

***Loan
Product
Profiles***

Version 1.11

STANDARD VARIABLE RATE LOANS

Loan Amount	Minimum \$50,000, Maximum \$3.0 Million (NB: multiple securities required to achieve maximum loan amount. Refer to LMI location guide for maximum exposure per property).
Interest Rate	Variable, and will accrue daily and be charged to the loan account on the monthly anniversary of the loan settlement. Refer Interest Rate Update.
Maximum LVR	<ul style="list-style-type: none"> ▪ Up to 95% for owner occupied purchases & construction (single res. dwelling only), refinances (home loan only with no further cash out). ▪ Up to 95% for residential investment property purchases and construction (must have 10% of Purchase Price as genuine savings/equity), vacant land. ▪ Up to 90% plus LMI for debt consolidations, other investment purposes, multiple dwelling, rural residential, land zoned rural with a residential dwelling if fully serviced, warehouse conversion. ▪ Up to 80% for vacant land zoned rural if fully serviced, land zoned rural with residential dwelling if partially serviced. ▪ Up to 70% for vacant land zoned rural if partially serviced. <p>NB: Where LVR exceeds 90% repayments must be principal and interest (residential investment purposes excepted).</p>
Lender's Mortgage Insurance	Applicable to all loans, however customer pays where LVR is >80%. (Refer DEF)
Redraw	Available, provided the account holds one payment in advance. Any amount in addition to this may be redrawn at anytime. Minimum redraw amount is \$1,000. Maximum LVR after redraw not to exceed 95%. Free via Internet Banking (conditions apply) otherwise \$50 if staff assisted using forms available on our website.
Term	30 years P & I, initial interest only period of 5 years allowed. (An additional interest only period of a further 5 years is available subject to normal credit policies).
100% Offset Account	Up to 6 offset accounts available, \$12 monthly fee applies to each offset account (\$1 minimum balance). Accounts must be held in the name of the borrowers.
Internet & Phone Banking	Available, refer to schedule of transaction fees.
Repayments	Weekly, Fortnightly & Monthly. The monthly contracted payment must be paid by the monthly anniversary of the loan settlement.
Splits	Up to six splits available.
Additional Repayments	Unlimited (with the exception of full repayment within 4 years). Refer Deferred Establishment Fee.
Statement Cycle	To all account holders on a six monthly basis.
Application Fee	\$600 includes the valuation of one security property (to the value of \$1 mil) and the settlement fee. If the value of the security property is greater than \$1 mil the valuation cost over \$275 will be added to the Application fee.
Additional Security Fee	\$275. Charged for each additional security property (to the value of \$1 mil.) if the value of any subsequent security property is greater then \$1 mil then you should contact The Rock for a quote.
Monthly Administration Fee	\$5 per month.
Deferred Establishment Fee (DEF)	If the loan is fully repaid within: Y1 or Y2 - minimum \$1,500 or 0.25% (whichever is greater) Y3 - minimum \$1200 or 0.20% (whichever is greater) Y4 - minimum \$900 or 0.15% (whichever is greater) (Calculated on the approved loan amount) Plus deferred LMI if original LVR was ≤ 80%.
Offset Account Transaction Fee	Refer to schedule of transaction fees.

Note – Other fees and charges may apply (See schedule of transaction fees). Terms and conditions available on application. To approved applicants only.



