

Product Schedule Part C: Fees & Charges

Effective Date
2 October 2017



This document forms part of the information you will require prior to opening a savings account or term deposit account with The Rock.

The other documents you will require for these products are:

- Product Schedule Part A: Product Summary
- Product Schedule Part B: Terms and Conditions
- Product Schedule Part D: Deposit Interest Rates
- Terms and Conditions for Visa Debit Card (if applicable)
- Terms and Conditions for rediCARD PLUS (if applicable)

You should read all of these documents carefully and retain them for future reference. Copies of each of these documents are available from The Rock or by visiting therock.com.au

The Rock - A division of MyState Bank Limited (MyState)
ABN 89 067 729 195 AFSL 240896
Australian Credit Licence Number 240896
A wholly owned subsidiary of MyState Limited
ABN 26 133 623 962

Contents

Section A Account Fees

Section B Other Fees and Charges

Section C Government Fees and Charges

Section D Tips on Minimising Fees and Charges

Section A Account Fees Offered Accounts

Description
Monthly account fee
ATM/EFTPOS
ATM withdrawals ⁶
ATM balance enquiries ⁶
EFTPOS purchase or cash out
CHEQUES
Cheque deposits (per cheque)
Cheque drawn and subsequently dishonoured
Cheque lodged and returned unpaid
Cheque withdrawals
Stop payment fee on personal cheques
Stop payment fee on counter cheques
Counter cheque withdrawals
Special clearance for Rock cheques (same day service)
Special clearance for other bank cheques (1-2 day answer)
ELECTRONIC BANKING
Transfers between Rock accounts
BPAY [®]
BPAY correction due to incorrect information supplied
Future dated electronic external transfers
Incoming direct debit
Bank@Post [™] Withdrawal
Electronic debit dishonour
STAFF ASSISTED
Over counter/staff assisted external transfer
Staff assisted transaction fee (branch transactions except deposits)
Staff assisted activity fee (via phone)
CASH DEPOSITS
Notes
Bagged and sorted coin
Loose coin
PERIODICAL PAYMENT
Establish a new periodical payment
Change an existing periodical payment
OTHER
Dormant account fee ⁷

Refer to important things to know

Everyday Account	Special eSaver Account	Senior's Platinum
\$6.00 ¹²	Free	Exempt
Free ⁶	n/a	\$0.50 ^{5a,6}
Free ⁶	n/a	Free ⁶
Free ¹³	n/a	\$0.65
Free	n/a	\$0.30
n/a	n/a	\$25.00
\$20.00	\$20.00	\$10.00
n/a	n/a	\$1.00
n/a	n/a	\$15.00
\$15.00	\$15.00	\$15.00
\$8.00	\$8.00	\$8.00
\$20.00	\$20.00	\$7.50
\$20.00	\$20.00	\$16.00
Free	Free	Free
Free	Free	\$0.30
\$20.00	\$20.00	\$20.00
Free	Free	\$0.65
Free	Free	\$0.65
\$3.00 ¹⁰	n/a	\$3.00 ¹⁰
\$15.00 ¹⁴	\$30.00 ¹⁴	\$17.50
Free	\$2.75 ¹⁵	\$5.00
Free	\$2.75 ¹⁵	\$2.50 ^{5a}
Free	\$2.75 ¹⁵	\$5.00
\$10.00 ¹¹	\$10.00 ¹¹	Free
\$10.00 ¹¹	\$10.00 ¹¹	Free
\$10.00 ¹¹	\$10.00 ¹¹	\$5.00 per \$100 counted
Free	Free	\$2.00
Free	Free	\$2.00
\$2.00 ^{7.1}	\$2.00 ^{7.1}	\$4.00

Section A Account Fees Offered Accounts (cont'd)

Description
Monthly account fee
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ATM withdrawals ⁶
ATM balance enquiries ⁶
EFTPOS purchase or cash out
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⁶BPAY Registered to BPAY Pty Ltd ABN 69 079 137 518

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Refer to important things to know

