

Comparison Rate Schedule (Date of issue: 29/08/2005)

				\$10,000 over 3 Years Secured	\$15,000 over 4 Years Secured	\$20,000 over 4 Years Secured	\$25,000 over 5 Years Secured	\$30,000 over 5 Years Secured	\$50,000 over 7 Years Secured	\$70,000 over 25 Years Secured	\$100,000 over 25 Years Secured	\$130,000 over 25 Years Secured	\$150,000 over 25 Years Secured	\$200,000 over 25 Years Secured	\$225,000 over 25 Years Secured	\$250,000 over 25 Years Secured	\$275,000 over 30 Years Secured	\$300,000 over 30 Years Secured
40 - Smart Credit Category: Line of Credit	Variable	Initial - 7.35%p.a Ongoing - 7.35%p.a	Code: RMT	17.69	12.90	11.50	10.19	9.72	8.49	7.76	7.64	7.57	7.54	7.49	7.48	7.46	7.45	7.44
50 - Monipower Category: Line of Credit	Variable	Initial - 7.35%p.a Ongoing - 7.35%p.a	Code: ABL	18.01	12.93	11.51	10.14	9.67	8.43	7.70	7.60	7.54	7.51	7.47	7.46	7.45	7.43	7.42
60 - Cashpower Line of Credit Category: Line of Credit	Variable	Initial - 7.40%p.a Ongoing - 7.40%p.a	Code: OGN	15.79	11.56	10.50	9.38	9.05	8.11	7.56	7.51	7.49	7.47	7.46	7.45	7.45	7.44	7.43
70 - Smart Saver Plus Category: Line of Credit	Variable	Initial - 7.35%p.a Ongoing - 7.35%p.a	Code: ING	15.96	11.62	10.53	9.38	9.04	8.07	7.51	7.46	7.44	7.43	7.41	7.40	7.39	7.39	7.38

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100 - Flexi Lo Doc Option: 60 Category: Lo Doc	Variable	Initial - 7.25%p.a Ongoing - 7.25%p.a	Code: OGN	15.62	11.40	10.34	9.23	8.89	7.96	7.41	7.36	7.34	7.33	7.31	7.30	7.29	7.29	7.28
	Fixed 1 Yr	Initial - 7.30%p.a Ongoing - 7.25%p.a	Code: OGN	15.15	11.18	10.19	9.13	8.82	7.93	7.41	7.36	7.34	7.33	7.31	7.30	7.30	7.29	7.29
	Fixed 2 Yrs	Initial - 7.35%p.a Ongoing - 7.25%p.a	Code: OGN	15.21	11.23	10.24	9.18	8.87	7.97	7.42	7.38	7.35	7.34	7.32	7.32	7.31	7.30	7.30
	Fixed 3 Yrs	Initial - 7.35%p.a Ongoing - 7.25%p.a	Code: OGN	15.14	11.17	10.18	9.13	8.81	7.92	7.40	7.36	7.33	7.32	7.30	7.30	7.29	7.29	7.28
	Fixed 4 Yrs	Initial - 7.40%p.a Ongoing - 7.25%p.a	Code: OGN	-	11.31	10.31	9.26	8.95	8.04	7.46	7.41	7.39	7.38	7.36	7.35	7.35	7.34	7.33
	Fixed 5 Yrs	Initial - 7.50%p.a Ongoing - 7.25%p.a	Code: OGN	-	-	-	9.37	9.05	8.15	7.52	7.47	7.45	7.43	7.42	7.41	7.41	7.39	7.38
	Fixed 7 Yrs	Initial - 8.00%p.a Ongoing - 7.25%p.a	Code: OGN	-	-	-	-	-	8.67	7.85	7.80	7.78	7.76	7.75	7.74	7.74	7.69	7.69
	Fixed 10 Yrs	Initial - 8.10%p.a Ongoing - 7.25%p.a	Code: OGN	-	-	-	-	-	-	8.04	7.99	7.97	7.96	7.94	7.93	7.93	7.87	7.87
101 - Flexi Lo Doc Option: 80 (LMI Included) Category: Lo Doc	Variable	Initial - 7.75%p.a Ongoing - 7.25%p.a	Code: OGN	16.07	11.79	10.73	9.56	9.23	8.21	7.52	7.47	7.44	7.43	7.41	7.40	7.40	7.38	7.38