ROCK ADVANTAGE + LOAN (BASIC VARIABLE RATE)

Conditions	New lending only.
Loan Amount	Minimum \$50,000, Maximum \$3.0 Million. (NB: multiple securities required to achieve maximum loan amount. Refer to LMI location guide for maximum exposure per property).
Interest Rate	Variable, and will accrue daily and be charged to the loan account on the monthly anniversary of the loan settlement. Refer Interest Rate Update.
Maximum LVR	<ul style="list-style-type: none"> ▪ Up to 90% plus LMI for owner occupied purchases & construction (single res. dwelling only), refinances. ▪ Up to 90% plus LMI for residential investment property purchases and construction (must have 10% of purchase price as genuine savings/equity), vacant land. ▪ Up to 90% plus LMI for debt consolidations, other investment purposes, multiple dwelling, rural residential, land zoned rural with a residential dwelling if fully serviced, warehouse conversion. ▪ Up to 80% for vacant land zoned rural if fully serviced, land zoned rural with residential dwelling if partially serviced. ▪ Up to 70% for vacant land zoned rural if partially serviced.
Lender's Mortgage Insurance	Applicable to all loans, however customer pays when LVR is >80%. (Refer DEF)
Redraw	Available, provided the account holds one payment in advance. Any amount in addition to this may be redrawn at anytime. Minimum redraw amount is \$1,000. Maximum LVR after redraw not to exceed 90%. Free via Internet Banking (conditions apply) otherwise \$50 if staff assisted using forms available on our website.
Term	30 years P & I, initial interest only period of 5 years allowed. (An additional interest only period of a further 5 years is available subject to normal credit policies).
100% Offset Account	Not Available
Internet & Phone Banking	Available, refer to schedule of transaction fees.
Repayments	Weekly, Fortnightly & Monthly. The monthly contracted payment must be paid by the monthly anniversary of the loan settlement.
Splits	Up to six splits available.
Additional Repayments	Unlimited (with the exception of full repayment within 4 years). Refer Deferred Establishment Fee.
Statement Cycle	To all account holders on a six monthly basis.
Application Fee	\$600 includes the valuation of one security property (to the value of \$1 mil) and the settlement fee. If the value of the security property is greater than \$1 mil. The valuation cost over \$275 will be added to the Application fee.
Additional Security Fee	\$275. Charged for each additional security property (to the value of \$1 mil.) if the value of any subsequent security property is greater then \$1 mil then you should contact The Rock for a quote
Monthly Administration Fee	Nil
Deferred Establishment Fee (DEF)	If the loan is fully repaid within: Y1 or Y2 - minimum \$1,500 or 0.25% (whichever is greater) Y3 - minimum \$1200 or 0.20% (whichever is greater) Y4 - minimum \$900 or 0.15% (whichever is greater) (Calculated on the approved loan amount) Plus deferred LMI if original LVR was ≤ 80%.

Note – Other fees and charges may apply (See schedule of transaction fees). Terms and conditions available on application. To approved applicants only.

HOME-TO-HOME LOAN

Owner Occupied ONLY

Conditions	<p>Facility contains two (2) compulsory splits. Split one being the end debt and can be any of the current products available for owner occupied purposes but must be repaid on a P&I basis, and Split two being the debt to be repaid on sale of the security property which must be the standard variable rate product with the interest payments met on a monthly basis.</p> <p>When determining the borrowing requirements for these customers the twelve months of interest required to service debt to be repaid must have an additional 1.5% added to the current standard variable to ensure any increase in rates should be covered.</p> <p>Also when determining the splits a 5% allowance is to be made for the sale price of the property being sold not being achieved (use Home to Home calculator to assist with this process). Once this has been determined the End Debt to be used in servicing is known.</p> <p>The Rock will make regular contact with borrowers to review the marketing of their property listed for sale. Reviews are to be completed to ensure that both a proper marketing effort has commenced and listed sale price is in line with current market conditions. Maximum Peak debt and End Debt LVR cannot exceed 80%.</p>
Loan Amount	Refer to product selected
Interest Rate	Refer Interest Rate Update for product selected
Maximum LVR	Up to 80% for Lo Doc Up to 80% for Owner Occupied purchases & construction Maximum peak debt and end debt cannot exceed the above
Lender's Mortgage Insurance	Refer to product selected
Redraw	Refer to product selected
Term	Refer to product selected
100% Offset Account	Refer to product selected
Internet & Phone Banking	Refer to product selected
Repayments	Refer to product selected
Splits	Refer to product selected
Additional Repayments	Refer to product selected
Statement Cycle	Refer to product selected
Application Fee	Refer to product selected
Additional Security Fee	Refer to product selected
Monthly Administration Fee	Refer to product selected
Deferred Establishment Fee (DEF)	Refer to product selected
Offset Account Transaction Fee	Refer to product selected

Note – Other fees and charges may apply (See schedule of transaction fees). Terms and conditions available on application. To approved applicants only.



