | Code: ABL | - | - | - | 11.21 | 10.89 | 9.95 | 9.09 | 9.04 | 9.01 | 9.00 | 8.98 | 8.97 | 8.97 | 8.93 | 8.93 |
| 1,201 - Homeloans MoniPower Lo Doc Option: No LMI Category: Lo Doc | Variable | Initial - 8.79%p.a Ongoing - 8.79%p.a | Code: ABL | 17.79 | 13.25 | 12.11 | 10.92 | 10.56 | 9.55 | 8.98 | 8.92 | 8.89 | 8.88 | 8.86 | 8.85 | 8.84 | 8.83 | 8.83 |
| 1,601 - Homeloans MoniPower Lo Doc LOC Category: Lo Doc Line of Credit | 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 |
| 1,602 - Homeloans MoniPower Lo Doc LOC Option: No LMI | Variable | Initial - 8.89%p.a Ongoing - 8.89%p.a | Code: ABL | 20.35 | 14.99 | 13.45 | 11.99 | 11.47 | 10.12 | 9.33 | 9.20 | 9.13 | 9.09 | 9.04 | 9.03 | 9.01 | 8.99 | 8.98 |
| 250 - Homeloans MoniPower Category: Standard | Variable | Initial - 7.39%p.a Ongoing - 7.39%p.a | Code: ABL | 16.50 | 11.92 | 10.79 | 9.55 | 9.19 | 8.14 | 7.53 | 7.49 | 7.47 | 7.46 | 7.44 | 7.43 | 7.43 | 7.42 | 7.42 |
| | Fixed 1 Yr | Initial - 7.56%p.a Ongoing - 7.39%p.a | Code: ABL | 15.39 | 11.40 | 10.43 | 9.32 | 9.02 | 8.09 | 7.53 | 7.49 | 7.47 | 7.46 | 7.45 | 7.45 | 7.44 | 7.43 | 7.43 |
| | Fixed 2 Yrs | Initial - 7.66%p.a Ongoing - 7.39%p.a | Code: ABL | 15.53 | 11.52 | 10.55 | 9.44 | 9.13 | 8.18 | 7.56 | 7.53 | 7.51 | 7.50 | 7.49 | 7.48 | 7.48 | 7.47 | 7.46 |
| | Fixed 3 Yrs | Initial - 7.96%p.a Ongoing - 7.39%p.a | Code: ABL | 15.84 | 11.84 | 10.88 | 9.74 | 9.43 | 8.44 | 7.68 | 7.64 | 7.62 | 7.62 | 7.60 | 7.60 | 7.59 | 7.57 | 7.57 |
| | Fixed 4 Yrs | Initial - 8.21%p.a Ongoing - 7.39%p.a | Code: ABL | - | 12.11 | 11.15 | 10.03 | 9.73 | 8.72 | 7.82 | 7.79 | 7.77 | 7.76 | 7.75 | 7.74 | 7.74 | 7.70 | 7.70 |
| | Fixed 5 Yrs | Initial - 8.31%p.a Ongoing - 7.39%p.a | Code: ABL | - | - | - | 10.16 | 9.85 | 8.89 | 7.93 | 7.90 | 7.88 | 7.87 | 7.86 | 7.85 | 7.85 | 7.80 | 7.80 |
| 546 - Homeloans MoniPower Option: With EFM Category: Standard | Variable | Initial - 7.39%p.a Ongoing - 7.39%p.a | Code: ABL | 18.44 | 12.84 | 11.43 | 9.98 | 9.54 | 8.31 | 7.61 | 7.54 | 7.51 | 7.49 | 7.47 | 7.46 | 7.45 | 7.44 | 7.43 |

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|---|-------------|--|--------------|--|--|--|--|--|--|---|--|--|--|--|--|--|--|--|
| 546 - Homeloans MoniPower Option: With EFM Category: Standard | Fixed 1 Yr | Initial - 7.86%p.a Ongoing - 7.39%p.a | Code: ABL | 16.81 | 12.14 | 10.97 | 9.73 | 9.36 | 8.29 | 7.62 | 7.57 | 7.54 | 7.52 | 7.50 | 7.50 | 7.49 | 7.48 | 7.47 |