	Fixed 1 Yr	Initial - 7.79%p.a Ongoing - 7.75%p.a	Code: OGN	15.65	11.68	10.68	9.63	9.32	8.43	7.91	7.86	7.84	7.83	7.81	7.80	7.80	7.79	7.79
	Fixed 2 Yrs	Initial - 7.84%p.a Ongoing - 7.75%p.a	Code: OGN	15.70	11.73	10.73	9.68	9.36	8.46	7.92	7.88	7.85	7.84	7.82	7.82	7.81	7.80	7.80
	Fixed 3 Yrs	Initial - 7.84%p.a Ongoing - 7.75%p.a	Code: OGN	15.71	11.74	10.75	9.69	9.38	8.48	7.93	7.88	7.86	7.85	7.83	7.83	7.82	7.81	7.81
	Fixed 4 Yrs	Initial - 7.89%p.a Ongoing - 7.75%p.a	Code: OGN	-	11.80	10.80	9.75	9.44	8.53	7.96	7.91	7.89	7.88	7.86	7.85	7.85	7.83	7.83
	Fixed 5 Yrs	Initial - 7.99%p.a Ongoing - 7.75%p.a	Code: OGN	-	-	-	9.86	9.54	8.64	8.02	7.97	7.94	7.93	7.92	7.91	7.90	7.89	7.88
	Fixed 7 Yrs	Initial - 8.49%p.a Ongoing - 7.75%p.a	Code: OGN	-	-	-	-	-	9.16	8.35	8.30	8.28	8.27	8.25	8.24	8.24	8.19	8.19
	Fixed 10 Yrs	Initial - 8.59%p.a Ongoing - 7.75%p.a	Code: OGN	-	-	-	-	-	-	8.54	8.49	8.47	8.46	8.44	8.43	8.43	8.37	8.37

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102 - Flexi Lo Doc Option: 80 (Borrower LMI) Category: Lo Doc	Variable	Initial - 7.25%p.a Ongoing - 7.25%p.a	Code: OGN	15.62	11.40	10.34	9.23	8.89	7.96	7.41	7.36	7.34	7.33	7.31	7.30	7.29	7.29	7.28
	Fixed 1 Yr	Initial - 7.30%p.a Ongoing - 7.25%p.a	Code: OGN	15.15	11.18	10.19	9.13	8.82	7.93	7.41	7.36	7.34	7.33	7.31	7.30	7.30	7.29	7.29
	Fixed 2 Yrs	Initial - 7.35%p.a Ongoing - 7.25%p.a	Code: OGN	15.21	11.23	10.24	9.18	8.87	7.97	7.42	7.38	7.35	7.34	7.32	7.32	7.31	7.30	7.30
	Fixed 3 Yrs	Initial - 7.35%p.a Ongoing - 7.25%p.a	Code: OGN	15.22	11.25	10.26	9.20	8.88	7.99	7.43	7.38	7.36	7.35	7.33	7.33	7.32	7.31	7.31
	Fixed 4 Yrs	Initial - 7.40%p.a Ongoing - 7.25%p.a	Code: OGN	-	11.31	10.31	9.26	8.95	8.04	7.46	7.41	7.39	7.38	7.36	7.35	7.35	7.34	7.33
	Fixed 5 Yrs	Initial - 7.50%p.a Ongoing - 7.25%p.a	Code: OGN	-	-	-	9.37	9.05	8.15	7.52	7.47	7.45	7.43	7.42	7.41	7.41	7.39	7.38
	Fixed 7 Yrs	Initial - 8.00%p.a Ongoing - 7.25%p.a	Code: OGN	-	-	-	-	-	8.67	7.85	7.80	7.78	7.76	7.75	7.74	7.74	7.69	7.69
	Fixed 10 Yrs	Initial - 8.10%p.a Ongoing - 7.25%p.a	Code: OGN	-	-	-	-	-	-	8.04	7.99	7.97	7.96	7.94	7.93	7.93	7.87	7.87
110 - Retro Easy Doc Option: Borrower pays LMI Category: Lo Doc	Variable	Initial - 7.60%p.a Ongoing - 7.60%p.a	Code: INT	15.45	11.50	10.51	9.46	9.15	8.26	7.75	7.71	7.68	7.67	7.65	7.65	7.64	7.63	7.63
	Fixed 1 Yr	Initial - 7.86%p.a Ongoing - 7.60%p.a	Code: INT	15.60	11.62	10.62	9.56	9.24	8.34	7.78	7.74	7.71	7.70	7.68	7.68	7.67	7.66	7.66