The Rock
BUILDING SOCIETY LIMITED
ROCK STAR PACKAGE

Loan Amount	Minimum \$100,000, Maximum \$3.0 Million. (NB: multiple securities required to achieve maximum loan amount. Refer to LMI location guide for maximum exposure per property).
Interest Rate	Variable or Fixed Rates available. Refer Interest Rate Update. Minimum \$100,000 – Maximum \$249,999 – 0.50% off Standard Variable Minimum \$100,000 – Maximum \$249,999 – 0.70% off Standard Variable#(Special Offer) Minimum \$250,000 – Maximum \$3,000,000 - 0.75% off Standard Variable Minimum \$250,000 – Maximum \$3,000,000 – 1.00% off Standard Variable#(Special Offer) (Discounts apply to aggregate borrowings) Option to take a fixed rate for all or part of the loan. The Fixed rate will convert to the relevant discount off the Standard Variable as above based on the aggregate borrowing at the time of approval unless refixed. <u>Rate Lock</u> available refer Fixed Rate product profile for details. Interest will accrue daily and be charged to the loan account on the monthly anniversary of the loan settlement.
Maximum LVR	<ul style="list-style-type: none"> ▪ Up to 90% plus LMI for owner occupied purchases & construction (single res. dwelling only), refinances. ▪ Up to 90% plus LMI for residential investment property purchases and construction (must have 10% of purchase price as genuine savings/equity), vacant land. ▪ Up to 90% plus LMI for debt consolidations, other investment purposes, multiple dwelling, rural residential, land zoned rural with a residential dwelling if fully serviced, warehouse conversion ▪ Up to 80% for vacant land zoned rural if fully serviced, land zoned rural with residential dwelling if partially serviced ▪ Up to 70% for vacant land zoned rural if partially serviced
Lender's Mortgage Insurance	Applicable to all loans, however customer pays when LVR is >80%. (Refer DEF)
Redraw	Available, provided the account holds one payment in advance. Any amount in addition to this may be redrawn at anytime. Minimum redraw amount is \$1,000. Maximum LVR after redraw not to exceed 90%. Free via Internet Banking (conditions apply) otherwise \$50 if staff assisted using forms available on our website.
Term	30 years P & I, initial interest only period of 5 years allowed. (An additional interest only period of a further 5 years is available subject to normal credit policies).
100% Offset Account	Up to 2 offset accounts available free of monthly fees (minimum balance of \$1) Use The Rock, Westpac, St.George or Bank SA ATM's with no ATM fees. Accounts must be held in the name of the borrowers.
Internet & Phone Banking	Available, refer to schedule of transaction fees.
Repayments	Weekly, Fortnightly & Monthly. The monthly contracted repayment must be paid by the monthly anniversary of the loan settlement.
Splits	Up to six splits available
Additional Repayments	Unlimited (with the exception of full repayment within 4 years) Refer Deferred Establishment Fee
Statement Cycle	To all account holders on a six monthly basis.
Application Fee	Nil
Additional Security Fee	\$275. Charged for each additional security property (to the value of \$1 mil.) if the value of any subsequent security property is greater then \$1 mil then you should contact The Rock for a quote.
Loan Fee	\$ 300 per year irrespective of the number of splits (Includes first standard valuation and settlement fee. NB. Future events are payable by the Borrower. Payable at settlement of the loan and then annually on the anniversary of the settlement.
Deferred Establishment Fee (DEF)	If the loan is fully repaid within: Y1 or Y2 - minimum \$1,500 or 0.25% (whichever is greater) Y3 - minimum \$1200 or 0.20% (whichever is greater) Y4 - minimum \$900 or 0.15% (whichever is greater) (Calculated on the approved loan amount) Plus deferred LMI if original LVR was ≤ 80%
Offset Account Transaction Fees	Not Applicable.

