

Comparison Rate Schedule

ING DIRECT Comparison Rate Schedule NSW, VIC and QLD Effective From: 24 January 2011

		Mortgage Simplifier	Orange Advantage (<\$300k)	Orange Advantage (\$300k - <\$500k)	Orange Advantage (\$500k+)	Construction Loan	Action Equity Loan	Smart Home Loan
Annual Percentage Rate		7.12% p.a.	7.34% p.a.	7.09% p.a.	6.99% p.a.	7.83% p.a.	7.72% p.a.	7.72% p.a.
Loan Amount	Loan Term	Comparison Rate						
\$50,000	7yrs	7.21% p.a.	8.07% p.a.	7.83% p.a.	7.73% p.a.	7.58% p.a.	7.77% p.a.	8.12% p.a.
\$70,000	25yrs	7.13% p.a.	7.70% p.a.	7.45% p.a.	7.35% p.a.	7.27% p.a.	7.72% p.a.	7.97% p.a.
\$100,000	25yrs	7.12% p.a.	7.59% p.a.	7.34% p.a.	7.24% p.a.	7.27% p.a.	7.72% p.a.	7.90% p.a.
\$130,000	25yrs	7.12% p.a.	7.53% p.a.	7.29% p.a.	7.19% p.a.	7.27% p.a.	7.72% p.a.	7.86% p.a.
\$150,000	25yrs	7.12% p.a.	7.51% p.a.	7.26% p.a.	7.16% p.a.	7.27% p.a.	7.72% p.a.	7.84% p.a.
\$200,000	25yrs	7.12% p.a.	7.47% p.a.	7.22% p.a.	7.12% p.a.	7.27% p.a.	7.72% p.a.	7.81% p.a.
\$225,000	25yrs	7.12% p.a.	7.45% p.a.	7.20% p.a.	7.10% p.a.	7.27% p.a.	7.72% p.a.	7.80% p.a.
\$250,000	25yrs	7.12% p.a.	7.44% p.a.	7.19% p.a.	7.09% p.a.	7.27% p.a.	7.72% p.a.	7.79% p.a.
\$275,000	30yrs	7.12% p.a.	7.43% p.a.	7.18% p.a.	7.08% p.a.	7.25% p.a.	7.72% p.a.	7.78% p.a.
\$300,000	30yrs	7.12% p.a.	7.42% p.a.	7.17% p.a.	7.07% p.a.	7.25% p.a.	7.72% p.a.	7.78% p.a.

		Fixed Rate Mortgages				
		1 Year	2 Year	3 Year	4 Year	5 Year
Annual Percentage Rate		7.24% p.a.	7.34% p.a.	7.44% p.a.	7.69% p.a.	7.79% p.a.
Loan Amount	Loan Term	Comparison Rate				
\$50,000	7yrs	7.56% p.a.	7.64% p.a.	7.75% p.a.	8.00% p.a.	8.14% p.a.
\$70,000	25yrs	7.22% p.a.	7.25% p.a.	7.30% p.a.	7.42% p.a.	7.51% p.a.
\$100,000	25yrs	7.19% p.a.	7.23% p.a.	7.28% p.a.	7.40% p.a.	7.49% p.a.
\$130,000	25yrs	7.18% p.a.	7.21% p.a.	7.26% p.a.	7.38% p.a.	7.47% p.a.
\$150,000	25yrs	7.17% p.a.	7.21% p.a.	7.26% p.a.	7.38% p.a.	7.47% p.a.
\$200,000	25yrs	7.16% p.a.	7.20% p.a.	7.24% p.a.	7.37% p.a.	7.46% p.a.
\$225,000	25yrs	7.16% p.a.	7.19% p.a.	7.24% p.a.	7.36% p.a.	7.45% p.a.
\$250,000	25yrs	7.16% p.a.	7.19% p.a.	7.24% p.a.	7.36% p.a.	7.45% p.a.
\$275,000	30yrs	7.15% p.a.	7.18% p.a.	7.22% p.a.	7.34% p.a.	7.42% p.a.
\$300,000	30yrs	7.15% p.a.	7.18% p.a.	7.22% p.a.	7.33% p.a.	7.42% 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.

ING Bank (Australia) Limited ABN 24 000 893 292