	Fixed 2 Yrs	Initial - 7.80%p.a Ongoing - 7.60%p.a	Code: INT	15.63	11.65	10.66	9.59	9.28	8.37	7.80	7.75	7.72	7.71	7.70	7.69	7.68	7.67	7.67
	Fixed 3 Yrs	Initial - 7.77%p.a Ongoing - 7.60%p.a	Code: INT	15.62	11.66	10.67	9.61	9.29	8.38	7.80	7.76	7.73	7.72	7.70	7.70	7.69	7.68	7.68
	Fixed 4 Yrs	Initial - 7.81%p.a Ongoing - 7.60%p.a	Code: INT	-	11.71	10.72	9.66	9.35	8.44	7.83	7.79	7.76	7.75	7.73	7.73	7.72	7.71	7.71
	Fixed 5 Yrs	Initial - 7.82%p.a Ongoing - 7.60%p.a	Code: INT	-	-	-	9.68	9.37	8.47	7.86	7.81	7.78	7.77	7.75	7.75	7.74	7.73	7.72
111 - Latinum Premium Option: Borrower pays LMI Category: Lo Doc	Variable	Initial - 7.60%p.a Ongoing - 7.60%p.a	Code: INT	15.45	11.50	10.51	9.46	9.15	8.26	7.75	7.71	7.68	7.67	7.65	7.65	7.64	7.63	7.63
	Fixed 1 Yr	Initial - 7.86%p.a Ongoing - 7.60%p.a	Code: INT	15.60	11.62	10.62	9.56	9.24	8.34	7.78	7.74	7.71	7.70	7.68	7.68	7.67	7.66	7.66

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111 - Latinum Premium Option: Borrower pays LMI Category: Lo Doc	Fixed 2 Yrs	Initial - 7.80%p.a Ongoing - 7.60%p.a	Code: INT	15.63	11.65	10.66	9.59	9.28	8.37	7.80	7.75	7.72	7.71	7.70	7.69	7.68	7.67	7.67
	Fixed 3 Yrs	Initial - 7.77%p.a Ongoing - 7.60%p.a	Code: INT	15.62	11.66	10.67	9.61	9.29	8.38	7.80	7.76	7.73	7.72	7.70	7.70	7.69	7.68	7.68
	Fixed 4 Yrs	Initial - 7.81%p.a Ongoing - 7.60%p.a	Code: INT	-	11.71	10.72	9.66	9.35	8.44	7.83	7.79	7.76	7.75	7.73	7.73	7.72	7.71	7.71
	Fixed 5 Yrs	Initial - 7.82%p.a Ongoing - 7.60%p.a	Code: INT	-	-	-	9.68	9.37	8.47	7.86	7.81	7.78	7.77	7.75	7.75	7.74	7.73	7.72
112 - Lo Doc Smart Saver 36 Category: Lo Doc	Variable	Initial - 7.80%p.a Ongoing - 7.80%p.a	Code: ING	16.17	11.95	10.89	9.78	9.45	8.51	7.96	7.92	7.89	7.88	7.86	7.85	7.85	7.84	7.83
113 - Lo Doc Smart Saver 60 -80 Category: Lo Doc	Variable	Initial - 7.42%p.a Ongoing - 7.42%p.a	Code: ING	15.79	11.57	10.51	9.40	9.06	8.13	7.58	7.53	7.51	7.50	7.48	7.47	7.46	7.46	7.45
80 - Hassle Free All Purpose Option: 60 Category: Lo Doc	Variable	Initial - 7.15%p.a Ongoing - 7.15%p.a	Code: RMT	16.97	12.45	11.11	9.87	9.42	8.25	7.55	7.43	7.37	7.34	7.29	7.28	7.26	7.25	7.24
81 - Hassle Free All Purpose Option: 80 (LMI Included) Category: Lo Doc	Variable	Initial - 7.55%p.a Ongoing - 7.15%p.a	Code: RMT	17.32	12.75	11.41	10.13	9.68	8.45	7.64	7.51	7.45	7.42	7.37	7.36	7.34	7.32	7.31
82 - Hassle Free All Purpose Option: 80 (Borrower LMI) Category: Lo Doc	Variable	Initial - 7.15%p.a Ongoing - 7.15%p.a	Code: RMT	16.97	12.45	11.11	9.87	9.42	8.25	7.55	7.43	7.37	7.34	7.29	7.28	7.26	7.25	7.24
