

# Interest Rates For Household & Personal Lending



Rates effective for new business 16 October 2018

## Owner Occupied Home Loans - Variable

	Loan to Value Ratio	Annual Percentage Rate	Comparison Rate * p.a.	Annual Percentage Rate	Comparison Rate * p.a.
		Principal & Interest		Interest Only	
Basic Variable #	<=80%	3.88%	3.91%	4.08%	3.93%
	>80%-<=90%	3.88%	3.91%	n/a	n/a
	>90%	4.39%	4.42%	n/a	n/a
Essentials Home Loan#	<=80%	4.08%	4.13%	4.28%	4.15%
	>80%-<=90%	4.08%	4.15%	n/a	n/a
	>90%	4.59%	4.66%	n/a	n/a
Standard Variable	<=80%	5.82%	5.95%	6.02%	5.97%
	>80%	5.82%	5.95%	n/a	n/a

## Residential Investment Home Loans - Variable

	Loan to Value Ratio	Annual Percentage Rate	Comparison Rate * p.a.	Annual Percentage Rate	Comparison Rate * p.a.
		Principal & Interest		Interest Only	
Basic Variable #	<=80%	3.98%	4.03%	4.18%	4.05%
	>80%-<=90%	4.18%	4.25%	4.38%	4.27%
Essentials Home Loan#	<=80%	4.18%	4.23%	4.38%	4.25%
	>80%-<=90%	4.38%	4.45%	4.58%	4.47%
Standard Variable	<=80%	5.82%	5.95%	6.02%	5.97%
	>80%-<=90%	5.82%	5.95%	6.02%	5.97%

## Fixed Rate Home Loans (owner occupied)

	Loan to Value Ratio	Annual Percentage Rate	Comparison Rate * p.a.	Annual Percentage Rate	Comparison Rate * p.a.
		Principal & Interest		Interest Only	
1 Year Fixed	<=80%	3.89%	5.75%	4.09%	5.77%
	>80%	4.49%	5.81%	n/a	n/a
2 Year Fixed	<=80%	3.75%	5.53%	3.95%	5.57%
	>80%	4.49%	5.69%	n/a	n/a
3 Year Fixed	<=80%	3.84%	5.40%	4.04%	5.46%
	>80%-<=90%	3.84%	5.40%	n/a	n/a
	>90%	4.59%	5.61%	n/a	n/a
5 Year Fixed	<=80%	4.59%	5.42%	4.79%	5.51%
	>80%	4.79%	5.51%	n/a	n/a

## Fixed Rate Residential Investment Loans

	Loan to Value Ratio	Annual Percentage Rate	Comparison Rate * p.a.	Annual Percentage Rate	Comparison Rate * p.a.
		Principal & Interest		Interest Only	
1 Year Fixed	<=80%	4.29%	5.79%	4.49%	5.81%
2 Year Fixed	<=80%	3.99%	5.58%	4.19%	5.64%
3 Year Fixed	<=80%	4.29%	5.53%	4.49%	5.58%
5 Year Fixed	<=80%	4.69%	5.47%	4.89%	5.55%

## Line of Credit

	Annual Percentage Rate
Standard Line of Credit - Owner Occupied	5.82%
Standard Line of Credit - Residential Investment	6.22%



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## Secured Personal Loans - Cars, Motorcycles, Boats, Campervans and Caravans

Age of Vehicle	Annual Percentage Rate per annum	Comparison Rate## per annum
New up to 2 years -	6.99%	7.62% ^^
2 years up to 7 years -	8.49%	9.12% ^^

## Unsecured Personal Loans

	Annual Percentage Rate per annum	Comparison Rate# per annum
Mortgage Discount Rate	8.99%	11.45% ^
General Purpose	12.99%	15.45% ^

## Unauthorised Overdrawing

	Annual Percentage Rate per annum
† Unarranged borrowing rate	15.50%

† Applies where a Personal Savings or Transaction is overdrawn at the close of business without prior approval from us. The associated interest is charged to the overdrawn account as 'Overdraft Interest'. Please refer to the *Terms and Conditions for Deposit Accounts* for further details.

## 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 Lender's Mortgage Insurer. Terms and conditions, fees and charges apply and are available on application. Government fees may also apply. Current interest rates are available on application and are subject to change.

\*Comparison rate is calculated on a loan amount of \$150,000 for a term of 25 years based on monthly repayments. For variable rate interest only loans, a 1 year interest only period has been used in the calculation. For fixed rate interest only loans, the interest only period aligns with the fixed term. These comparison rates are applicable only to, and are calculated on, the basis that the loan is secured.

^Comparison rate is calculated on a loan amount of \$10,000 for a term of 3 years based on monthly repayments. These comparison rates are applicable only to, and are calculated on, the basis that the loan is unsecured.

^^Comparison rate is calculated on a loan amount of \$30,000 for a term of 5 years based on monthly repayments. These comparison rates are applicable only 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. Not available to refinance or payout an existing Rock loan.

-Acceptable security includes cars, motorcycles, boats, campervans and caravans. An interest rate margin will apply to partially secured personal loans.