



IDEN MONEY & PROPERTY PRODUCT SUITE

07-May-12

TERM LOAN	Full Doc	Lo Doc	Lo Doc Plus
Balanced Variable	6.29%	7.47%	7.72%
Premium Variable	6.23%	6.43%	NA
Starpack Variable > \$300K	6.13%	6.33%	NA
FightBack 2 Plus	6.90%	N/A	NA
FightBack 2 Construction - Metro #	6.75%	N/A	NA
PSM Starpack Variable > \$300K	5.87%	6.07%	NA

LINE OF CREDIT	Full Doc	Lo Doc	Lo Doc Plus
Balanced Home Line	6.39%	7.57%	7.82%
Premium LOC	6.48%	6.68%	NA
StarPack LOC > \$300K	6.38%	6.58%	NA
FightBack 2 Plus LOC	6.70%	N/A	NA
PSM Starpack Variable LOC > \$300K	6.12%	6.32%	NA

FIXED RATES	1 Year	2 Year	3 Year
Balanced - Full Doc	6.13%	6.12%	6.29%
<i>ABL - Lo Doc Add 1.0%</i>			
	1 Year	2 Year	3 Year
Premium - Full Doc	5.91%	6.08%	6.18%
StarPack - Full Doc > \$300K	5.81%	5.98%	6.08%
<i>Advantaged StarPack - Lo Doc Add 0.30%</i>			
PSM StarPack - Full Doc > \$300K	5.58%	5.75%	5.85%
<i>PSM Advantaged StarPack - Lo Doc Add 0.30%</i>			

NOTE :

Advantaged :

- Starpack loans :** Available where TOTAL Loan size per Application (incl. Variable plus Fixed splits) > \$300K . (Refer Product spec)
If < \$300K product is Premium Variable with no annual fee - Add 0.10%
- Variable Rate loans :** ADD 0.10% if Full Doc LVR > 75% or ADD 0.20% if Lo Doc LVR > 60%
- Fixed Rate loans :** ADD 0.20% if Lo Doc LVR > 60%
ADD 0.15% if > 50% of Total Loan Amount is fixed
ADD 0.10% if Full Doc LVR > 75%

ALL "add ons" above are cumulative

Construction :

- Firstmac loans : ADD 0.15% if Regional location