90 - Hassle Free Home Loan Option: 60 Category: Lo Doc	Variable	Initial - 7.20%p.a Ongoing - 7.20%p.a	Code: ABL	15.07	11.11	10.11	9.06	8.75	7.86	7.35	7.30	7.28	7.27	7.25	7.25	7.24	7.23	7.23
91 - Hassle Free Home Loan Option: 60 - 76 Category: Lo Doc	Variable	Initial - 7.80%p.a Ongoing - 7.20%p.a	Code: ABL	15.61	11.57	10.57	9.46	9.15	8.18	7.48	7.43	7.41	7.39	7.38	7.37	7.37	7.35	7.34
92 - Hassle Free Home Loan Option: 80 Category: Lo Doc	Variable	Initial - 7.65%p.a Ongoing - 7.20%p.a	Code: ABL	16.59	12.00	10.86	9.62	9.26	8.19	7.47	7.42	7.39	7.37	7.35	7.35	7.34	7.32	7.32

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120 - Hassle Free Smart Credit Option: 60 Category: Lo Doc Line of Credit	Variable	Initial - 7.35%p.a Ongoing - 7.35%p.a	Code: RMT	18.07	13.09	11.64	10.28	9.79	8.52	7.77	7.64	7.57	7.54	7.50	7.48	7.47	7.45	7.44
121 - Hassle Free Smart Credit Option: 80 (LMI Included) Category: Lo Doc Line of Credit	Variable	Initial - 7.75%p.a Ongoing - 7.35%p.a	Code: RMT	18.42	13.39	11.94	10.54	10.05	8.73	7.85	7.73	7.66	7.63	7.58	7.56	7.55	7.52	7.51
122 - Hassle Free Smart Credit Option: 80 (Borrower LMI) Category: Lo Doc Line of Credit	Variable	Initial - 7.35%p.a Ongoing - 7.35%p.a	Code: RMT	18.07	13.09	11.64	10.28	9.79	8.52	7.77	7.64	7.57	7.54	7.50	7.48	7.47	7.45	7.44
130 - Hassle Free MoniPower Option: 60 Category: Lo Doc Line of Credit	Variable	Initial - 7.35%p.a Ongoing - 7.35%p.a	Code: ABL	17.66	12.76	11.39	10.06	9.61	8.40	7.70	7.59	7.54	7.51	7.47	7.46	7.45	7.43	7.42
131 - Hassle Free MoniPower Option: 60 - 76 Category: Lo Doc Line of Credit	Variable	Initial - 7.90%p.a Ongoing - 7.35%p.a	Code: ABL	18.50	13.35	11.93	10.50	10.03	8.72	7.82	7.71	7.66	7.63	7.59	7.57	7.56	7.54	7.53
132 - Hassle Free MoniPower Option: 80 Category: Lo Doc Line of Credit	Variable	Initial - 7.75%p.a Ongoing - 7.35%p.a	Code: ABL	18.02	13.06	11.69	10.32	9.87	8.61	7.78	7.68	7.62	7.59	7.55	7.54	7.53	7.51	7.50
140 - Cashpower Lo Doc LOC Option: 60 Category: Lo Doc Line of Credit	Variable	Initial - 7.40%p.a Ongoing - 7.40%p.a	Code: OGN	15.77	11.55	10.49	9.38	9.04	8.11	7.56	7.51	7.49	7.47	7.46	7.45	7.45	7.44	7.43
141 - Cashpower Lo Doc LOC Option: 80 (LMI Included) Category: Lo Doc Line of Credit	Variable	Initial - 8.00%p.a Ongoing - 7.40%p.a	Code: OGN	16.31	12.02	10.95	9.78	9.44	8.42	7.69	7.64	7.61	7.60	7.58	7.58	7.57	7.55	7.55
142 - Cashpower Lo Doc LOC Option: 80 (Borrower LMI) Category: Lo Doc Line of Credit	Variable	Initial - 7.40%p.a Ongoing - 7.40%p.a	Code: OGN	15.77	11.55	10.49	9.38	9.04	8.11	7.56	7.51	7.49	7.47	7.46	7.45	7.45	7.44	7.43
