

Mortgage Advantage Fact Sheet

SPECIAL OFFER for a limited time on Standard Variable Rate Home Loans/Investment Home Loans and Lines of Credit – Residential Equity Rate for new loans taken up from 28 July 2011. This special offer is subject to change without notice.

Initial Total Home Lending	Wealth Package Saving
\$150,000 to less than \$250,000	0.50% p.a.
\$250,000 to less than \$500,000	From 0.75% p.a.
\$500,000 or more	From 0.80% p.a.

Mortgage Advantage Eligibility and Annual Fee

To be eligible for Mortgage Advantage, you must have an initial 'total home lending balance'^ of at least \$150,000 and pay \$350 per year, debited to any Commonwealth Bank transaction account or Commonwealth Bank Credit Card. Customers with Low Doc Home Loans where the amount of the loan exceeds 60% of the value of the security property, as determined by the Bank, are not eligible to apply for Mortgage Advantage.

Home Loans/ Investment Home Loans	Mortgage Advantage Benefits				
	Interest Rate Discount p.a. based on Total Home Lending Balance			Upfront establishment fee waived	Loan/Account service fee waived
	\$150,000 - \$349,999	\$350,000 - \$749,999	\$750,000 +		
Standard Variable Rate Home Loans/Investment Home Loans	0.50%	0.60%	0.70%	✓ ¹	✓
Line of Credit – Residential Equity Rate and Line of Credit Reference Rate	0.50%	0.60%	0.70%	✓	✓
Fixed Rate Home Loans/ Investment Home Loans	0.15%	0.15%	0.15%	✓ ¹	✓
1 Year Guaranteed Rate Home Loans/Investment Home Loans*	0%	0%	0%	✓ ¹	✓
12 Month Discount Variable Rate Home Loans/ Investment Home Loans*	0%	0%	0%	✓ ¹	✓

Credit Cards and Transaction Accounts

Commonwealth Bank Platinum Awards Credit Card Account ² Commonwealth Bank Gold Awards Credit Card Account ² Commonwealth Bank Awards Credit Card Account ² Commonwealth Bank Low Fee Gold Credit Card Account ² Commonwealth Bank Low Rate Credit Card Account ² Commonwealth Bank Business Awards Credit Card Account ² Commonwealth Bank Business Gold Awards Credit Card Account ²	No annual credit card fee No additional cardholder fee
Smart Access or Complete Access accounts and Streamline Accounts	No monthly account or withdrawal fees. ³

Personal Loans

Variable Rate and Fixed Rate Personal Loan	Save 0.50% p.a. on the Standard Variable Rate and Standard Fixed Rate (for loan amounts \$10,000 or more). No Upfront Establishment fee ⁴
Fixed Rate Secured Loan	Save 0.50% p.a. on the secured Fixed Rate (for loan amounts \$14,000 or more). No Upfront Establishment fee ⁴

Insurance

CommInsure Residential Home Package ^{5.0, 5.1}	Save up to 10% on a building or contents premium Save up to 15% on a combined building and contents premium
CommInsure Investment Home Package ^{5.0, 5.1}	Save up to 5% on a building or contents premium Save up to 7.5% on a combined building and contents premium
CommInsure Car Insurance ^{5.0, 5.1}	Save up to 10% on a Car Insurance premium
Loan Protection Insurance taken for Home Loans, & Investment Home Loans only ^{5.0, 5.2}	Save up to 5% on Loan Cover, Loan Repayment Cover and Joint Cover premiums for new policies
CommInsure Total Care Plan, Income Care and Income Care Plus ^{5.0, 5.2}	Save up to 5% in the first year, then up to 4% in the second year, up to 3% in the third year, up to 2% in the fourth year and up to 1% in the fifth year. No discount applies from the sixth year on. Only available for new policies arranged with a Commonwealth Financial Planning Adviser.

