

Comparison Rate Schedule

ING Bank Comparison Rate Schedule for QLD issue date: 21/01/2005

		Discount Variable	Standard Variable	Home Loan Saver P&I	Home Loan Saver IO	Mortgage Simplifier	Construction Loan	Lo Doc Loan	Lo Doc Standard Variable Rate
Annual Percentage Rate		5.99%	6.99%	6.45%	6.54%	6.49%	7.10%	7.90%	6.99%
Loan Amount	Loan Term	Comparison Rate (p.a)							
\$50,000	7yrs	6.80%	7.08%	6.73%	6.81%	6.89%	7.12%	7.99%	7.39%
\$70,000	25yrs	6.89%	7.00%	6.50%	6.54%	6.57%	7.01%	7.30%	7.08%
\$100,000	25yrs	6.89%	6.99%	6.49%	6.53%	6.55%	7.01%	7.26%	7.05%
\$130,000	25yrs	6.89%	6.99%	6.48%	6.52%	6.54%	7.01%	7.24%	7.04%
\$150,000	25yrs	6.89%	6.99%	6.48%	6.51%	6.53%	7.00%	7.23%	7.03%
\$200,000	25yrs	6.89%	6.99%	6.47%	6.51%	6.52%	7.00%	7.22%	7.02%
\$225,000	25yrs	6.89%	6.99%	6.47%	6.51%	6.52%	7.00%	7.21%	7.02%
\$250,000	25yrs	6.89%	6.99%	6.47%	6.50%	6.51%	7.00%	7.21%	7.01%
\$275,000	30yrs	6.90%	6.99%	6.46%	6.50%	6.51%	7.00%	7.18%	7.01%
\$300,000	30yrs	6.90%	6.99%	6.46%	6.50%	6.51%	7.00%	7.18%	7.01%

		Lo Doc Line of Credit	Smart Home Loan	Action Equity Loan	Fixed Rate Mortgages				
Annual Percentage Rate		7.95%	7.15%	7.05%	1 Year	2 Year	3 Year	4 Year	5 Year
Loan Amount	Loan Term	Comparison Rate (p.a)							
\$50,000	7yrs	8.09%	7.55%	7.11%	6.97%	6.89%	6.82%	6.97%	6.96%
\$70,000	25yrs	7.63%	7.40%	7.06%	6.96%	6.92%	6.88%	6.94%	6.93%
\$100,000	25yrs	7.52%	7.33%	7.05%	6.95%	6.92%	6.88%	6.94%	6.93%
\$130,000	25yrs	7.46%	7.29%	7.05%	6.95%	6.91%	6.88%	6.94%	6.93%
\$150,000	25yrs	7.44%	7.27%	7.05%	6.95%	6.91%	6.88%	6.94%	6.93%
\$200,000	25yrs	7.40%	7.24%	7.05%	6.95%	6.91%	6.88%	6.94%	6.93%
\$225,000	25yrs	7.39%	7.23%	7.05%	6.95%	6.91%	6.88%	6.94%	6.93%
\$250,000	25yrs	7.38%	7.22%	7.05%	6.95%	6.91%	6.88%	6.94%	6.93%
\$275,000	30yrs	7.36%	7.21%	7.05%	6.95%	6.92%	6.89%	6.94%	6.93%
\$300,000	30yrs	7.35%	7.21%	7.05%	6.95%	6.92%	6.89%	6.94%	6.93%

WARNING: This comparison rate applies only to the example or 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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