150 - Latinum Line of Credit Option: Borrower pays LMI Category: Lo Doc Line of Credit	Variable	Initial - 7.80%p.a Ongoing - 7.80%p.a	Code: INT	15.65	11.70	10.71	9.66	9.35	8.46	7.95	7.91	7.88	7.87	7.85	7.85	7.84	7.84	7.83
151 - Retro Easy Doc LOC Option: Borrower pays LMI Category: Lo Doc Line of Credit	Variable	Initial - 7.80%p.a Ongoing - 7.80%p.a	Code: INT	15.65	11.70	10.71	9.66	9.35	8.46	7.95	7.91	7.88	7.87	7.85	7.85	7.84	7.84	7.83
152 - Lo Doc Smart Saver LOC 60-80 Category: Lo Doc Line of Credit	Variable	Initial - 7.55%p.a Ongoing - 7.55%p.a	Code: ING	15.92	11.70	10.64	9.53	9.20	8.26	7.71	7.66	7.64	7.63	7.61	7.60	7.59	7.59	7.58

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01 - All Purpose Category: Standard	Variable	Initial - 7.15%p.a Ongoing - 7.15%p.a	Code: RMT	16.97	12.45	11.11	9.87	9.42	8.25	7.55	7.43	7.37	7.34	7.29	7.28	7.26	7.25	7.24
	Fixed 1 Yr	Initial - 6.97%p.a Ongoing - 7.15%p.a	Code: RMT	16.87	12.37	11.03	9.80	9.35	8.20	7.53	7.41	7.35	7.32	7.27	7.26	7.24	7.23	7.22
	Fixed 2 Yrs	Initial - 6.94%p.a Ongoing - 7.15%p.a	Code: RMT	16.79	12.29	10.95	9.73	9.28	8.14	7.51	7.39	7.32	7.29	7.25	7.23	7.22	7.21	7.20
	Fixed 3 Yrs	Initial - 6.89%p.a Ongoing - 7.15%p.a	Code: RMT	16.72	12.21	10.87	9.65	9.20	8.07	7.48	7.36	7.29	7.26	7.21	7.20	7.19	7.18	7.17
	Fixed 4 Yrs	Initial - 6.89%p.a Ongoing - 7.15%p.a	Code: RMT	-	12.19	10.86	9.63	9.17	8.03	7.46	7.33	7.27	7.24	7.19	7.18	7.17	7.16	7.15
	Fixed 5 Yrs	Initial - 6.90%p.a Ongoing - 7.15%p.a	Code: RMT	-	-	-	9.63	9.17	8.02	7.44	7.32	7.25	7.22	7.18	7.16	7.15	7.14	7.13
02 - All Purpose Saver Category: Standard	Variable	Initial - 6.76%p.a Ongoing - 6.76%p.a	Code: RMT	15.89	11.29	10.13	8.91	8.55	7.53	6.93	6.88	6.85	6.84	6.82	6.81	6.81	6.80	6.80
	Fixed 1 Yr	Initial - 7.04%p.a Ongoing - 6.76%p.a	Code: RMT	16.06	11.41	10.26	9.02	8.66	7.61	6.96	6.91	6.88	6.87	6.85	6.84	6.84	6.83	6.82
	Fixed 2 Yrs	Initial - 7.04%p.a Ongoing - 6.76%p.a	Code: RMT	16.15	11.50	10.34	9.10	8.73	7.67	6.99	6.94	6.91	6.90	6.88	6.87	6.87	6.85	6.85
	Fixed 3 Yrs	Initial - 7.00%p.a Ongoing - 6.76%p.a	Code: RMT	16.14	11.51	10.35	9.12	8.76	7.70	7.00	6.95	6.92	6.91	6.89	6.88	6.88	6.86	6.86
	Fixed 4 Yrs	Initial - 7.02%p.a Ongoing - 6.76%p.a	Code: RMT	-	11.54	10.39	9.17	8.80	7.75	7.03	6.98	6.95	6.94	6.92	6.91	6.91	6.89	6.88
	Fixed 5 Yrs	Initial - 7.04%p.a Ongoing - 6.76%p.a	Code: RMT	-	-	-	9.20	8.83	7.79	7.06	7.01	6.98	6.97	6.95	6.94	6.93	6.91	6.91
10 - Balanced Securitised Option: Std Category: Standard	Variable	Initial - 7.20%p.a Ongoing - 7.20%p.a	Code: ABL	16.19	11.65	10.51	9.32	8.96	7.96	7.37	7.32	7.29	7.28	7.26	7.25	7.25	7.24	7.24