Christmas Club	Standard Offset	Business
Free	\$12.00	\$8.00 ⁴
n/a	\$0.50 ^{5c,6}	n/a
n/a	Free ⁶	n/a
n/a	\$0.65	n/a
\$0.30	\$0.30	\$0.30
n/a	\$25.00	\$25.00
\$10.00	\$10.00	\$10.00
n/a	\$1.00	\$1.00
n/a	\$15.00	\$15.00
\$15.00	\$15.00	\$15.00
\$8.00 ⁹	\$8.00	\$8.00
\$7.50	\$7.50	\$7.50
\$16.00	\$16.00	\$16.00
Free ⁹	Free	Free
\$0.30 ⁹	\$0.30	\$0.30
\$20.00	\$20.00	\$20.00
\$0.65 ⁹	\$0.65	\$0.65
\$0.65	\$0.65	\$0.65
n/a	\$3.00 ¹⁰	n/a
\$17.50	\$17.50	\$17.50
\$5.00 ⁹	\$5.00	\$5.00
n/a	n/a	n/a
\$5.00	\$5.00	\$5.00
Free	Free	Free
Free	Free	Free
\$5.00 per \$100 counted	\$5.00 per \$100 counted	\$5.00 per \$100 counted
\$2.00	\$2.00	\$2.00
\$2.00	\$2.00	\$2.00
n/a	n/a	n/a

Section A Account Fees

No Longer Offered Accounts

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Monthly account fee
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ATM withdrawals ⁶
ATM balance enquiries ⁶
EFTPOS purchase or cash out
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Cheque deposits (per cheque)
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Refer to important things to know

Fee Cruncher ¹	The Only ¹	Online Saver ¹
Free	\$6.00 ^{2,3}	Free
\$0.50 ^{5a,5b,6}	\$0.50 ^{5c,6}	n/a
Free ⁶	Free ⁶	n/a
\$0.65 ^{5b}	\$0.65	n/a
\$0.30	\$0.30	\$25.00
n/a	\$25.00	n/a
\$10.00	\$10.00	\$10.00
n/a	\$1.00	n/a
n/a	\$15.00	n/a
\$15.00	\$15.00	\$15.00
\$8.00	\$8.00	\$25.00
\$7.50	\$7.50	\$7.50
\$16.00	\$16.00	\$16.00
Free	Free	Free
\$0.30	\$0.30	\$0.30 ⁸
\$20.00	\$20.00	\$20.00
\$0.65	\$0.65	\$0.65
\$0.65	\$0.65	\$0.65
\$3.00 ¹⁰	\$3.00 ¹⁰	n/a
\$17.50	\$17.50	\$17.50
\$5.00	\$5.00	\$25.00
\$2.50 ^{5a,5b}	n/a	\$25.00
\$5.00	\$5.00	\$25.00
Free	Free	\$25.00
Free	Free	\$25.00
\$5.00 per \$100 counted	\$5.00 per \$100 counted	\$5.00 per \$100 counted
\$2.00	\$2.00	\$2.00 ⁸
\$2.00	\$2.00	\$2.00 ⁸
\$4.00	n/a	\$4.00

Section A Account Fees

No Longer Offered Accounts (cont'd)

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Monthly account fee
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ATM withdrawals ⁶
ATM balance enquiries ⁶
EFTPOS purchase or cash out
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Refer to important things to know

Youth ¹	Non-Standard Offset	Senior's Account	Cash Management ¹
Free	Exempt	\$6.00 ²	\$5.00 ⁴
Exempt ⁶	Exempt ⁶	\$0.50 ^{5c,6}	n/a
Exempt ⁶	Exempt ⁶	Free ⁶	n/a
Exempt	Exempt	\$0.65	n/a
Free	Exempt	\$0.30	\$0.30
n/a	\$25.00	\$25.00	\$25.00
\$10.00	\$10.00	\$10.00	\$10.00
n/a	Exempt	\$1.00	\$1.50
n/a	\$15.00	\$15.00	\$15.00
\$15.00	\$15.00	\$15.00	\$15.00
Free	\$8.00	\$8.00	\$8.00
\$7.50	\$7.50	\$7.50	\$7.50
\$16.00	\$16.00	\$16.00	\$16.00
Free	Free	Free	Free
Free	Exempt	\$0.30	\$0.30
\$20.00	\$20.00	\$20.00	\$20.00
Free	Exempt	\$0.65	\$0.65
Free	Exempt	\$0.65	\$0.65
\$3.00 ¹⁰	\$3.00 ¹⁰	\$3.00 ¹⁰	n/a
\$17.50	\$17.50	\$17.50	\$17.50
Free	Exempt	\$5.00	\$5.00
n/a	n/a	n/a	n/a
\$5.00	\$5.00	\$5.00	\$5.00
Free	Free	Free	Free
Free	Free	Free	Free
Free	\$5.00 per \$100 counted	\$5.00 per \$100 counted	\$5.00 per \$100 counted
Free	Exempt	\$2.00	\$2.00
Free	Exempt	\$2.00	\$2.00
\$4.00	n/a	n/a	n/a

