

Comparison Rate Schedule (Date of issue: 29/02/2008)

				\$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.
666 - Balanced Securitised Option: With EFM Category: Standard	Variable	Initial - 8.79%p.a Ongoing - 8.79%p.a	Code: ABL	19.88	14.26	12.84	11.39	10.95	9.72	9.02	8.95	8.91	8.90	8.87	8.86	8.85	8.84	8.84
	Fixed 1 Yr	Initial - 9.29%p.a Ongoing - 8.79%p.a	Code: ABL	18.25	13.56	12.40	11.15	10.78	9.71	9.04	8.98	8.95	8.94	8.91	8.91	8.90	8.89	8.88
	Fixed 2 Yrs	Initial - 9.29%p.a Ongoing - 8.79%p.a	Code: ABL	18.41	13.72	12.55	11.29	10.92	9.83	9.09	9.03	9.00	8.99	8.97	8.96	8.95	8.94	8.93
	Fixed 3 Yrs	Initial - 9.29%p.a Ongoing - 8.79%p.a	Code: ABL	18.46	13.80	12.64	11.38	11.02	9.92	9.14	9.08	9.05	9.04	9.02	9.01	9.00	8.98	8.97
	Fixed 4 Yrs	Initial - 9.29%p.a Ongoing - 8.79%p.a	Code: ABL	17.95	13.33	12.16	10.95	10.59	9.56	8.98	8.92	8.89	8.88	8.86	8.85	8.84	8.83	8.83
	Fixed 5 Yrs	Initial - 9.29%p.a Ongoing - 8.79%p.a	Code: ABL	-	-	-	11.46	11.09	10.03	9.22	9.16	9.13	9.12	9.10	9.09	9.08	9.05	9.05
666 - Balanced Special Rolldown Option: New Fixed Loans Category: Standard	Variable	Initial - 8.83%p.a Ongoing - 8.83%p.a	Code: ABL	17.83	13.29	12.15	10.96	10.60	9.59	9.02	8.96	8.93	8.92	8.89	8.89	8.88	8.87	8.87
	Fixed 1 Yr	Initial - 9.15%p.a Ongoing - 8.83%p.a	Code: ABL	16.89	12.89	11.89	10.82	10.51	9.59	9.03	8.98	8.95	8.94	8.92	8.92	8.91	8.90	8.90
	Fixed 2 Yrs	Initial - 9.15%p.a Ongoing - 8.83%p.a	Code: ABL	17.00	12.99	11.99	10.91	10.60	9.66	9.06	9.01	8.99	8.98	8.96	8.95	8.95	8.93	8.93
	Fixed 3 Yrs	Initial - 9.08%p.a Ongoing - 8.83%p.a	Code: ABL	16.96	12.98	11.98	10.91	10.60	9.67	9.07	9.02	9.00	8.98	8.96	8.96	8.95	8.94	8.94
	Fixed 4 Yrs	Initial - 9.15%p.a Ongoing - 8.83%p.a	Code: ABL	-	13.06	12.07	11.01	10.69	9.77	9.12	9.07	9.05	9.03	9.02	9.01	9.00	8.98	8.98
	Fixed 5 Yrs	Initial - 9.15%p.a Ongoing - 8.83%p.a	Code: ABL	-	-	-	11.02	10.70	9.80	9.15	9.10	9.07	9.06	9.04	9.03	9.03	9.01	9.01
666 - Balanced Special Option: New Loans Category: Standard	Variable	Initial - 8.69%p.a Ongoing - 8.69%p.a	Code: ABL	17.69	13.15	12.01	10.82	10.46	9.45	8.88	8.82	8.79	8.78	8.75	8.75	8.74	8.73	8.73
666 - Hassle Free Home Loan Option: 80 Category: Lo Doc	Variable	Initial - 9.09%p.a Ongoing - 9.09%p.a	Code: ABL	18.10	13.55	12.41	11.22	10.86	9.85	9.28	9.22	9.19	9.18	9.16	9.15	9.14	9.13	9.13
666 - Hassle Free MoniPower Option: 80 Category: Lo Doc Line of Credit	Variable	Initial - 9.19%p.a Ongoing - 9.19%p.a	Code: ABL	19.84	14.75	13.34	11.97	11.50	10.27	9.55	9.44	9.38	9.36	9.31	9.30	9.29	9.27	9.27
666 - MoniPower Pack * Category: Line of Credit	Variable	Initial - 8.79%p.a Ongoing - 8.79%p.a	Code: ABL	19.44	14.35	12.94	11.57	11.10	9.87	9.14	9.04	8.98	8.96	8.91	8.90	8.89	8.87	8.87
666 - MoniPower Option: with EFM Category: Line of Credit	Variable	Initial - 8.99%p.a Ongoing - 8.99%p.a	Code: ABL	21.20	15.31	13.69	12.13	11.59	10.19	9.38	9.26	9.20	9.17	9.13	9.11	9.10	9.08	9.07