Note – Other fees and charges may apply (See schedule of transaction fees). Terms and conditions available on application. To approved applicants only.
this offer is available for new loan borrowings on variable rate only and is not available to refinance or payout an existing Rock Building Society loan or be used in connection to a fixed rate option.

ROCK STAR LINE OF CREDIT PACKAGE

Loan Amount	Minimum \$100,000, Maximum \$3.0 Million. (NB: multiple securities required to achieve maximum loan amount. Refer to LMI location guide for maximum exposure per property).
Interest Rate	Variable or Fixed rates available. Refer Interest Rate Update. Minimum \$100,000 – Maximum \$249,999 – 0.50% off Standard Variable Minimum \$100,000 – Maximum \$249,999 – 0.70% off Standard Variable#(Special Offer) Minimum \$250,000 – Maximum \$3,000,000 - 0.75% off Standard Variable Minimum \$250,000 – Maximum \$3,000,000 – 1.00% off Standard Variable#(Special Offer) (Discounts apply to aggregate borrowings) Option to take a fixed rate for all or part of the loan. The Fixed rate will convert to the relevant discount off the Standard Variable as above based on the aggregate borrowing at the time of approval unless refixed. <u>Rate Lock</u> available refer Fixed Rate product profile for details. Interest will accrue daily and be charged to the loan account on the monthly anniversary of the loan settlement.
Maximum LVR	Up to 80% for any worthwhile purpose (including construction).
Lender's Mortgage Insurance	Applicable to all loans, only payable by customer only if repaid in first 4 years (Refer DEF)
Redraw	Not applicable.
Term	30 years P & I, with an initial interest only period (maximum interest only 10 years).
Cashcard & Cheque Book available	Yes (NB: standard fees apply refer PDS)
Internet & Phone Banking	Available, refer to schedule of transaction fees.
Repayments	Weekly, Fortnightly or Monthly. No repayment required if balance is within limit.
Splits	Two (2) splits available each with their own limit.
Additional Repayments	Not applicable.
Statement Cycle	To all account holders on a six monthly basis.
Application Fee	Nil.
Additional Security Fee	\$275. Charged for each additional security property (to the value of \$1 mil.) if the value of any subsequent security property is greater then \$1 mil then you should contact The Rock for a quote.
Loan Fee	\$300 per year irrespective of the number of splits (Includes first standard valuation and settlement fee. NB: Future events are payable by the borrower). Payable at settlement of the loan and then annually on the anniversary of the settlement.
Deferred Establishment Fee (DEF)	If the loan is fully repaid within: Y1 or Y2 - minimum \$1,500 or 0.25% (whichever is greater) Y3 - minimum \$1200 or 0.20% (whichever is greater) Y4 - minimum \$900 or 0.15% (whichever is greater) (Calculated on the approved loan amount) Plus deferred LMI premium.
Transaction Fees	Refer to schedule of transaction fees

Note – Other fees and charges may apply (See schedule of transaction fees). Terms and conditions available on application. To approved applicants only.
this offer is available for new loan borrowings on variable rate only and is not available to refinance or payout an existing Rock Building Society loan or be used in connection to a fixed rate option.