	Fixed 1 Yr	Initial - 6.95%p.a Ongoing - 7.20%p.a	Code: ABL	14.93	10.99	10.00	8.97	8.66	7.79	7.32	7.28	7.25	7.24	7.23	7.22	7.21	7.21	7.21
	Fixed 2 Yrs	Initial - 7.05%p.a Ongoing - 7.20%p.a	Code: ABL	14.94	10.99	10.00	8.96	8.65	7.79	7.32	7.27	7.25	7.24	7.22	7.22	7.21	7.21	7.20
	Fixed 3 Yrs	Initial - 7.10%p.a Ongoing - 7.20%p.a	Code: ABL	14.97	11.01	10.02	8.98	8.66	7.80	7.32	7.28	7.25	7.24	7.22	7.22	7.21	7.21	7.20

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Comparison Rate Schedule (Date of issue: 29/08/2005)

				\$10,000 over 3 Years Secured	\$15,000 over 4 Years Secured	\$20,000 over 4 Years Secured	\$25,000 over 5 Years Secured	\$30,000 over 5 Years Secured	\$50,000 over 7 Years Secured	\$70,000 over 25 Years Secured	\$100,000 over 25 Years Secured	\$130,000 over 25 Years Secured	\$150,000 over 25 Years Secured	\$200,000 over 25 Years Secured	\$225,000 over 25 Years Secured	\$250,000 over 25 Years Secured	\$275,000 over 30 Years Secured	\$300,000 over 30 Years Secured
10 - Balanced Securitised Option: Std Category: Standard	Fixed 4 Yrs	Initial - 7.15%p.a Ongoing - 7.20%p.a	Code: ABL	-	11.06	10.06	9.02	8.70	7.82	7.33	7.29	7.26	7.25	7.23	7.23	7.22	7.22	7.21
	Fixed 5 Yrs	Initial - 7.25%p.a Ongoing - 7.20%p.a	Code: ABL	-	-	-	9.11	8.80	7.91	7.37	7.33	7.30	7.29	7.28	7.27	7.26	7.25	7.25
11 - Balanced Securitised Option: Intro (new Loans) Category: Standard	Intro	Initial - 6.29%p.a Ongoing - 7.20%p.a	Code: ABL	14.54	10.69	9.70	8.72	8.41	7.61	7.25	7.21	7.18	7.17	7.16	7.15	7.14	7.15	7.14
	Variable	Initial - 7.20%p.a Ongoing - 7.20%p.a	Code: ABL	16.19	11.65	10.51	9.32	8.96	7.96	7.37	7.32	7.29	7.28	7.26	7.25	7.25	7.24	7.24
12 - Go Between Loan Category: Standard	Intro	Initial - 6.29%p.a Ongoing - 7.20%p.a	Code: ABL	14.54	10.69	9.70	8.72	8.41	7.61	7.25	7.21	7.18	7.17	7.16	7.15	7.14	7.15	7.14
	Variable	Initial - 7.20%p.a Ongoing - 7.20%p.a	Code: ABL	15.07	11.11	10.11	9.06	8.75	7.86	7.35	7.30	7.28	7.27	7.25	7.25	7.24	7.23	7.23
	Fixed 1 Yr	Initial - 6.95%p.a Ongoing - 7.20%p.a	Code: ABL	14.93	10.99	10.00	8.97	8.66	7.79	7.32	7.28	7.25	7.24	7.23	7.22	7.21	7.21	7.21
	Fixed 2 Yrs	Initial - 7.05%p.a Ongoing - 7.20%p.a	Code: ABL	14.94	10.99	10.00	8.96	8.65	7.79	7.32	7.27	7.25	7.24	7.22	7.22	7.21	7.21	7.21
	Fixed 3 Yrs	Initial - 7.10%p.a Ongoing - 7.20%p.a	Code: ABL	14.97	11.01	10.02	8.98	8.66	7.80	7.32	7.28	7.25	7.24	7.22	7.22	7.21	7.21	7.21
	Fixed 4 Yrs	Initial - 7.15%p.a Ongoing - 7.20%p.a	Code: ABL	-	11.06	10.06	9.02	8.70	7.82	7.33	7.29	7.26	7.25	7.23	7.23	7.22	7.22	7.21
