



Iden Commercial Product Suite



23 February 2009

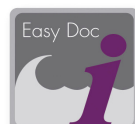


	Variable	Fixed Rates				
		1 Year	2 Year	3 Year	4 Year	5 Year
60%	6.80%	6.46%	6.79%	7.26%	-	7.82%
65%	7.10%	6.76%	7.09%	7.56%	-	8.12%
70%	7.50%	7.16%	7.49%	7.96%	-	8.52%
75%	Strong applications considered under exception					



	Variable	Fixed Rates				
		1 Year	2 Year	3 Year	4 Year	5 Year
60%*	7.40%	7.06%	7.39%	7.86%	-	8.42%
65%*	7.70%	7.36%	7.69%	8.16%	-	8.72%
70%*	8.10%	7.76%	8.09%	8.56%	-	9.12%
60%	7.75%	7.41%	7.74%	8.21%	-	8.77%
65%	8.05%	7.71%	8.04%	8.51%	-	9.07%

* Accountants letter required



	Intro Variable / Fixed Rates				Revert Variable Rate
	Variable	Fixed			
	1 Year	1 Year	3 Year	5 Year	
65%	9.20%	7.20%	7.95%	8.25%	9.75%