LINE OF CREDIT

Loan Amount	Minimum \$50,000, Maximum \$3.0 Million (NB: multiple securities required to achieve maximum loan amount. Refer to LMI location guide for maximum exposure per property).
Interest Rate	Variable and Fixed Rates are available. Refer Interest Rate Update. Interest will accrue daily and be charged to the loan account on the monthly anniversary of the loan settlement.
Maximum LVR	Up to 80% for any worthwhile purpose (including construction)
Lender's Mortgage Insurance	Applicable to all loans, only payable by customer only if repaid in first 4 years (Refer DEF)
Redraw	Not applicable
Term	30 years P&I, with an initial interest only period (maximum interest only 10 years).
Cashcard & Cheque Book available	Yes (NB: standard fees apply refer PDS)
Internet & Phone Banking	Available, refer schedule of transaction fees.
Repayments	Weekly, fortnightly or monthly. No repayment required if balance is within limit.
Splits	Up to two (2) splits available each with their own limit.
Additional Repayments	Not applicable
Statement Cycle	To all account holders on a six monthly basis.
Application Fee	\$600 includes the valuation of one security property (to the value of \$1 mil) and the settlement fee. If the value of the security property is greater than \$1 mil. The valuation cost over \$275 will be added to the Application fee.
Additional Security Fee	\$275. Charged for each additional security property (to the value of \$1 mil.) if the value of any subsequent security property is greater then \$1 mil then you should contact The Rock for a quote.
Monthly Administration Fee	\$12 per month.
Deferred Establishment Fee (DEF)	If the loan is fully repaid within: Y1 or Y2 - minimum \$1,500 or 0.25% (whichever is greater) Y3 - minimum \$1200 or 0.20% (whichever is greater) Y4 - minimum \$900 or 0.15% (whichever is greater) (Calculated on the approved loan amount) Plus deferred LMI premium.
Transaction Fees	Refer to schedule of transaction fees.

Note – Other fees and charges may apply (See schedule of transaction fees). Terms and conditions available on application. To approved applicants only.

FIXED RATE LOANS

Loan Amount	Minimum \$50,000, Maximum \$3.0 Million. (NB: multiple securities required to achieve maximum loan amount. Refer to LMI location guide for maximum exposure per property).
Interest Rate	Fixed for one, two, three or five years and will accrue interest daily and be charged to the loan account on the monthly anniversary of the loan settlement. Refer Interest Rate Update. <u>Rate Lock</u> available at a cost of \$395 or 0.15% of the loan amount (whichever is the greater).
Maximum LVR	<ul style="list-style-type: none"> ▪ Up to 95% for Owner Occupied purchases & construction (single res. dwelling only), refinances (home loan only with no further cash out). ▪ Up to 95% for residential investment property purchases and construction (must have 10% of Purchase Price as genuine savings/equity), vacant land. ▪ Up to 90% plus LMI for debt consolidations, other investment purposes, multiple dwelling, rural residential, land zoned rural with a residential dwelling if fully serviced, warehouse conversion. ▪ Up to 80% for vacant land zoned rural if fully serviced, land zoned rural with residential dwelling if partially serviced. ▪ Up to 70% for vacant land zoned rural if partially serviced. NB: Where LVR exceeds 90% repayments must be principal and interest (residential investment purposes excepted).
Lender's Mortgage Insurance	Applicable to all loans, however customer pays when LVR is >80%. (Refer DEF)
Redraw	Available, provided the account holds one payment in advance. Any amount in addition to this may be redrawn at anytime. Minimum redraw amount is \$1,000. Maximum LVR after redraw not to exceed 95%. Free via Internet Banking (conditions apply) otherwise \$50 if staff assisted using forms available on our website.
Term	Fixed Terms as above. 30 years P & I, initial interest only period of 5 years allowed (an additional interest only period of a further 5 years is available subject to normal credit policies). Loans can be <u>re-fixed</u> at end of fixed period <u>at no cost</u> (must not go to variable at all otherwise costs will apply).
100% Offset Account	Up to 6 offset accounts available, \$12 monthly fee applies to each offset account (\$1 minimum balance). Accounts must be held in the name of the borrowers.
Internet & Phone Banking	Available, refer to schedule of transaction fees.
Repayments	Weekly, Fortnightly & Monthly. The monthly contracted repayment must be paid by the monthly anniversary of the loan settlement.
Splits	Up to six splits available.
Additional Repayments	Unlimited (with the exception of full repayment within 4 years). Refer Deferred Establishment Fee
Statement Cycle	To all account holders on a six monthly basis.
Application Fee	\$600 includes the valuation of one security property (to the value of \$1 mil) and the settlement fee. If the value of the security property is greater than \$1 mil. The valuation cost over \$275 will be added to the Application fee.
Additional Security Fee	\$275. Charged for each additional security property (to the value of \$1 mil.) if the value of any subsequent security property is greater then \$1 mil then you should contact The Rock for a quote
Monthly Administration Fee	\$5 per month
Deferred Establishment Fee (DEF)	If the loan is fully repaid within: Y1 or Y2 - minimum \$1,500 or 0.25% (whichever is greater) Y3 - minimum \$1200 or 0.20% (whichever is greater) Y4 - minimum \$900 or 0.15% (whichever is greater) (Calculated on the approved loan amount) plus break costs. Plus deferred LMI if original LVR was ≤ 80%.
Offset Account Transaction Fee	Refer to schedule of transaction fees.

