

The Future of Lending Here & Now!

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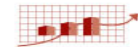
Leading Rates - 5th January 2009

Lender	Full Doc											
	Pro Pack				SV	Basic SV	Fixed 1	Fixed 2	Fixed 3	Fixed 4	Fixed 5	1 Yr Intro
	0-250	250 - 500	500 - 750	750+								
Adelaide Bank	-	-	-	-	-	6.49%	-	-	6.65%	-	6.99%	-
AMP	6.49%	6.34%	6.34%	6.29%	6.99%	6.34%	6.99%	6.99%	6.99%	-	7.49%	6.24%
ANZ	6.41%	6.31%	6.31%	6.21%	6.91%	6.21%	5.99%	5.99%	6.19%	6.59%	6.84%	5.59%
BankWest	6.58%	6.58%	6.58%	6.58%	-	6.68%	5.99%	5.19%	6.09%	6.19%	6.19%	5.99%
Citibank	6.69%	6.49%	6.49%	6.49%	7.19%	6.23%	5.79%	6.45%	6.59%	6.89%	6.89%	5.79%
Commonwealth Bank	6.24%	6.14%	6.14%	6.04%	6.74%	6.23%	5.94%	6.14%	6.64%	7.14%	7.14%	5.71%
GE Money	WITHDRAWN FROM MARKET											
Heritage B/S	-	6.07%	6.07%	6.07%	6.55%	6.07%	5.99%	5.99%	6.49%	-	6.79%	-
Homeside (NAB)	6.33%	6.28%	6.28%	6.28%	6.74%	6.53%	5.39%	5.49%	6.09%	6.49%	6.49%	4.99%
IMB	WITHDRAWN FROM MARKET											
ING	-	-	-	-	-	6.19%	5.79%	5.79%	6.49%	7.29%	7.29%	-
Macquarie	WITHDRAWN FROM MARKET											
Rams	-	6.29%	6.19%	6.19%	6.69%	6.09%	5.79%	5.59%	5.99%	6.29%	6.29%	5.94%
St Geroge	6.39%	6.29%	6.29%	6.19%	6.89%	6.26%	5.99%	5.79%	6.14%	6.44%	6.44%	5.76%
Suncorp	6.40%	6.20%	6.20%	6.20%	6.90%	6.32%	6.09%	5.99%	6.79%	-	7.29%	5.94%
Westpac	6.41%	6.21%	6.21%	6.21%	6.91%	6.91%	5.99%	5.79%	5.69%	6.49%	6.49%	5.99%

CDS Financial Services	6.15%	6.05%	6.05%	6.05%	-	-	-	-	-	-	-	-
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Lender	Low Doc											
	Pro Pack				SV	Basic SV	Fixed 1	Fixed 2	Fixed 3	Fixed 4	Fixed 5	Intro
	0-250	250 - 500	500 - 750	750+								
Adelaide Bank	-	-	-	-	-	7.49%	-	-	7.65%	-	7.99%	-
AMP	-	-	-	-	7.43%	-	-	7.69%	7.69%	-	-	-
ANZ	-	-	-	-	6.91%	-	5.99%	5.99%	6.19%	6.59%	6.84%	-
BankWest	-	-	-	-	-	7.22%	-	-	-	-	-	-
Citibank	7.65%	7.45%	7.45%	7.45%	8.15%	-	7.00%	7.00%	6.92%	7.00%	7.00%	-
Commonwealth Bank	-	-	-	-	6.74%	6.23%	5.94%	6.14%	6.64%	7.14%	7.14%	-
GE Money	WITHDRAWN FROM MARKET											
Heritage B/S	-	-	-	-	-	-	-	-	-	-	-	-
Homeside (NAB)	-	-	-	-	6.53%	-	5.39%	5.49%	6.09%	6.49%	6.49%	-
IMB	WITHDRAWN FROM MARKET											
ING	-	-	-	-	-	7.04%	-	-	-	-	-	-
Macquarie	WITHDRAWN FROM MARKET											
Rams	-	6.29%	6.19%	6.19%	-	7.79%	5.79%	5.59%	5.99%	6.29%	6.29%	-
St Geroge	7.04%	6.44%	6.34%	6.34%	7.04%	-	5.99%	-	6.14%	-	6.44%	-
Suncorp	-	-	-	-	7.95%	6.32%	6.09%	5.99%	6.79%	-	7.29%	-
Westpac	6.41%	6.21%	6.21%	6.21%	6.91%	6.91%	5.99%	5.79%	5.69%	6.49%	6.49%	-

CDS Financial Services	7.10%	7.10%	7.10%	7.10%	-	-	-	-	-	-	-	-
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DISCLAIMER: Please note the above has been collated by CDS on the reliance of other parties. We take no responsibility for the accuracy of the information above however ensure you of our best endeavors in preparing this for your viewing. Please contact CDS for associated Comparison Rate Schedules.