Important things to know

- 1 This account is no longer available to new account holders.
- 2 This fee will be waived if the balance is above \$1,500 for the whole calendar month.
- 3 This fee will be waived for one account if you have one or more Home Loan Contracts with The Rock.
- 4 This fee will be waived if the balance remains above \$5,000 all times during the month.
- 5a First 2 free per month.
- 5b Deposit \$1,000 in the whole calendar month and the fee is waived.
- 5c First 4 free per month.
- 6 ATM withdrawals and balance enquiries made at any non-rediATM may incur additional fees, which will be disclosed to you and deducted by the ATM provider at the time of the transaction if you decide to proceed.
- 7 Applies when account has had no customer initiated transactions for 2 years.
- 7.1 Inactive Accounts - Everyday Account and Special eSaver Account. For any account on which you have not transacted for at least 12 months.
- 8 \$25 fee applies if staff initiated.
- 9 Any withdrawals outside the period 15 November to 31 December will incur a \$25 fee.
- 10 Bank@Post Withdrawal fee is debited on the last day of the month.
- 11 Cash Handling Fee - Deposits and withdrawals \$3,000 and above per transaction \$10.00
- 12 Monthly Account Fee - Everyday Account
A Monthly Account Fee applies to the Everyday Account which entitles you to unlimited free staff assisted and electronic transactions. Where this fee applies to an account it will be debited on the last calendar day of each month, including the month on which the account is opened. The fee will not be charged at the time of account closure.

You must ensure that you maintain sufficient funds in your account at the end of each month to cover the fee.

Monthly Account Fee exemptions

Where a Monthly Account Fee applies to an account, you will be eligible for a fee exemption for that month if either of the following criteria is satisfied:

- \$2,000 or more is deposited to your account in total during the month from an external source i.e. a source that is external to your individual Rock customer number. Transfers between your own accounts do not qualify as an external source. The Monthly Account Fee will be charged to your account on the last calendar day of the month and then refunded on the first calendar day of the following month.
- You are aged 23 years of age or younger as at the last calendar

day of the month. The Monthly Account Fee will simply not be charged to your account at the end of the month (waived).

13 EFTPOS - Everyday Account

A cash withdrawal or purchase made via EFTPOS: including Visa Debit Card transactions via Visa Merchant/EFTPOS credit option (includes Visa payWave transactions for payWave enabled cards).

14 Electronic debit dishonour - Everyday Account and Special eSaver Account

This fee will be debited to your account on the day of the dishonour or rejection. This fee is charged when any payment on your account, whether customer cheque, periodical payment, transfer order, account transfer, direct debit or BPAY cannot be processed or is dishonoured.

To avoid this fee, make sure you have enough funds in your account at all times.

15 Staff Assisted Transaction Fee - Special eSaver Account

A cash withdrawal or a transfer from one account to another made over the counter at a branch, through the Customer Care Team or via a mail or fax request including cheques written by you that are cashed by you or another person in a branch. Includes transfers made to accounts under the same customer number.

A cash advance from your Rock account transacted at another financial institution.

Staff Assisted transactions, both branch and phone are not normally allowed on the Special eSaver account. However if we agree to complete a withdrawal or transfer on your behalf, then the Staff Assisted Transaction Fee will apply.

Section B Other Fees and Charges

The following fees and charges are in addition to the transaction fees detailed in Section A.

Visa Debit Card Fees

Cash Advance

Over the counter (domestic or overseas)

or at an ATM (overseas only)

\$5.00

This fee is debited on the last day of each month. Cash advances overseas will incur additional Third Party charges.

Foreign Currency Conversion

Per transaction

3% of transaction amount

Visa International will convert all transactions made overseas on the Visa Debit Card into Australian dollars at the foreign exchange rate that applies on the day the transaction is processed by Visa International.

A conversion fee of 3% of the value of the transaction is payable (of which 2% is payable to Cuscal Limited, the principal member of Visa International under which The Rock provides Visa Debit Cards). Transactions may not be processed to your Linked Account

on the same day. To the extent permitted by law, you bear the risk of change in exchange rates in the intervening period.

Visa Overseas Emergency Cash Advance

Third Party charge \$175.00

Should Visa decline your application, a \$50.00 fee applies.

Emergency Card Replacement Overseas

Third Party charge \$175.00

Should Visa decline your application, a \$50.00 fee applies.

Card Replacement Fee

Within Australia \$10.00

Applicable for the replacement of a Rock Visa Debit Card except if:

- The card is faulty at time of issue and returned to The Rock; or
- The card is stolen and a copy of a police report is provided.