Note – Other fees and charges may apply (See schedule of transaction fees). Terms and conditions available on application. To approved applicants only.

LO DOC LOANS

Conditions	Available on Variable rates only.
Loan Amount	Minimum \$50,000, Maximum \$1 million (single security)
Interest Rate	Refer Interest Rate Update for product selected. Interest will accrue daily and be charged to the loan account on the monthly anniversary of the loan settlement.
Maximum LVR	Up to 80% for any worthwhile purpose
Lender's Mortgage Insurance	Applicable to all loans, only payable by customer only if repaid in first 4 years (Refer DEF)
Redraw	Available, provided the account holds one payment in advance. Any amount in addition to this may be redrawn at anytime. Minimum redraw amount is \$1,000 . Maximum LVR after redraw not to exceed 80%. Free via Internet Banking (conditions apply) otherwise \$50 if staff assisted using forms available on our website.
Term	30 years P & I, initial interest only period of 5 years allowed (an additional interest only period of a further 5 years is available subject to normal credit policies).
100% Offset Account	Up to 6 offset accounts available, \$12 monthly fee applies to each offset account (\$1 minimum balance). Accounts must be held in the name of the borrowers.
Internet & Phone Banking	Available, refer to schedule of transaction fees.
Repayments	Weekly, Fortnightly & Monthly. The monthly contracted repayment must be paid by the monthly anniversary of the loan settlement.
Splits	Up to six splits available.
Additional Repayments	Unlimited (with the exception of full repayment within 4 years). Refer Deferred Establishment Fee.
Statement Cycle	To all account holders on a six monthly basis.
Application Fee	\$600 includes the valuation of one security property (to the value of \$1 mil) and the settlement fee. If the value of the security property is greater than \$1 mil. The valuation cost over \$275 will be added to the Application fee.
Additional Security Fee	\$275. Charged for each additional security property (to the value of \$1 mil.) if the value of any subsequent security property is greater then \$1 mil then you should contact The Rock for a quote.
Monthly Administration Fee	\$5 per month.
Deferred Establishment Fee (DEF)	If the loan is fully repaid within: Y1 or Y2 - minimum \$1,500 or 0.25% (whichever is greater) Y3 - minimum \$1200 or 0.20% (whichever is greater) Y4 - minimum \$900 or 0.15% (whichever is greater) (Calculated on the approved loan amount) Plus deferred LMI premium.
Offset Account Transaction Fee	Refer to schedule of transaction fees.

Note – Other fees and charges may apply (See schedule of transaction fees). Terms and conditions available on application. To approved applicants only.