| | Fixed 2 Yrs | Initial - 7.96%p.a Ongoing - 7.39%p.a | Code: ABL | 17.05 | 12.36 | 11.20 | 9.93 | 9.56 | 8.46 | 7.69 | 7.63 | 7.61 | 7.59 | 7.57 | 7.56 | 7.56 | 7.54 | 7.53 |
| | Fixed 3 Yrs | Initial - 8.26%p.a Ongoing - 7.39%p.a | Code: ABL | 17.41 | 12.74 | 11.58 | 10.29 | 9.93 | 8.77 | 7.84 | 7.78 | 7.75 | 7.74 | 7.71 | 7.71 | 7.70 | 7.67 | 7.66 |
| | Fixed 4 Yrs | Initial - 8.51%p.a Ongoing - 7.39%p.a | Code: ABL | - | 13.05 | 11.88 | 10.63 | 10.27 | 9.10 | 8.01 | 7.95 | 7.92 | 7.91 | 7.89 | 7.88 | 7.87 | 7.83 | 7.82 |
| | Fixed 5 Yrs | Initial - 8.61%p.a Ongoing - 7.39%p.a | Code: ABL | - | - | - | 10.77 | 10.41 | 9.30 | 8.14 | 8.09 | 8.06 | 8.04 | 8.02 | 8.01 | 8.01 | 7.95 | 7.95 |
| 650 - Homeloans MoniPower LOC Category: Line of Credit | Variable | Initial - 7.49%p.a Ongoing - 7.49%p.a | Code: ABL | 18.97 | 13.62 | 12.07 | 10.61 | 10.09 | 8.73 | 7.93 | 7.80 | 7.73 | 7.70 | 7.64 | 7.63 | 7.61 | 7.59 | 7.59 |

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|---|-------------|--|--------------|--|--|--|--|--|--|---|--|--|--|--|--|--|--|--|
| 1,300 - Homeloans Ultra Lo Doc LOC Category: Lo Doc Line of Credit | Variable | Initial - 7.84%p.a Ongoing - 7.84%p.a | Code: ADV | 14.09 | 10.96 | 10.15 | 9.34 | 9.08 | 8.39 | 7.98 | 7.94 | 7.92 | 7.91 | 7.89 | 7.88 | 7.88 | 7.87 | 7.87 |
| 1,301 - Homeloans Ultra Lo Doc LOC Option: 60 Category: Lo Doc Line of Credit | Variable | Initial - 7.64%p.a Ongoing - 7.64%p.a | Code: ADV | 13.88 | 10.75 | 9.95 | 9.13 | 8.88 | 8.19 | 7.78 | 7.74 | 7.72 | 7.71 | 7.69 | 7.68 | 7.68 | 7.67 | 7.67 |
| 1,350 - Homeloans Ultra Plus Lo Doc LOC Category: Lo Doc Line of Credit | Variable | Initial - 7.74%p.a Ongoing - 7.74%p.a | Code: ADV | 21.18 | 15.34 | 13.42 | 11.80 | 11.12 | 9.48 | 8.49 | 8.27 | 8.15 | 8.09 | 8.00 | 7.97 | 7.95 | 7.92 | 7.91 |
| 1,351 - Homeloans Ultra Plus Lo Doc LOC Option: 60 | Variable | Initial - 7.54%p.a Ongoing - 7.54%p.a | Code: ADV | 20.98 | 15.15 | 13.22 | 11.61 | 10.93 | 9.28 | 8.30 | 8.07 | 7.95 | 7.89 | 7.80 | 7.78 | 7.75 | 7.72 | 7.71 |
| 100 - Homeloans Ultra Category: Standard | Variable | Initial - 7.14%p.a Ongoing - 7.14%p.a | Code: ADV | 16.78 | 11.92 | 10.72 | 9.42 | 9.04 | 7.95 | 7.31 | 7.26 | 7.23 | 7.22 | 7.20 | 7.19 | 7.19 | 7.18 | 7.17 |