Transaction Verification Fee

Per transaction \$15.00

Charged when The Rock is requested to investigate a transaction. The fee will not be charged if The Rock finds that the transaction is incorrect.

Copies of Sales Vouchers on Visa Purchases

If a copy is required \$15.00

rediCARD PLUS Fees

Foreign Currency Conversion

Per transaction 2% of transaction amount

Visa International will convert all transactions made overseas on the rediCARD PLUS into Australian dollars at the foreign exchange rate that applies on the day the transaction is processed by Visa International.

A conversion fee of 2% of the value of the transaction is payable to Cuscal Limited, the principal member of Visa International under which The Rock can provide you with the overseas functionality of your rediCARD PLUS.

Transactions may not be processed to your Linked Account on the same day. To the extent permitted by law, you bear the risk of change in exchange rates in the intervening period.

Card Replacement Fee

Within Australia \$10.00

Applicable for the replacement of a rediCARD PLUS except if:

- The card is faulty at time of issue and returned to The Rock; or
- The card is stolen and a copy of a police report is provided.

Transaction Verification Fee

Per transaction \$15.00

Charged when The Rock is requested to investigate a transaction. The fee will not be charged if The Rock finds that the transaction is incorrect.

Copies of Sales Vouchers on EFTPOS purchases

If a copy is required. \$15.00

Bank Cheque

Everyday Account & Special eSaver Account

per item \$16.00

Bank/Performance Guarantees

1% of \$ amount guaranteed or minimum fee \$200.00

This fee is charged on establishment and annually thereafter.

Letter of Undertaking

1% of \$ amount guaranteed or minimum fee \$200.00

This fee is charged on establishment and annually thereafter.

Account Balance Certificate

Certificate of account balance \$15.00

This fee is charged when a certified letter is required.

Safety Deposit Vault Fee

Safety Deposit annual vault fee \$30.00

Per visit \$5.00

Statements

Over the counter \$5.00

Sent by fax \$5.00

Foreign Exchange – Travelex

Foreign Currency Note Purchase

1% of transaction amount minimum \$10.00

Applies when you purchase foreign currency notes. The fee is charged at the time of transaction. Note: The Rock does not offer a foreign currency note repurchase service.

Foreign Draft/Cheque

Per draft \$20.00

Applies when you request a cheque made out to an overseas payee in a foreign currency. This fee is charged when the draft is issued.

Repurchase of Foreign Currency Documents

Per cheque, draft or other instrument \$10.00

Applies when you request us to purchase overseas drafts, personal cheques or negotiable instruments up to AUD \$2,000 value. This fee is charged when the foreign currency documents are repurchased.

Repurchase of Foreign Currency Documents on a Collection Basis

Per cheque, draft or other instrument \$55.00

Applies when you request us to purchase overseas drafts, personal cheques or negotiable instruments over AUD \$2,000 and/or requiring collection prior to payment. This fee is charged when funds are returned from the overseas bank and credited to your account.

Rock Cheque Destination Query

per transaction Westpac fee + \$20.00 admin fee

This fee is charged when a personal cheque you have written has been presented and we perform a search at your request to ascertain the BSB and name of the person who cashed/deposited your cheque.

Internet Payment Trace

per trace \$10.00

This fee is charged when you request us to trace where funds have been credited after you have made a transfer on Internet Banking. This is for both transfers to other Rock accounts and to other financial institutions.

State Penalties Enforcement Fee

per transaction \$30.00

Charged when we receive a Regular Redirection of Debt or Redirection of Debt from the State Penalties Enforcement Registry. The Admin Fee is charged when we establish a Once Off Redirect of Debt and Regular Redirection of Debt. The \$30.00 fee continues to be charged each month the Regular Redirection of Debt is in place.

Inward Electronic Payment Reference Fee

per transaction \$8.00

This is known as a Redirect Fee. When an incoming payment is received with the incorrect account name or account number. This includes direct credits and debits. If we are able to ascertain which account should be debited or credited, we can redirect the credit/debit to the correct account. This fee is charged each time we receive the funds to the incorrect account number.

Telegraphic Transfer Outbound (foreign currency)

Per transfer \$30.00

Applies when you request us to make a telegraphic transfer to another party in a foreign currency. This fee is charged at the time the transfer is requested.

Telegraphic Transfer Outbound (Australian dollars)

Per transfer \$45.00

Applies when you request us to make an overseas telegraphic transfer to another party in Australian dollars. This fee is charged at the time the transfer is requested. Not available to all countries.