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666 - Lo Doc Smart Saver LOC Option: 60-80 Category: Lo Doc Line of Credit	Variable	Initial - 8.99%p.a Ongoing - 8.99%p.a	Code: ING	17.37	13.15	12.09	10.97	10.64	9.70	9.16	9.11	9.08	9.07	9.05	9.04	9.04	9.03	9.03
666 - Lo Doc Smart Saver Option: 36 Category: Lo Doc	Variable	Initial - 9.24%p.a Ongoing - 8.39%p.a	Code: ING	17.62	13.40	12.34	11.22	10.89	9.95	9.41	9.36	9.33	9.32	9.30	9.29	9.29	9.28	9.28
666 - Lo Doc Smart Saver Option: 60 -80 Category: Lo Doc	Variable	Initial - 8.89%p.a Ongoing - 8.89%p.a	Code: ING	17.27	13.05	11.99	10.87	10.54	9.60	9.06	9.01	8.98	8.97	8.95	8.94	8.94	8.93	8.93
666 - Smart Saver Plus Category: Line of Credit	Variable	Initial - 8.89%p.a Ongoing - 8.89%p.a	Code: ING	17.50	13.16	12.07	10.93	10.58	9.62	9.06	9.01	8.98	8.97	8.95	8.94	8.94	8.93	8.93
666 - Smart Saver Option: New Loans Category: Standard	Variable	Initial - 8.39%p.a Ongoing - 8.39%p.a	Code: ING	16.50	12.42	11.39	10.31	9.99	9.07	8.55	8.50	8.47	8.46	8.45	8.44	8.43	8.43	8.42
	Fixed 1 Yr	Initial - 9.25%p.a Ongoing - 8.39%p.a	Code: ING	17.00	12.81	11.79	10.64	10.31	9.32	8.65	8.60	8.57	8.56	8.54	8.54	8.53	8.52	8.51
	Fixed 2 Yrs	Initial - 8.84%p.a Ongoing - 8.39%p.a	Code: ING	16.90	12.76	11.74	10.61	10.28	9.31	8.65	8.60	8.57	8.56	8.54	8.54	8.53	8.52	8.51
	Fixed 3 Yrs	Initial - 8.84%p.a Ongoing - 8.39%p.a	Code: ING	16.95	12.84	11.82	10.69	10.37	9.39	8.69	8.64	8.62	8.60	8.59	8.58	8.57	8.55	8.55
	Fixed 4 Yrs	Initial - 9.25%p.a Ongoing - 8.39%p.a	Code: ING	-	13.28	12.25	11.14	10.81	9.80	8.90	8.85	8.82	8.81	8.79	8.78	8.78	8.74	8.74
	Fixed 5 Yrs	Initial - 9.25%p.a Ongoing - 8.39%p.a	Code: ING	-	-	-	11.17	10.85	9.87	8.96	8.91	8.89	8.88	8.86	8.85	8.85	8.80	8.80

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666 - Doc Free LOC Category: Lo Doc Line of Credit	Variable	Initial - 9.65%p.a Ongoing - 9.30%p.a	Code: RMT	20.29	15.33	13.89	12.54	12.06	10.80	10.06	9.94	9.87	9.84	9.79	9.78	9.77	9.75	9.74
666 - Doc Free Term Loan Category: Lo Doc	Variable	Initial - 9.45%p.a Ongoing - 9.00%p.a	Code: RMT	20.32	15.24	13.77	12.40	11.90	10.62	9.87	9.74	9.68	9.65	9.60	9.58	9.57	9.55	9.54
666 - Easy Saver Category: Standard	Variable	Initial - 8.29%p.a Ongoing - 8.29%p.a	Code: RMT	17.49	12.85	11.70	10.46	10.10	9.06	8.46	8.41	8.38	8.37	8.35	8.34	8.34	8.33	8.32
	Fixed 1 Yr	Initial - 9.44%p.a Ongoing - 8.29%p.a	Code: RMT	17.09	12.86	11.84	10.65	10.33	9.30	8.57	8.52	8.50	8.49	8.47	8.47	8.46	8.44	8.44
	Fixed 2 Yrs	Initial - 9.39%p.a Ongoing - 8.29%p.a	Code: RMT	17.40	13.17	12.15	10.94	10.62	9.54	8.68	8.63	8.61	8.60	8.58	8.57	8.57	8.54	8.54
	Fixed 3 Yrs	Initial - 9.33%p.a Ongoing - 8.29%p.a	Code: RMT	17.45	13.30	12.28	11.10	10.78	9.70	8.77	8.72	8.70	8.68	8.67	8.66	8.66	8.62	8.62
	Fixed 4 Yrs	Initial - 9.29%p.a Ongoing - 8.29%p.a	Code: RMT	-	13.31	12.30	11.17	10.85	9.80	8.84	8.79	8.77	8.76	8.74	8.73	8.73	8.69	8.69
	Fixed 5 Yrs	Initial - 9.23%p.a Ongoing - 8.29%p.a	Code: RMT	-	-	-	11.15	10.82	9.84	8.89	8.84	8.82	8.81	8.79	8.78	8.78	8.73	8.73
666 - Hassle Free All Purpose Category: Lo Doc	Variable	Initial - 8.89%p.a Ongoing - 8.89%p.a	Code: RMT	19.77	14.69	13.22	11.84	11.35	10.07	9.31	9.19	9.12	9.09	9.04	9.02	9.01	8.99	8.98
666 - Hassle Free Smart Credit Category: Lo Doc Line of Credit	Variable	Initial - 9.09%p.a Ongoing - 9.09%p.a	Code: RMT	12.93	11.36	10.80	10.34	10.13	9.64	9.33	9.26	9.22	9.20	9.18	9.17	9.16	9.15	9.14
666 - Smart Credit Category: Line of Credit	Variable	Initial - 8.90%p.a Ongoing - 8.90%p.a	Code: RMT	19.55	14.59	13.15	11.80	11.31	10.05	9.31	9.19	9.12	9.09	9.04	9.03	9.02	9.00	8.99

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