	Fixed 5 Yrs	Initial - 7.25%p.a Ongoing - 7.20%p.a	Code: ABL	-	-	-	9.11	8.80	7.91	7.37	7.33	7.30	7.29	7.28	7.27	7.26	7.25	7.25
13 - 100% Offset Category: Standard	Intro	Initial - 6.29%p.a Ongoing - 7.20%p.a	Code: ABL	14.54	10.69	9.70	8.72	8.41	7.61	7.25	7.21	7.18	7.17	7.16	7.15	7.14	7.15	7.14
	Variable	Initial - 7.20%p.a Ongoing - 7.20%p.a	Code: ABL	15.07	11.11	10.11	9.06	8.75	7.86	7.35	7.30	7.28	7.27	7.25	7.25	7.24	7.23	7.23
	Fixed 1 Yr	Initial - 6.95%p.a Ongoing - 7.20%p.a	Code: ABL	14.93	10.99	10.00	8.97	8.66	7.79	7.32	7.28	7.25	7.24	7.23	7.22	7.21	7.21	7.21
	Fixed 2 Yrs	Initial - 7.05%p.a Ongoing - 7.20%p.a	Code: ABL	14.94	10.99	10.00	8.96	8.65	7.79	7.32	7.27	7.25	7.24	7.22	7.22	7.21	7.21	7.21
	Fixed 3 Yrs	Initial - 7.10%p.a Ongoing - 7.20%p.a	Code: ABL	14.97	11.01	10.02	8.98	8.66	7.80	7.32	7.28	7.25	7.24	7.22	7.22	7.21	7.21	7.21

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				\$10,000 over 3 Years Secured	\$15,000 over 4 Years Secured	\$20,000 over 4 Years Secured	\$25,000 over 5 Years Secured	\$30,000 over 5 Years Secured	\$50,000 over 7 Years Secured	\$70,000 over 25 Years Secured	\$100,000 over 25 Years Secured	\$130,000 over 25 Years Secured	\$150,000 over 25 Years Secured	\$200,000 over 25 Years Secured	\$225,000 over 25 Years Secured	\$250,000 over 25 Years Secured	\$275,000 over 30 Years Secured	\$300,000 over 30 Years Secured
13 - 100% Offset Category: Standard	Fixed 4 Yrs	Initial - 7.15%p.a Ongoing - 7.20%p.a	Code: ABL	-	11.06	10.06	9.02	8.70	7.82	7.33	7.29	7.26	7.25	7.23	7.23	7.22	7.22	7.21
	Fixed 5 Yrs	Initial - 7.25%p.a Ongoing - 7.20%p.a	Code: ABL	-	-	-	9.11	8.80	7.91	7.37	7.33	7.30	7.29	7.28	7.27	7.26	7.25	7.25
20 - Flexi Standard Option: Flexi Std Category: Standard	Variable	Initial - 7.25%p.a Ongoing - 7.25%p.a	Code: OGN	14.13	10.68	9.79	8.89	8.61	7.85	7.40	7.36	7.33	7.32	7.30	7.30	7.29	7.29	7.28
	Fixed 1 Yr	Initial - 7.10%p.a Ongoing - 7.25%p.a	Code: OGN	13.54	10.36	9.54	8.72	8.46	7.76	7.38	7.33	7.31	7.30	7.28	7.28	7.27	7.27	7.26
	Fixed 2 Yrs	Initial - 7.15%p.a Ongoing - 7.25%p.a	Code: OGN	13.54	10.35	9.53	8.71	8.45	7.75	7.37	7.33	7.31	7.30	7.28	7.27	7.27	7.26	7.26
	Fixed 3 Yrs	Initial - 7.15%p.a Ongoing - 7.25%p.a	Code: OGN	13.52	10.33	9.51	8.69	8.43	7.73	7.36	7.32	7.30	7.29	7.27	7.26	7.26	7.26	7.25
	Fixed 4 Yrs	Initial - 7.20%p.a Ongoing - 7.25%p.a	Code: OGN	-	10.38	9.56	8.73	8.47	7.76	7.37	7.33	7.31	7.30	7.28	7.28	7.27	7.26	7.26