| | Fixed 1 Yr | Initial - 7.48%p.a Ongoing - 7.14%p.a | Code: ADV | 16.48 | 11.84 | 10.69 | 9.43 | 9.07 | 8.00 | 7.34 | 7.29 | 7.26 | 7.25 | 7.23 | 7.23 | 7.22 | 7.21 | 7.21 |
| | Fixed 2 Yrs | Initial - 7.43%p.a Ongoing - 7.14%p.a | Code: ADV | 16.54 | 11.90 | 10.76 | 9.49 | 9.13 | 8.05 | 7.36 | 7.31 | 7.29 | 7.27 | 7.25 | 7.25 | 7.24 | 7.23 | 7.23 |
| | Fixed 3 Yrs | Initial - 7.74%p.a Ongoing - 7.14%p.a | Code: ADV | 16.87 | 12.24 | 11.10 | 9.81 | 9.45 | 8.32 | 7.48 | 7.43 | 7.41 | 7.39 | 7.37 | 7.37 | 7.36 | 7.34 | 7.33 |
| | Fixed 4 Yrs | Initial - 8.09%p.a Ongoing - 7.14%p.a | Code: ADV | - | 12.62 | 11.48 | 10.21 | 9.85 | 8.70 | 7.67 | 7.62 | 7.59 | 7.58 | 7.56 | 7.55 | 7.55 | 7.50 | 7.50 |
| | Fixed 5 Yrs | Initial - 8.19%p.a Ongoing - 7.14%p.a | Code: ADV | - | - | - | 10.34 | 9.98 | 8.88 | 7.79 | 7.74 | 7.71 | 7.70 | 7.68 | 7.67 | 7.67 | 7.62 | 7.61 |
| 101 - Homeloans Ultra Option: 65 Category: Standard | Variable | Initial - 7.04%p.a Ongoing - 7.04%p.a | Code: ADV | 14.45 | 10.72 | 9.81 | 8.80 | 8.50 | 7.66 | 7.16 | 7.12 | 7.11 | 7.10 | 7.08 | 7.08 | 7.07 | 7.07 | 7.06 |
| 50 - Homeloans Ultra Plus Category: Standard | Variable | Initial - 6.99%p.a Ongoing - 6.99%p.a | Code: ADV | 20.63 | 14.73 | 12.84 | 11.14 | 10.46 | 8.76 | 7.72 | 7.50 | 7.39 | 7.33 | 7.25 | 7.22 | 7.20 | 7.17 | 7.15 |
| 500 - Homeloans Ultra LOC Category: 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 |
| 501 - Homeloans Ultra LOC Option: 65 Category: Line of Credit | 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 |
| 51 - Homeloans Ultra Plus Option: 65 Category: Standard | Variable | Initial - 6.89%p.a Ongoing - 6.89%p.a | Code: ADV | 20.53 | 14.64 | 12.74 | 11.05 | 10.37 | 8.66 | 7.63 | 7.41 | 7.29 | 7.23 | 7.15 | 7.12 | 7.10 | 7.07 | 7.05 |
| 550 - Homeloans Ultra Plus LOC Category: Line of Credit | Variable | Initial - 7.24%p.a Ongoing - 7.24%p.a | Code: ADV | 19.60 | 14.33 | 12.54 | 11.07 | 10.43 | 8.90 | 7.98 | 7.76 | 7.64 | 7.59 | 7.50 | 7.47 | 7.45 | 7.42 | 7.40 |

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|--|-------------|--|--------------|--|--|--|--|--|--|---|--|--|--|--|--|--|--|--|
| 551 - Homeloans Ultra Plus LOC Option: 65 Category: Line of Credit | Variable | Initial - 7.14%p.a Ongoing - 7.14%p.a | Code: ADV | 19.50 | 14.23 | 12.45 | 10.97 | 10.33 | 8.80 | 7.88 | 7.66 | 7.54 | 7.49 | 7.40 | 7.37 | 7.35 | 7.32 | 7.30 |
