

Home Loan Rates

Rates effective 13 April 2012

Variable Rate Loans <i>(these rates may change without warning)</i>	Interest	Comparison*
Standard Variable	7.59% p.a.	7.69% p.a.
Standard Line of Credit	7.59% p.a.	7.76% p.a.
Rock Advantage + Special #	6.64% p.a.	6.68% p.a.
Rock Advantage +	6.91% p.a.	6.95% p.a.
Rock Star Package (\$100,000-\$249,999)	7.09% p.a.	7.38% p.a.
Rock Star Package Special (\$100,000-\$249,999)#	6.89% p.a.	7.18% p.a.
Rock Star Package (\$250,000 plus)	6.84% p.a.	7.02% p.a.^
Rock Star Package Special (\$250,000 plus) #	6.59% p.a.	6.77% p.a.^
Rock Star Line of Credit (\$100,000-\$249,999)	7.09% p.a.	7.38% p.a.
Rock Star Line of Credit Special (\$100,000-\$249,999)#	6.89% p.a.	7.18% p.a.
Rock Star Line of Credit (\$250,000 plus)	6.84% p.a.	7.02% p.a.^
Rock Star Line of Credit Special (\$250,000 plus) #	6.59% p.a.	6.77% p.a.^
Super Option	7.49% p.a.	7.64% p.a.
Lo Doc Standard	8.29% p.a.	8.39% p.a.
Lo Doc Line of Credit	8.29% p.a.	8.46% p.a.

Fixed Rate Loans	Interest	Comparison*
Fixed 1 Year		
Standard Fixed	6.19% p.a.	7.53% p.a.
Rock Star Package (\$100,000-\$249,999)	6.19% p.a.	7.29% p.a.
Rock Star Package Special (\$100,000-\$249,999)#	6.19% p.a.	7.11% p.a.
Rock Star Package (\$250,000 plus)	6.19% p.a.	6.95% p.a.^
Rock Star Package Special (\$250,000 plus) #	6.19% p.a.	6.73% p.a.^
Fixed 2 Years		
Standard Fixed	6.19% p.a.	7.40% p.a.
Rock Star Package (\$100,000-\$249,999)	6.19% p.a.	7.20% p.a.
Rock Star Package Special (\$100,000-\$249,999)#	6.19% p.a.	7.04% p.a.
Rock Star Package (\$250,000 plus)	6.19% p.a.	6.89% p.a.^
Rock Star Package Special (\$250,000 plus) #	6.19% p.a.	6.69% p.a.^
Fixed 3 Years		
Standard Fixed	6.29% p.a.	7.30% p.a.
Rock Star Package (\$100,000-\$249,999)	6.29% p.a.	7.15% p.a.
Rock Star Package Special (\$100,000-\$249,999)#	6.29% p.a.	7.01% p.a.
Rock Star Package (\$250,000 plus)	6.29% p.a.	6.86% p.a.^
Rock Star Package Special (\$250,000 plus) #	6.29% p.a.	6.68% p.a.^
Fixed 5 Years		
Standard Fixed	6.85% p.a.	7.35% p.a.
Rock Star Package (\$100,000-\$249,999)	6.85% p.a.	7.27% p.a.
Rock Star Package Special (\$100,000-\$249,999)#	6.85% p.a.	7.17% p.a.
Rock Star Package (\$250,000 plus)	6.85% p.a.	7.02% p.a.^
Rock Star Package Special (\$250,000 plus) #	6.85% p.a.	6.89% p.a.^

Important Information

All interest rates quoted are annual percentage rates with interest calculated daily and charged monthly and are subject to change. The Rock does not in any way guarantee that it will accept an application or apply any rate that appears in this publication. Loan applications are subject to The Rock's normal Credit Approval Criteria and may also require approval of a Lenders Mortgage Insurer. Terms and conditions apply and are available on application. Fees and Charges also apply and are available on application. Government fees may also apply.

*Comparison rate calculated on a loan amount of \$150,000 for a term of 25 years based on monthly repayments. ^Comparison rate calculated on a loan amount of \$250,000 for a term of 25 years based on monthly repayments. These comparison rates are applicable to, and are calculated on the basis that the loan is secured. **Warning:** This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan. #Available for new lending only. The Rock Building Society Limited ABN 16 067 765 717 AFSL / Australian Credit Licence Number 237095. A wholly owned subsidiary of MyState Limited ABN 26 133 623 962.

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