	Fixed 5 Yrs	Initial - 7.30%p.a Ongoing - 7.25%p.a	Code: OGN	-	-	-	8.83	8.57	7.85	7.42	7.37	7.35	7.34	7.32	7.32	7.31	7.30	7.30
	Fixed 7 Yrs	Initial - 7.80%p.a Ongoing - 7.25%p.a	Code: OGN	-	-	-	-	-	8.36	7.72	7.68	7.65	7.64	7.62	7.62	7.61	7.58	7.58
	Fixed 10 Yrs	Initial - 7.90%p.a Ongoing - 7.25%p.a	Code: OGN	-	-	-	-	-	-	7.88	7.84	7.81	7.80	7.78	7.78	7.77	7.73	7.73
21 - Flexi Standard Option: R8 Saver Category: Standard	Variable	Initial - 6.99%p.a Ongoing - 6.99%p.a	Code: OGN	19.29	13.55	11.89	10.33	9.77	8.32	7.46	7.32	7.25	7.21	7.16	7.14	7.12	7.10	7.09
30 - Smart Saver Option: Intro Category: Standard	Intro	Initial - 6.60%p.a Ongoing - 7.09%p.a	Code: ING	14.92	10.89	9.87	8.82	8.50	7.63	7.19	7.14	7.12	7.11	7.09	7.08	7.08	7.08	7.07
	Variable	Initial - 7.09%p.a Ongoing - 7.09%p.a	Code: ING	15.70	11.36	10.27	9.13	8.78	7.81	7.25	7.20	7.18	7.17	7.15	7.14	7.13	7.13	7.12
	Fixed 1 Yr	Initial - 7.09%p.a Ongoing - 7.09%p.a	Code: ING	15.20	11.12	10.10	9.01	8.69	7.77	7.24	7.20	7.17	7.16	7.14	7.14	7.13	7.12	7.12
	Fixed 2 Yrs	Initial - 7.04%p.a Ongoing - 7.09%p.a	Code: ING	15.16	11.08	10.06	8.98	8.65	7.75	7.23	7.18	7.16	7.15	7.13	7.13	7.12	7.11	7.11
	Fixed 3 Yrs	Initial - 7.04%p.a Ongoing - 7.09%p.a	Code: ING	15.15	11.07	10.05	8.97	8.64	7.74	7.23	7.18	7.16	7.15	7.13	7.12	7.12	7.11	7.11

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30 - Smart Saver Option: Intro Category: Standard	Fixed 4 Yrs	Initial - 7.04%p.a Ongoing - 7.09%p.a	Code: ING	-	11.07	10.05	8.96	8.64	7.73	7.22	7.18	7.15	7.14	7.12	7.12	7.11	7.11	7.10
	Fixed 5 Yrs	Initial - 7.09%p.a Ongoing - 7.09%p.a	Code: ING	-	-	-	9.01	8.69	7.77	7.24	7.20	7.17	7.16	7.14	7.14	7.13	7.12	7.12
31 - Smart Saver Option: 100% Category: Standard	Variable	Initial - 7.09%p.a Ongoing - 7.09%p.a	Code: ING	15.20	11.12	10.10	9.01	8.69	7.77	7.24	7.20	7.17	7.16	7.14	7.14	7.13	7.12	7.12
	Fixed 1 Yr	Initial - 7.09%p.a Ongoing - 7.09%p.a	Code: ING	15.20	11.12	10.10	9.01	8.69	7.77	7.24	7.20	7.17	7.16	7.14	7.14	7.13	7.12	7.12
	Fixed 2 Yrs	Initial - 7.04%p.a Ongoing - 7.09%p.a	Code: ING	15.16	11.08	10.06	8.98	8.65	7.75	7.23	7.18	7.16	7.15	7.13	7.13	7.12	7.11	7.11
	Fixed 3 Yrs	Initial - 7.04%p.a Ongoing - 7.09%p.a	Code: ING	15.15	11.07	10.05	8.97	8.64	7.74	7.23	7.18	7.16	7.15	7.13	7.12	7.12	7.11	7.11
	Fixed 4 Yrs	Initial - 7.04%p.a Ongoing - 7.09%p.a	Code: ING	-	11.07	10.05	8.96	8.64	7.73	7.22	7.18	7.15	7.14	7.12	7.12	7.11	7.11	7.10
	Fixed 5 Yrs	Initial - 7.09%p.a Ongoing - 7.09%p.a	Code: ING	-	-	-	9.01	8.69	7.77	7.24	7.20	7.17	7.16	7.14	7.14	7.13	7.12	7.12

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