

## HOME LOAN RATES

(Rates effective 19<sup>th</sup> November 2010)

<b>Variable Rate Loans</b> (these rates may change without warning)	<b>Interest</b>	<b>Comparison*</b>
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.
Lo Doc Standard	8.69% p.a.	8.79% p.a.
Lo Doc Line of Credit	8.69% p.a.	8.86% p.a.

<b>Fixed Rate Loans</b>	<b>Interest</b>	<b>Comparison*</b>
<b>Fixed 1 Year</b>		
Standard Fixed	7.04% p.a.	7.98% p.a.
Line of Credit	7.04% p.a.	8.05% p.a.
Rock Star Package (\$100,000-\$249,999)	7.04% p.a.	7.69% p.a.
Rock Star Package (\$250,000 plus)	7.04% p.a.	7.37% p.a.
Rock Star Line of Credit (\$100,000-\$249,999)	7.04% p.a.	7.69% p.a.
Rock Star Line of Credit (\$250,000 plus)	7.04% p.a.	7.37% p.a.
<b>Fixed 2 Years</b>		
Standard Fixed	7.19% p.a.	7.92% p.a.
Line of Credit	7.19% p.a.	7.99% p.a.
Rock Star Package (\$100,000-\$249,999)	7.19% p.a.	7.67% p.a.
Rock Star Package (\$250,000 plus)	7.19% p.a.	7.38% p.a.
Rock Star Line of Credit (\$100,000-\$249,999)	7.19% p.a.	7.67% p.a.
Rock Star Line of Credit (\$250,000 plus)	7.19% p.a.	7.38% p.a.
<b>Fixed 3 Years</b>		
Standard Fixed	7.24% p.a.	7.86% p.a.
Line of Credit	7.24% p.a.	7.93% p.a.
Rock Star Package (\$100,000-\$249,999)	7.24% p.a.	7.66% p.a.
Rock Star Package (\$250,000 plus)	7.24% p.a.	7.39% p.a.
Rock Star Line of Credit (\$100,000-\$249,999)	7.24% p.a.	7.66% p.a.
Rock Star Line of Credit (\$250,000 plus)	7.24% p.a.	7.39% p.a.
<b>Fixed 5 Years</b>		
Standard Fixed	7.69% p.a.	7.95% p.a.
Line of Credit	7.69% p.a.	8.02% p.a.
Rock Star Package (\$100,000-\$249,999)	7.69% p.a.	7.83% p.a.
Rock Star Package (\$250,000 plus)	7.69% p.a.	7.59% p.a.
Rock Star Line of Credit (\$100,000-\$249,999)	7.69% p.a.	7.83% p.a.
Rock Star Line of Credit (\$250,000 plus)	7.69% p.a.	7.59% 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](http://www.therock.com.au).

# Available for new lending only

\*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.