| 900 - Homeloans Ultra Lo Doc Category: Lo Doc | Variable | Initial - 7.69%p.a Ongoing - 7.69%p.a | Code: ADV | 13.93 | 10.81 | 10.00 | 9.19 | 8.93 | 8.23 | 7.83 | 7.79 | 7.77 | 7.76 | 7.74 | 7.73 | 7.73 | 7.72 | 7.72 |
| | Fixed 1 Yr | Initial - 7.88%p.a Ongoing - 7.69%p.a | Code: ADV | 11.31 | 9.54 | 9.09 | 8.62 | 8.47 | 8.06 | 7.79 | 7.77 | 7.75 | 7.75 | 7.74 | 7.74 | 7.73 | 7.73 | 7.73 |
| | Fixed 2 Yrs | Initial - 7.83%p.a Ongoing - 7.69%p.a | Code: ADV | 11.20 | 9.46 | 9.01 | 8.54 | 8.40 | 8.00 | 7.77 | 7.75 | 7.73 | 7.73 | 7.72 | 7.72 | 7.71 | 7.71 | 7.71 |
| | Fixed 3 Yrs | Initial - 8.14%p.a Ongoing - 7.69%p.a | Code: ADV | 11.66 | 9.89 | 9.44 | 8.93 | 8.79 | 8.32 | 7.91 | 7.88 | 7.87 | 7.87 | 7.86 | 7.85 | 7.85 | 7.83 | 7.83 |
| | Fixed 4 Yrs | Initial - 8.49%p.a Ongoing - 7.69%p.a | Code: ADV | - | 10.27 | 9.82 | 9.32 | 9.18 | 8.68 | 8.09 | 8.06 | 8.05 | 8.04 | 8.03 | 8.03 | 8.02 | 7.99 | 7.99 |
| | Fixed 5 Yrs | Initial - 8.59%p.a Ongoing - 7.69%p.a | Code: ADV | - | - | - | 9.45 | 9.31 | 8.84 | 8.20 | 8.17 | 8.15 | 8.15 | 8.14 | 8.14 | 8.13 | 8.09 | 8.09 |
| 901 - Homeloans Ultra Lo Doc Option: 60 Category: Lo Doc | Variable | Initial - 7.49%p.a Ongoing - 7.49%p.a | Code: ADV | 13.72 | 10.60 | 9.80 | 8.98 | 8.73 | 8.03 | 7.63 | 7.59 | 7.57 | 7.56 | 7.54 | 7.53 | 7.53 | 7.52 | 7.52 |
| 950 - Homeloans Ultra Plus Lo Doc Category: Lo Doc | Variable | Initial - 7.59%p.a Ongoing - 7.59%p.a | Code: ADV | 21.03 | 15.20 | 13.27 | 11.66 | 10.97 | 9.33 | 8.35 | 8.12 | 8.00 | 7.94 | 7.86 | 7.83 | 7.80 | 7.77 | 7.76 |
| 951 - Homeloans Ultra Plus Lo Doc Option: 60 Category: Lo Doc | Variable | Initial - 7.39%p.a Ongoing - 7.39%p.a | Code: ADV | 20.84 | 15.00 | 13.07 | 11.46 | 10.78 | 9.14 | 8.15 | 7.92 | 7.80 | 7.74 | 7.66 | 7.63 | 7.60 | 7.57 | 7.56 |

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|--|-------------|--|--------------|--|--|--|--|--|--|---|--|--|--|--|--|--|--|--|
| 1,250 - Homeloans ProSmart Lo Doc Option: 60 Category: Lo Doc | Variable | Initial - 8.34%p.a Ongoing - 8.34%p.a | Code: ING | 17.26 | 12.76 | 11.63 | 10.45 | 10.09 | 9.09 | 8.52 | 8.46 | 8.44 | 8.42 | 8.40 | 8.39 | 8.39 | 8.38 | 8.38 |
