

Comparison Rate Schedule - The Rock Building Society - Loans where LVR = 90% or Less



| Loan Type | Interest Rate | Loan Amounts and Terms | | | | | | | | |
|--|---------------|------------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| | | \$70,000 25 years | \$100,000 25 years | \$130,000 25 years | \$150,000 25 years | \$200,000 25 years | \$225,000 25 years | \$250,000 25 years | \$275,000 30 years | \$300,000 30 years |
| | | Comparison Rates | | | | | | | | |
| Rock Advantage+ | 5.31% | 5.41% | 5.37% | 5.36% | 5.35% | 5.34% | 5.34% | 5.33% | 5.33% | 5.33% |
| Variable Rate | 5.99% | 6.20% | 6.14% | 6.10% | 6.09% | 6.06% | 6.05% | 6.05% | 6.04% | 6.03% |
| Fixed 1 Year | 5.09% | 6.11% | 6.04% | 6.01% | 6.00% | 5.97% | 5.96% | 5.96% | 5.96% | 5.95% |
| Fixed 2 Year | 5.79% | 6.16% | 6.10% | 6.06% | 6.05% | 6.02% | 6.02% | 6.01% | 6.00% | 6.00% |
| Fixed 3 Year | 6.29% | 6.28% | 6.22% | 6.19% | 6.17% | 6.15% | 6.14% | 6.13% | 6.11% | 6.11% |
| Fixed 5 Year | 6.99% | 6.64% | 6.58% | 6.55% | 6.53% | 6.51% | 6.50% | 6.49% | 6.44% | 6.43% |
| Rock Star Package (\$100,000 n/a \$249,999) | 5.49% | n/a | 5.92% | 5.82% | 5.77% | 5.70% | 5.68% | n/a | n/a | n/a |
| Rock Star Package (\$250,000 plus) | 5.24% | n/a | n/a | n/a | n/a | n/a | n/a | 5.41% | 5.39% | 5.38% |
| Lo Doc Variable Rate | 6.69% | 6.90% | 6.84% | 6.80% | 6.79% | 6.76% | 6.75% | 6.75% | 6.74% | 6.73% |
| Lo Doc Fixed 1 Year | 5.79% | 6.80% | 6.74% | 6.71% | 6.69% | 6.67% | 6.66% | 6.65% | 6.65% | 6.65% |
| Lo Doc Fixed 2 Years | 6.49% | 6.86% | 6.79% | 6.76% | 6.75% | 6.72% | 6.71% | 6.71% | 6.70% | 6.70% |
| Lo Doc Fixed 3 Years | 6.99% | 6.99% | 6.92% | 6.89% | 6.87% | 6.85% | 6.84% | 6.84% | 6.82% | 6.81% |
| Lo Doc Fixed 5 Years | 7.69% | 7.35% | 7.29% | 7.26% | 7.24% | 7.22% | 7.21% | 7.20% | 7.15% | 7.14% |
| Line of Credit | | | | | | | | | | |
| Variable Rate | 5.99% | 6.36% | 6.25% | 6.19% | 6.16% | 6.12% | 6.11% | 6.09% | 6.08% | 6.07% |
| Fixed 1 Year | 5.09% | 6.27% | 6.16% | 6.10% | 6.07% | 6.03% | 6.01% | 6.00% | 6.00% | 5.99% |
| Fixed 2 Year | 5.79% | 6.32% | 6.21% | 6.15% | 6.12% | 6.08% | 6.07% | 6.05% | 6.04% | 6.04% |
| Fixed 3 Year | 6.29% | 6.45% | 6.34% | 6.27% | 6.25% | 6.20% | 6.19% | 6.18% | 6.15% | 6.15% |
| Fixed 5 Year | 6.99% | 6.81% | 6.69% | 6.63% | 6.61% | 6.56% | 6.55% | 6.54% | 6.48% | 6.47% |
| Rock Star Package (\$100,000 n/a \$249,999) | 5.49% | n/a | 5.92% | 5.82% | 5.77% | 5.70% | 5.68% | n/a | n/a | n/a |
| Rock Star Package (\$250,000 plus) | 5.24% | n/a | n/a | n/a | n/a | n/a | n/a | 5.41% | 5.39% | 5.38% |
| Lo Doc Variable Rate | 6.69% | 7.06% | 6.95% | 6.89% | 6.86% | 6.82% | 6.80% | 6.79% | 6.78% | 6.77% |
| Lo Doc Fixed 1 Year | 5.79% | 6.96% | 6.85% | 6.79% | 6.77% | 6.72% | 6.71% | 6.70% | 6.69% | 6.69% |
| Lo Doc Fixed 2 Years | 6.49% | 7.02% | 6.91% | 6.85% | 6.82% | 6.78% | 6.76% | 6.75% | 6.74% | 6.73% |
| Lo Doc Fixed 3 Years | 6.99% | 7.14% | 7.03% | 6.97% | 6.95% | 6.91% | 6.89% | 6.88% | 6.86% | 6.85% |
| Lo Doc Fixed 5 Years | 7.69% | 7.51% | 7.40% | 7.34% | 7.31% | 7.27% | 7.26% | 7.25% | 7.19% | 7.18% |

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.

All Comparison rates in this schedule are based on secured loan amounts.

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Comparison Rate Schedule - The Rock Building Society - Loans where LVR is Greater than 90%



| Loan Type | Interest Rate | Loan Amounts and Terms | | | | | | | | |
|--|---------------|------------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| | | \$70,000 25 years | \$100,000 25 years | \$130,000 25 years | \$150,000 25 years | \$200,000 25 years | \$225,000 25 years | \$250,000 25 years | \$275,000 30 years | \$300,000 30 years |
| | | Comparison Rates | | | | | | | | |
| Rock Advantage+ | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Variable Rate | 5.99% | 6.20% | 6.14% | 6.10% | 6.09% | 6.06% | 6.05% | 6.05% | 6.04% | 6.03% |
| Fixed 1 Year + plus 0.50% | 5.59% | 6.16% | 6.09% | 6.06% | 6.05% | 6.02% | 6.01% | 6.01% | 6.00% | 6.00% |
| Fixed 2 Year + plus 0.50% | 6.29% | 6.26% | 6.19% | 6.16% | 6.15% | 6.12% | 6.11% | 6.11% | 6.09% | 6.09% |
| Fixed 3 Year + plus 0.50% | 6.79% | 6.43% | 6.36% | 6.33% | 6.32% | 6.29% | 6.28% | 6.28% | 6.24% | 6.24% |
| Fixed 5 Year + plus 0.50% | 7.49% | 6.87% | 6.81% | 6.77% | 6.76% | 6.73% | 6.72% | 6.72% | 6.64% | 6.64% |
| Rock Star Package (\$100,000 n/a \$249,999) | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Rock Star Package (\$250,000 plus) | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Lo Doc Variable Rate | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Lo Doc Fixed 1 Year | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Lo Doc Fixed 2 Years | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Lo Doc Fixed 3 Years | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Lo Doc Fixed 5 Years | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Line of Credit | | | | | | | | | | |
| Variable Rate | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Fixed 1 Year | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Fixed 2 Year | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Fixed 3 Year | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Fixed 5 Year | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Rock Star Package (\$100,000 n/a \$249,999) | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Rock Star Package (\$250,000 plus) | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Lo Doc Variable Rate | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Lo Doc Fixed 1 Year | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Lo Doc Fixed 2 Years | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Lo Doc Fixed 3 Years | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Lo Doc Fixed 5 Years | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |

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Part 'B'