Things You Need to Know

- **Please note, the standard package concessions detailed in this fact sheet are only available on new products taken out after 7 July 2008.** Where existing products can be added to Mortgage Advantage, concessions only apply from the date of inclusion in Mortgage Advantage. For full terms and conditions please refer to Section 3 of the Consumer Mortgage Lending Products Terms and Conditions Booklet.
 - Package benefits cannot be combined with other discounts and/or special offers. Where multiple discounts and/or special offers are available on a single product, the benefits (as appropriate) will apply.
 - [^]'Total home lending balance' is the sum of the account balance of home lending accounts and the credit limit of Line of Credit accounts that you have with us. Any extra repayment that you make on your home loan will reduce your total home lending balance.
 - ^{*}At the expiry of the 12 Month Discount Variable Rate and One Year Guaranteed Rate, the loan will receive a discount off the Standard Variable Rate of 0.40% p.a.
- 1 The Bank will not charge any upfront establishment fees on our Home Loans or Investment Home Loans under the Package. However, a deferred establishment fee may be payable if the Home Loan or Investment Home Loan was established prior to 21st March 2011 and is repaid in full within four years from the funding date of the loan but excluding repayment during a guaranteed interest rate period. Switching to another loan type permitted by us does not constitute repayment. No Loan service fees will be charged. However the Bank will not refund any establishment fee already paid or due payable on the existing loan.
 - 2 You are eligible to receive the nil credit card annual fee and additional card holder fee benefit on one eligible Commonwealth Bank Credit Card account only. These concessions may apply to an existing Commonwealth Bank Awards, Gold Awards, Low Fee Gold, Low Rate, Business Awards or Business Gold Awards Credit Card account. The concession on the Commonwealth Bank Platinum Awards Credit Card Account is only available on new products sold from 27 August 2011.
 - 3 Netbank Service charges may apply. Access fees apply when you use the ATMs of other financial institutions in Australia or any ATM or EFTPOS overseas.
 - 4 A Deferred Establishment Fee will apply if the Personal Loan is repaid in full within 2 years (1 year for loans applied before 8 February 2007) from the funding date of the loan. Switching to another loan type permitted by us does not constitute repayment but a switching fee will apply.
- 5.0** CommInsure Home Insurance (which incorporates CommInsure Residential and Investment Home Package Insurance) and Car Insurance are issued by Commonwealth Insurance Limited ABN 96 067 524 216 (CIL) AFSL 235030 and Loan Protection, CommInsure Total Care Plan, Income Care and Income Care Plus refer to insurance products issued by The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 (CMLA) AFSL 235035. Both CIL and CMLA are wholly owned but non-guaranteed subsidiaries of the Commonwealth Bank of Australia ABN 48 123 123 124. Product Disclosure Statements (PDS) for CommInsure Home Insurance and Car Insurance are available by calling **13 24 23** (8am – 8pm (AEST) 7 days a week), visiting comminsure.com.au or from a Commonwealth Bank branch. A PDS for Loan Protection Insurance, CommInsure Total Care Plan, Income Care and Income Care Plus is available by calling **13 10 56** (8am and 8pm (AEST), Monday to Friday), or visiting comminsure.com.au. The relevant PDS should be considered before making any decisions about these products. Where CommSec or Commonwealth Bank acts as an agent for CIL or CMLA, CommSec or Commonwealth Bank receive a commission from CIL or CMLA. For insurance products the 'Account holder' or 'Joint account holder' must be either a sole policy owner/holder or a joint policy owner/holder of the relevant insurance product. This discount cannot be used in conjunction with any other discount or promotional offer. Discounts are calculated off the base premium. Where applicable, minimum premiums may come into force and reduce the extent to which discounts are applied. CIL and CMLA's usual requirements for taking out an insurance product and the relevant policy terms and conditions for the product apply.
- 5.1** Where your application for the Package has been processed and you have an existing Home or Car Insurance policy, the discount will apply in the following way: Where you are paying premiums monthly, effective from the date the Package is processed until the next policy renewal date (or the Package comes to an end, if earlier), any remaining monthly instalments will receive the discount. This discount will be applied to premiums received after the date CIL applies the discount to your premium. Where you have paid annually or paid all monthly premiums for your current period of insurance before the date the Package is processed, a refund will be made to you from the date the Package is processed to the next policy renewal date, provided the refund is not less than \$5.
- 5.2** This discount does not apply to any Loan Protection, CommInsure Total Care Plan, Income Care and Income Care Plus that have been issued before the date that the Package is processed. Total Care Plan Super products are not included. Applications for Loan Protection insurance are subject to assessment and the settlement and funding of your loan.

Terms and Conditions issued by the Commonwealth Bank of Australia for Smart Access or Complete Access accounts and Streamline Accounts are available by calling **13 2221** 24 hours a day, 7 days a week, by visiting our website commbank.com.au or from any branch of the Commonwealth Bank. If you have a complaint, the Bank's dispute resolution process can be accessed on **13 2221**.

Applications for finance are subject to the Commonwealth Bank's normal credit approval. Full terms and conditions will be included in the Commonwealth Bank's offer of finance. Other terms and conditions are available upon application. Other fees and charges are payable.

How we and our staff are remunerated

Our staff are remunerated by salary that includes superannuation benefits. The amount of salary varies according to the staff member's position within the Bank. Our staff may also be eligible for an annual bonus payment which is based on a number of factors. These include performance against sales targets and customer service standards being met. Our staff may also receive payments for business they refer to other persons in the Bank who specialise in certain products and/or services. The payments will range between \$5 and \$30 depending on the type of business referred. Our staff may also receive benefits such as tickets to sporting and cultural events, corporate promotional merchandise or other similar benefits from product providers whose products they may sell for business they may refer to product providers. We receive commission for selling CommInsure Investment Home Package, Residential Home Package, Car, Loan Protection, Life, Trauma, Total and Permanent Disability Insurance. The Commission amount ranges between 0% and 20% of every annual premium amount, or, in the case of Life, Trauma, Income Protection and Total and Permanent Disability insurance, the commission amount can be up to 100% of the annual premium amount

Important information about Advice

This material has been prepared without taking account of the objectives, financial situation or needs of any particular individual. For this reason, any individual should, before acting on the information in this material, consider the appropriateness of the information, having regard to the individuals objectives, financial situation and needs and, if necessary, seek appropriate professional advice.

