



Interest Rates Household & Personal Lending

Interest rates effective
23 January 2018

Variable Rate Home Loans (owner occupied)		Interest Rate per annum	Comparison Rate* per annum
Basic	Loan to value ratio equal to or less than 80%	3.79%	3.82%
Variable Home Loan [#]	Loan to value ratio greater than 80% and equal to or less than 90%	3.79%	3.82%
	Loan to value ratio greater than 90%	4.66%	4.69%
Essentials Home Loan [#]	Loan to value ratio equal to or less than 80%	3.99%	4.04%
	Loan to value ratio greater than 80% and equal to or less than 90%	3.99%	4.04%
	Loan to value ratio greater than 90%	4.86%	4.93%
Standard Variable [*]		5.73%	5.86%
Standard Line of Credit		5.73%	5.93%

Fixed Rate Home Loans (owner occupied) [*]		Interest Rate per annum	Comparison Rate* per annum
Fixed 1 Year			
	Loan to value ratio equal to or less than 80%	3.89%	5.67%
	Loan to value ratio greater than 80%	4.49%	5.73%
Fixed 2 Years			
	Loan to value ratio equal to or less than 80%	3.84%	5.50%
	Loan to value ratio greater than 80%	4.49%	5.62%
Fixed 3 Years			
	Loan to value ratio equal to or less than 80%	3.84%	5.34%
	Loan to value ratio greater than >80%-<=90%	3.84%	5.34%
	Loan to value ratio greater than 90%	4.59%	5.54%
Fixed 5 Years			
	Loan to value ratio equal to or less than 80%	4.59%	5.37%
	Loan to value ratio greater than 80%	4.79%	5.46%

Variable Rate Residential Investment Loans		Interest Rate per annum	Comparison Rate* per annum
Basic Variable [#]	Loan to value ratio equal to or less than 80%	4.19%	4.22%
Essential Home Loan [#]	Loan to value ratio equal to or less than 80%	4.39%	4.43%
Standard Variable Rate Loan [*]	Loan to value ratio equal to or less than 80%	5.73%	5.86%
Standard Line of Credit	Loan to value ratio equal to or less than 80%	6.13%	6.33%

Fixed Rate Residential Investment Loans [*]		Interest Rate per annum	Comparison Rate* per annum
Fixed 1 Year			
Standard Fixed	Loan to value ratio equal to or less than 80%	4.29%	5.71%
Fixed 2 Years			
Standard Fixed	Loan to value ratio equal to or less than 80%	4.49%	5.61%
Fixed 3 Years			
Standard Fixed	Loan to value ratio equal to or less than 80%	3.99%	5.37%
Fixed 5 Years			
Standard Fixed	Loan to value ratio equal to or less than 80%	4.69%	5.41%



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Personal Loans (fixed rate)	Interest Rate per annum	Comparison Rate per annum
Secured Personal Loan - Security up to 2 years old-	6.99%	7.62%^
Secured Personal Loan - Security +2 years up to 7 years-	8.49%	9.12%^
Unsecured Personal Loan - Mortgage Discount Rate	8.99%	11.41%^
Unsecured Personal Loan - General Purpose	12.99%	15.40%^

Unauthorised Overdrawing	Annual Percentage Rate per annum
† Unarranged borrowing rate	15.50%

† Applies where a Personal Savings or Transaction account 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 *Product Schedule Part B : Terms & Conditions* 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.

*Rates quoted are for Principal & Interest Repayments. A further margin of 0.20% is applicable for Interest Only Loans. Interest only lending not available for owner occupied loans with an LVR >80%.

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