

ING Bank Limited

Comparison Rate Schedule

Date of Issue: 9/08/2007
Date Effective: 9/08/2007
Version: 3.6a

Home Loan Products			Standard Variable	Pro Pack	All-In-One LOC*	Pro All-In-One LOC	1 Year Fixed	2 Year Fixed	3 Year Fixed	4 Year Fixed	5 Year Fixed	LoDoc 36	LoDoc 60 Term	LoDoc 60 LOC
Annual Percentage Rate:			7.83%	7.64%	8.18%	7.93%	8.03%	8.03%	8.08%	8.18%	8.18%	8.63%	8.00%	8.25%
Loan Amount	Loan Term (Yrs)	Secured or Unsecured												
\$10,000	3	Secured	14.89%	17.73%	15.23%	14.99%	15.00%	15.06%						
\$15,000	4	Secured	11.34%	12.63%	11.68%	11.43%	11.43%	11.49%						
\$20,000	4	Secured	10.46%	11.36%	10.80%	10.56%	10.55%	10.61%						
\$25,000	5	Secured	9.50%	10.02%	9.85%	9.60%	9.58%	9.63%	9.71%	9.83%	9.85%			
\$30,000	5	Secured	9.22%	9.62%	9.57%	9.32%	9.30%	9.35%	9.43%	9.56%	9.57%			
\$50,000	7	Secured	8.42%	8.48%	8.77%	8.52%	8.48%	8.52%	8.59%	8.71%	8.74%			
\$70,000	25	Secured	7.95%	7.83%	8.30%	8.05%	7.98%	8.00%	8.03%	8.09%	8.12%	8.20%	8.29%	8.38%
\$100,000	25	Secured	7.92%	7.77%	8.27%	8.02%	7.94%	7.96%	7.99%	8.05%	8.08%	8.16%	8.20%	8.34%
\$130,000	25	Secured	7.90%	7.74%	8.25%	8.00%	7.92%	7.94%	7.97%	8.03%	8.06%	8.14%	8.15%	8.32%
\$150,000	25	Secured	7.89%	7.73%	8.24%	7.99%	7.91%	7.93%	7.96%	8.02%	8.05%	8.13%	8.13%	8.31%
\$200,000	25	Secured	7.87%	7.71%	8.22%	7.97%	7.90%	7.92%	7.95%	8.01%	8.04%	8.12%	8.10%	8.29%
\$225,000	25	Secured	7.87%	7.70%	8.22%	7.97%	7.89%	7.91%	7.94%	8.00%	8.03%	8.11%	8.09%	8.29%
\$250,000	25	Secured	7.86%	7.69%	8.21%	7.96%	7.89%	7.91%	7.94%	8.00%	8.03%	8.11%	8.08%	8.28%
\$275,000	30	Secured	7.86%	7.68%	8.21%	7.96%	7.88%	7.90%	7.93%	7.98%	8.01%			
\$300,000	30	Secured	7.86%	7.68%	8.21%	7.96%	7.88%	7.89%	7.92%	7.98%	8.00%			

* = Same comparison rate for Equity Line of Credit

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 com

Credit provided by ING Bank Limited, ABN 24 000 893 292.