Outward RTGS Payment

per transaction \$15.00

Real Time Gross Settlement, formerly known as TT (Telegraphic Transfer), via SWIFT electronic payment.

This fee is charged when you require us to complete your transfer to another financial institution.

Inward RTGS Payment

per transaction \$7.50

Real Time Gross Settlement, formerly known as TT (Telegraphic Transfer), via SWIFT electronic payment.

This fee is charged when you receive a transfer from another financial institution.

Company Search

per search \$25.00

This fee is charged where a company search is required in accordance with The Rock's account opening procedures.

Audit Requests

per request \$20.00

This fee is charged when we receive a request from an Auditor (with your authorisation) to provide information on an account; such as balances, opening dates, interest rates etc.

This fee is not applicable to Term Deposits.

Manual Payroll Processing

per transaction \$2.00 per item (minimum \$5.00)

This fee is charged when you require us to manually process payroll transfers (internal and external) on your behalf.

These are processed as standard transfers.

Overdrawn Account Interest – Everyday Account or Special eSaver Account

Deposit accounts without overdraft arrangements must have a credit balance. We are under no obligation to honour cheques, or allow any withdrawal that would overdraw an account without an approved overdraft facility.

If we honour a cheque or debit which overdraws an account, the amount overdrawn (referred to as the credit provided) will attract debit interest charged to the account on the last day of the calendar

month. This interest which will be charged to your account as 'Overdraft Interest' is calculated on the daily closing debit balance using the current 'Unarranged Borrowing Rate'. Please refer to our Interest Rates for Household and Personal Lending brochure available from any branch or by contacting the Customer Care Team for the current 'Unarranged Borrowing Rate'.

Any credit provided is short term credit and must be repaid within 7 days of being provided.

In addition, Overdrawn Administration Fees will be applied (see Enforcement Expenses).

Enforcement Expenses – Everyday Account & Special eSaver Account

Arrears Administration Fee	\$15.00 [#]
Overdrawn Administration Fee	\$15.00* [#]
Other default notices	\$30.00
Demand notices	\$30.00

*Per daily occurrence, for any savings or transaction account (with or without an approved overdraft limit) where we honour a drawing that overdraws the account or exceeds the authorised overdraft limit.

There may be other enforcement expenses that we may have to pay to Third Parties resulting from a breach of the account terms and conditions. These Third Party charges will be debited to your account.

[#] Special eSaver Account \$30.00

To avoid this fee, make sure you have enough funds in your account at all times.

Other specific fees and information

- Early withdrawals from fixed term deposits will result in interest of only 1.00% p.a. being earned on the funds withdrawn for the period the term deposit is current and a \$40.00 break fee charged.
- Document searches, audit certificates and other non-branch transactions will be charged at \$60.00 per hour, subject to a minimum fee of \$30.00.
- Most fees are calculated monthly and debited to your account following the end of the month. One-off fees are debited to your account immediately at the time of the transaction. Fees charged by ATM providers other than The Rock will be debited immediately from your account.
- We are legally required to remit amounts demanded by SPER from your account/s. You can avoid this or future fees by either paying SPER Direct or setting up a Periodic Payment from your account.

Section C

Government Fees and Charges

Government Fees and Charges, where applicable, will be charged at the actual cost to The Rock.

Section D

Tips on Minimising Fees and Charges

Here are a few simple things you can do to minimise your fees:

- Try to use Internet and phone banking whenever you can, because it's free to check your balance or transfer money between your accounts.
- If you're paying for something with your Visa Debit card, choose the credit option. Even though it's your own money, selecting credit will mean you won't be charged a fee. payWave transactions are also fee free.
- If you're buying something using EFTPOS, get cash out at the same time. It only counts as one withdrawal, and it's a great way to reduce the total number of ATM transactions you make each month.
- Work out how much cash you'll need in the next week or so and withdraw that amount from the ATM. That way you can avoid making lots of little withdrawals and exceeding the maximum number of free transactions each month.
- Wherever possible, use rediATM, NAB or BOQ ATMs to avoid paying extra fees.
- If you have a number of different transaction accounts, you can avoid monthly account keeping fees by consolidating all your accounts into one account with a balance of at least \$1,500.
- If deposits are being made into your account by cheque, see if you can arrange to have the money transferred electronically, so you can avoid paying cheque deposit fees.
- Plan ahead to make sure you have enough money in your account to cover any upcoming direct debits. That way you'll avoid paying electronic debit dishonour fees.

How to contact The Rock

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