

Iden Comparison Rate Schedule - Fixed Rates without Offset

Effective from:

4-May-10



1 Year Fixed Rate	2 Year Fixed Rate	3 Year Fixed Rate	4 Year Fixed Rate	5 Year Fixed Rate	10 Year Fixed Rate	1 Year Fixed Rate	2 Year Fixed Rate	3 Year Fixed Rate	4 Year Fixed Rate	5 Year Fixed Rate	10 Year Fixed Rate
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		Full Doc						Lo Doc					
Fixed Rate		6.33%	7.04%	7.39%	7.64%	7.74%	8.54%	6.63%	7.34%	7.69%	7.94%	8.04%	8.84%
Revert Rate		6.65%	6.65%	6.65%	6.65%	6.65%	6.65%	6.95%	6.95%	6.95%	6.95%	6.95%	6.95%
Loan Amount	Loan Term	Comparison Rate (pa)											
30,000	5yrs	7.70%	8.07%	8.45%	8.77%	8.91%	NA	8.37%	8.37%	8.75%	9.07%	9.21%	NA
50,000	7yrs	7.06%	7.35%	7.67%	7.97%	8.16%	NA	7.64%	7.65%	7.97%	8.27%	8.46%	NA
70,000	25yrs	6.72%	6.84%	6.98%	7.13%	7.25%	8.18%	7.13%	7.14%	7.28%	7.44%	7.56%	8.49%
100,000	25yrs	6.69%	6.80%	6.94%	7.10%	7.22%	8.15%	7.10%	7.11%	7.25%	7.40%	7.53%	8.45%
130,000	25yrs	6.67%	6.79%	6.92%	7.08%	7.20%	8.13%	7.08%	7.09%	7.23%	7.39%	7.51%	8.43%
150,000	25yrs	6.67%	6.78%	6.92%	7.07%	7.19%	8.12%	7.07%	7.08%	7.22%	7.38%	7.50%	8.43%
200,000	25yrs	6.66%	6.77%	6.90%	7.06%	7.18%	8.10%	7.06%	7.07%	7.21%	7.37%	7.49%	8.41%
225,000	25yrs	6.65%	6.76%	6.90%	7.06%	7.18%	8.10%	7.06%	7.06%	7.20%	7.36%	7.48%	8.41%
250,000	25yrs	6.65%	6.76%	6.90%	7.05%	7.17%	8.10%	7.05%	7.06%	7.20%	7.36%	7.48%	8.40%
275,000	30yrs	6.64%	6.74%	6.87%	7.01%	7.12%	7.99%	7.04%	7.05%	7.17%	7.31%	7.43%	8.30%
300,000	30yrs	6.64%	6.74%	6.87%	7.01%	7.12%	7.99%	7.04%	7.04%	7.17%	7.31%	7.43%	8.30%

Warning: This comparison rate applies only to the example 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.