| 1,650 - Homeloans ProSmart Lo Doc LOC Option: 60 | Variable | Initial - 8.44%p.a Ongoing - 8.44%p.a | Code: ING | 17.36 | 12.86 | 11.73 | 10.55 | 10.19 | 9.19 | 8.62 | 8.56 | 8.54 | 8.52 | 8.50 | 8.49 | 8.49 | 8.48 | 8.48 |
| 400 - Homeloans ProSmart Category: Standard | Variable | Initial - 7.24%p.a Ongoing - 7.24%p.a | Code: ING | 15.81 | 11.50 | 10.44 | 9.27 | 8.93 | 7.95 | 7.38 | 7.34 | 7.31 | 7.30 | 7.29 | 7.28 | 7.28 | 7.27 | 7.27 |
| | Fixed 1 Yr | Initial - 7.69%p.a Ongoing - 7.24%p.a | Code: ING | 15.04 | 11.20 | 10.27 | 9.20 | 8.90 | 7.99 | 7.40 | 7.37 | 7.35 | 7.34 | 7.33 | 7.32 | 7.32 | 7.31 | 7.31 |
| | Fixed 2 Yrs | Initial - 7.99%p.a Ongoing - 7.24%p.a | Code: ING | 15.43 | 11.55 | 10.63 | 9.51 | 9.22 | 8.25 | 7.51 | 7.48 | 7.46 | 7.45 | 7.44 | 7.43 | 7.43 | 7.41 | 7.40 |
| | Fixed 3 Yrs | Initial - 8.09%p.a Ongoing - 7.24%p.a | Code: ING | 15.60 | 11.77 | 10.85 | 9.74 | 9.44 | 8.45 | 7.61 | 7.58 | 7.56 | 7.55 | 7.53 | 7.53 | 7.53 | 7.50 | 7.49 |
| | Fixed 4 Yrs | Initial - 8.14%p.a Ongoing - 7.24%p.a | Code: ING | - | 11.87 | 10.94 | 9.88 | 9.58 | 8.61 | 7.70 | 7.67 | 7.65 | 7.64 | 7.63 | 7.62 | 7.62 | 7.58 | 7.58 |
| | Fixed 5 Yrs | Initial - 8.24%p.a Ongoing - 7.24%p.a | Code: ING | - | - | - | 10.01 | 9.71 | 8.78 | 7.82 | 7.78 | 7.76 | 7.75 | 7.74 | 7.74 | 7.73 | 7.68 | 7.68 |
| 455 - Homeloans ProSmart Option: Construction Loan Category: Standard | Variable | Initial - 7.24%p.a Ongoing - 7.24%p.a | Code: ING | 15.81 | 11.50 | 10.44 | 9.27 | 8.93 | 7.95 | 7.38 | 7.34 | 7.31 | 7.30 | 7.29 | 7.28 | 7.28 | 7.27 | 7.27 |
| 460 - Homeloans ProSmart All In One Option: Term Loan Category: All In One | Variable | Initial - 7.24%p.a Ongoing - 7.24%p.a | Code: ING | 20.40 | 14.64 | 12.84 | 11.18 | 10.54 | 8.89 | 7.90 | 7.70 | 7.60 | 7.55 | 7.47 | 7.45 | 7.42 | 7.40 | 7.38 |
| | Fixed 1 Yr | Initial - 7.69%p.a Ongoing - 7.24%p.a | Code: ING | 19.61 | 14.33 | 12.66 | 11.10 | 10.50 | 8.93 | 7.92 | 7.74 | 7.63 | 7.59 | 7.51 | 7.49 | 7.47 | 7.44 | 7.42 |
| | Fixed 2 Yrs | Initial - 7.99%p.a Ongoing - 7.24%p.a | Code: ING | 19.98 | 14.67 | 13.01 | 11.41 | 10.81 | 9.19 | 8.03 | 7.84 | 7.74 | 7.69 | 7.62 | 7.59 | 7.58 | 7.53 | 7.52 |
| | Fixed 3 Yrs | Initial - 8.09%p.a Ongoing - 7.24%p.a | Code: ING | 20.14 | 14.88 | 13.22 | 11.63 | 11.03 | 9.39 | 8.13 | 7.94 | 7.84 | 7.79 | 7.72 | 7.69 | 7.67 | 7.62 | 7.61 |
