

Comparison Rate Schedule

ING DIRECT Comparison Rate Schedule WA, SA, NT, TAS, ACT Effective From: 26 June 2009

		Mortgage Simplifier	Construction Loan	Action Equity Loan	Smart Home Loan	Lo Doc Standard Variable Rate	Lo Doc Smart Home Loan
Annual Percentage Rate		5.09%	5.80%	5.69%	5.69%	5.94%	5.94%
Loan Amount	Loan Term	Comparison Rate (p.a)					
\$50,000	7yrs	5.20%	5.55%	5.75%	6.10%	6.35%	6.52%
\$70,000	25yrs	5.10%	5.23%	5.70%	5.95%	6.02%	6.25%
\$100,000	25yrs	5.10%	5.23%	5.69%	5.87%	6.00%	6.16%
\$130,000	25yrs	5.10%	5.23%	5.69%	5.83%	5.99%	6.11%
\$150,000	25yrs	5.09%	5.23%	5.69%	5.81%	5.98%	6.09%
\$200,000	25yrs	5.09%	5.23%	5.69%	5.78%	5.97%	6.05%
\$225,000	25yrs	5.09%	5.23%	5.69%	5.77%	5.97%	6.04%
\$250,000	25yrs	5.09%	5.23%	5.69%	5.76%	5.96%	6.03%
\$275,000	30yrs	5.09%	5.21%	5.69%	5.75%	5.96%	6.02%
\$300,000	30yrs	5.09%	5.21%	5.69%	5.75%	5.96%	6.01%

		Fixed Rate Mortgages				
		1 Year	2 Year	3 Year	4 Year	5 Year
Annual Percentage Rate		5.29%	5.99%	6.69%	7.19%	7.39%
Loan Amount	Loan Term	Comparison Rate (p.a)				
\$50,000	7yrs	5.43%	5.83%	6.48%	7.12%	7.50%
\$70,000	25yrs	5.16%	5.31%	5.59%	5.90%	6.15%
\$100,000	25yrs	5.15%	5.30%	5.57%	5.89%	6.14%
\$130,000	25yrs	5.14%	5.29%	5.56%	5.88%	6.13%
\$150,000	25yrs	5.13%	5.29%	5.56%	5.87%	6.12%
\$200,000	25yrs	5.13%	5.28%	5.55%	5.87%	6.12%
\$225,000	25yrs	5.13%	5.28%	5.55%	5.87%	6.12%
\$250,000	25yrs	5.12%	5.28%	5.55%	5.86%	6.11%
\$275,000	30yrs	5.12%	5.25%	5.49%	5.78%	6.00%
\$300,000	30yrs	5.12%	5.25%	5.49%	5.78%	6.00%

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.

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