

HOME LOAN RATES

(Rates effective 1ST JULY 2011)

Variable Rate Loans <i>(these rates may change without warning)</i>	Interest	Comparison*
Standard Variable	7.99% p.a.	8.09% p.a.
Standard Line of Credit	7.99% p.a.	8.16% p.a.
Rock Advantage + Special #	7.04% p.a.	7.08% p.a.
Rock Advantage +	7.31% p.a.	7.36% p.a.
Rock Star Package (\$100,000-\$249,999)	7.49% p.a.	7.74% p.a.
Rock Star Package Special (\$100,000-\$249,999)#	7.29% p.a.	7.54% p.a.
Rock Star Package (\$250,000 plus)	7.24% p.a.	7.39% p.a.
Rock Star Package Special (\$250,000 plus) #	6.99% p.a.	7.14% p.a.
Rock Star Line of Credit (\$100,000-\$249,999)	7.49% p.a.	7.74% p.a.
Rock Star Line of Credit Special (\$100,000-\$249,999)#	7.29% p.a.	7.54% p.a.
Rock Star Line of Credit (\$250,000 plus)	7.24% p.a.	7.39% p.a.
Rock Star Line of Credit Special (\$250,000 plus) #	6.99% p.a.	7.14% p.a.
Super Option	7.89% p.a.	8.04% p.a.
Lo Doc Standard	8.69% p.a.	8.79% p.a.
Lo Doc Line of Credit	8.69% p.a.	8.86% p.a.

Fixed Rate Loans	Interest	Comparison*
Fixed 1 Year		
Standard Fixed	6.89% p.a.	7.97% p.a.
Rock Star Package (\$100,000-\$249,999)	6.89% p.a.	7.67% p.a.
Rock Star Package Special (\$100,000-\$249,999)#	6.89% p.a.	7.50% p.a.
Rock Star Package (\$250,000 plus)	6.89% p.a.	7.35% p.a.
Rock Star Package Special (\$250,000 plus) #	6.89% p.a.	7.13% p.a.
Fixed 2 Years		
Standard Fixed Special ~ <i>(offer valid until 31st July 2011)</i>	6.85% p.a.	7.85% p.a.
Standard Fixed	6.99% p.a.	7.88% p.a.
Rock Star Package (\$100,000-\$249,999)	6.99% p.a.	7.63% p.a.
Rock Star Package Special (\$100,000-\$249,999)#	6.99% p.a.	7.48% p.a.
Rock Star Package Special (\$100,000-\$249,999)# ~ <i>(offer valid until 31st July 2011)</i>	6.85% p.a.	7.45% p.a.
Rock Star Package (\$250,000 plus)	6.99% p.a.	7.34% p.a.
Rock Star Package Special (\$250,000 plus) #	6.99% p.a.	7.14% p.a.
Rock Star Package Special (\$250,000 plus) # ~ <i>(offer valid until 31st July 2011)</i>	6.85% p.a.	7.11% p.a.
Fixed 3 Years		
Standard Fixed	7.14% p.a.	7.83% p.a.
Rock Star Package (\$100,000-\$249,999)	7.14% p.a.	7.63% p.a.
Rock Star Package Special (\$100,000-\$249,999)#	7.14% p.a.	7.49% p.a.
Rock Star Package (\$250,000 plus)	7.14% p.a.	7.36% p.a.
Rock Star Package Special (\$250,000 plus) #	7.14% p.a.	7.19% p.a.
Fixed 5 Years		
Standard Fixed	7.69% p.a.	7.95% p.a.
Rock Star Package (\$100,000-\$249,999)	7.69% p.a.	7.83% p.a.
Rock Star Package Special (\$100,000-\$249,999)#	7.69% p.a.	7.72% p.a.
Rock Star Package (\$250,000 plus)	7.69% p.a.	7.59% p.a.
Rock Star Package Special (\$250,000 plus) #	7.69% p.a.	7.46% p.a.

Important Information

This chart provides only an indication of our home loan interest rates and does not constitute the relevant product's terms and conditions. Full details of terms and conditions, fees and charges are set out in the relevant loan agreements, application forms and other supplied documents. The Rock's normal home loan lending criteria applies. Product schedules available at www.therock.com.au.

Available for new lending only

~ Available only for new lending with an LVR <= 80%

*Comparison rates are calculated on a loan amount of \$150,000 other than Rock Star > \$250,000, which is calculated on a \$250,000 loan.

Term applicable is 25 years.