| | Fixed 4 Yrs | Initial - 8.14%p.a Ongoing - 7.24%p.a | Code: ING | - | 14.96 | 13.31 | 11.76 | 11.17 | 9.54 | 8.22 | 8.03 | 7.93 | 7.88 | 7.81 | 7.78 | 7.76 | 7.71 | 7.69 |
| | Fixed 5 Yrs | Initial - 8.24%p.a Ongoing - 7.24%p.a | Code: ING | - | - | - | 11.89 | 11.29 | 9.71 | 8.34 | 8.15 | 8.05 | 8.00 | 7.92 | 7.90 | 7.88 | 7.81 | 7.80 |
| 461 - Homeloans ProSmart All In One Option: Transaction Account Category: All In One | Variable | Initial - 7.74%p.a Ongoing - 7.74%p.a | Code: ING | 7.74 | 7.74 | 7.74 | 7.74 | 7.74 | 7.74 | 7.74 | 7.74 | 7.74 | 7.74 | 7.74 | 7.74 | 7.74 | 7.74 | 7.74 |

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: 01/02/2011)



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. |
|--|----------|--|--------------|--|--|--|--|--|--|---|--|--|--|--|--|--|--|--|
| 800 - Homeloans ProSmart LOC Category: Line of Credit | Variable | Initial - 7.24%p.a Ongoing - 7.24%p.a | Code: ING | 16.16 | 11.66 | 10.53 | 9.35 | 8.99 | 7.99 | 7.41 | 7.36 | 7.33 | 7.32 | 7.30 | 7.29 | 7.29 | 7.28 | 7.28 |

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When Printing make sure you select "Landscape" in your PC's printer settings.**

Comparison Rate Schedule (Date of issue: 01/02/2011)



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. |
|--|-------------|--|--------------|--|--|--|--|--|--|---|--|--|--|--|--|--|--|--|
| 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 - 7.60%p.a Ongoing - 7.74%p.a | Code: RMT | 15.81 | 11.72 | 10.71 | 9.62 | 9.29 | 8.38 | 7.87 | 7.83 | 7.80 | 7.79 | 7.78 | 7.77 | 7.76 | 7.76 | 7.75 |
| | Fixed 2 Yrs | Initial - 7.63%p.a Ongoing - 7.74%p.a | Code: RMT | 15.80 | 11.70 | 10.69 | 9.60 | 9.27 | 8.36 | 7.86 | 7.82 | 7.79 | 7.78 | 7.77 | 7.76 | 7.76 | 7.75 | 7.75 |
| | Fixed 3 Yrs | Initial - 7.65%p.a Ongoing - 7.74%p.a | Code: RMT | 15.80 | 11.70 | 10.69 | 9.59 | 9.27 | 8.36 | 7.86 | 7.81 | 7.79 | 7.78 | 7.76 | 7.76 | 7.75 | 7.75 | 7.75 |
| | Fixed 4 Yrs | Initial - 7.82%p.a Ongoing - 7.74%p.a | Code: RMT | - | 11.87 | 10.85 | 9.74 | 9.42 | 8.49 | 7.92 | 7.87 | 7.85 | 7.84 | 7.82 | 7.82 | 7.81 | 7.80 | 7.80 |
| | Fixed 5 Yrs | Initial - 7.93%p.a Ongoing - 7.74%p.a | Code: RMT | - | - | - | 9.86 | 9.53 | 8.60 | 7.97 | 7.93 | 7.91 | 7.89 | 7.88 | 7.87 | 7.87 | 7.85 | 7.85 |

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