

Home and Investment Home Loans.



Things you need to know

We have prepared this advice without considering your objectives, financial situation or needs. So before acting on this advice, you should consider whether it is appropriate to your circumstances. To get the terms and conditions for Transaction, Savings and Investment Accounts (issued by Commonwealth Bank of Australia), you can call 13 2221, visit commbank.com.au or visit any of our branches. If you have a complaint and want to access our dispute resolution process, you can call 13 2221.

You should also obtain professional legal, financial and taxation advice specific to your individual needs. Any taxation information is based on the continuation of current laws and how we have interpreted those laws.

Margin Loan offer with Wealth Package does not apply to Margin Lending 'special offers', or in conjunction with any other discount interest rate offers.

CommSec Margin Lending facilities are provided by Commonwealth Bank of Australia ABN 48 123 123 124 and administered by its wholly owned but non-guaranteed subsidiary Commonwealth Securities Limited ABN 60 067 254 399. Fees and charges apply. Full terms and conditions are available on application.

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 how they perform against sales targets and whether they meet customer service standards. Our staff may also receive payments for business they refer to others in the Bank who specialise in certain products and/or services. The amount of these 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 or for business they may refer to product providers. We receive commission for selling Home Insurance and Loan Protection 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.

Life, Trauma, Income Protection and Total and Permanent Disability Insurance refers to products offered by the Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 (CMLA) a wholly owned subsidiary of the Commonwealth Bank of Australia. Where Commonwealth Bank acts as an agent for Commonwealth Insurance Limited or The Colonial Mutual Life Assurance Society Limited, Commonwealth Bank receive a commission from Commonwealth Insurance Limited or The Colonial Mutual Life Assurance Society Limited respectively. All discounts are calculated off the base premium. Applications for Loan Protection are subject to assessment and the settlement and funding of your loan or establishment of your line of credit facility.

The issuer and insurer of Home and Contents and Car Insurance is Commonwealth Insurance Limited ABN 96 067 524 216 AFSL 235030 (CIL) and Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945 is an arranger of the insurance. Product Disclosure Statements (PDS) for Investment Home Package, Residential Home Package and Car Insurance are available by calling 13 24 23 (8am – 8pm 7 days a week), visiting comminsure.com.au or from any branch of the Commonwealth Bank. A Product Disclosure Statement for Loan Protection is available by calling 13 10 56, visiting comminsure.com.au or from any branch of the Commonwealth Bank and should be considered before making any decision about these products.

Commonwealth Financial Planners are authorised representatives of Commonwealth Financial Planning Limited ABN 65 003 900 169, AFSL 231139. A Commonwealth Financial Planner will take into account your individual needs and objectives and provide recommendations to both grow and protect your wealth. These recommendations will be documented in a 'Statement of Advice'. The total fee charged for preparation will be agreed by you and your adviser depending on the complexity of the advice required. The applicable fee, with discount applied will be agreed during your first appointment, before the Statement of Advice preparation begins.

Applications for finance are subject to the Bank's normal credit approval. Full terms and conditions will be included in the Bank's loan offer. Other fees and charges are payable. A Deferred Establishment Fee of \$700 may be charged if a home loan is repaid within 4 years. A Deferred Establishment Fee of up to \$250 may be charged if a personal loan is repaid within 2 years. Fixed Rate, 12 Month Discounted Variable Rate and 1 Year Guaranteed Rate periods start from date of first loan drawing. After the relevant period the interest rate converts to the relevant standard variable home loan interest rate applicable at the time. The 3 Year Special Economiser Variable Rate period starts from date of first loan drawing. After the 3 year period, the interest rate converts to the relevant base variable home loan interest rate applicable at the time. Loans for business purposes are excluded.

Commonwealth Bank of Australia ABN 48 123 123 124

What you need to know and where to find it

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Introduction

You may want to buy a home, refinance an existing loan or use the equity in your home to invest in another property or in the share market.

We have a wide range of home and investment home loans to suit these and other needs. And we can help you choose the right loan with the options and features you want.

This brochure provides information about our home and investment home loans including:

- Which loans may suit your particular needs
- Various ways you can borrow money
- How we reward you for your loyalty and business
- How to apply for a loan and the information you need to give us.

What's the loan for?

To find out more about our loans, turn to **The types of loans we can offer you** on page 5.

Are you...	You probably want to...	How we can help
Buying your 1 st home?	<p>Get help to enter the market.</p> <p>Get a low interest rate without all the bells and whistles.</p> <p>Reduce the amount of interest you pay.</p>	<ul style="list-style-type: none"> • Home Seeker pre-approval valid for 12 months • Property Share and Family Support • Low introductory rate loans • Mortgage Interest Saver Account (MISA)
Buying your 2 nd home or moving to a new home?	<p>Transfer your current home loan to your new home without too much hassle.</p> <p>Find and buy your new home before you sell your existing home to make things easier for your family.</p> <p>Get a lower interest rate by switching to a different type of loan.</p>	<ul style="list-style-type: none"> • Portability or security substitution option on your current loan • 60 minute home loan • Bridging loan • Switching option on your current loan
Renovating?	<p>Easily access your money when you need to pay for building work or new materials.</p> <p>Increase your existing loan.</p>	<ul style="list-style-type: none"> • Repayment Redraw option on your current loan • Viridian Line of Credit • Borrow more money with minimum hassle.
Refinancing?	<p>Get the lowest interest rate you can.</p> <p>Get a flexible loan which you can change as your needs change.</p>	<ul style="list-style-type: none"> • 1 Year Guaranteed Rate or 12 Month Discounted Variable Rate Loan • Viridian Line of Credit

The types of loans we can offer you

Are you...	You probably want to...	How we can help
Investing?	Maximise your tax deduction by making regular interest only payments.	<ul style="list-style-type: none"> Fixed rate options with interest only payments
	Maximise your tax deduction by paying interest in advance.	<ul style="list-style-type: none"> Interest In Advance Fixed Rate Investment Home Loan
	Use the equity in your home to invest in other assets such as shares or managed funds. ¹	<ul style="list-style-type: none"> Viridian Line of Credit
Self-employed?	Get a loan without providing the usual paperwork as evidence of income.	<ul style="list-style-type: none"> Low Doc Loans
	Organise flexible financing which can help you meet your living expenses such as home loan repayments and day-to-day expenses outside of your business.	<ul style="list-style-type: none"> Viridian Line of Credit

When you choose your home or investment home loan, you need to make sure it has the features that work for you now as well as the flexibility to work for you in the future – because everyone's life changes.

The Complete Home Loan/ Investment Home Loan

Our Complete Home Loan/Investment Home Loan gives you maximum options and flexibility. It can meet your needs both now and in the future.

- **Standard Variable Rate** – you pay the standard variable interest rate that applies at the time.
- **1–5, 7, 10 and 15 Year Fixed Rate** – you select how long you want the fixed interest rate to apply for.
- **A split loan** – you can also choose to split your loan into a variable rate portion and a fixed rate portion.
- **12 Month Discounted Variable Rate** – you pay a low introductory variable interest rate for the first 12 months. After 12 months, you pay the Standard Variable Rate that applies at the time or you can switch to another type of loan (a switching fee applies). This loan is only available for new borrowings (i.e. you can't switch to this loan from another loan you have with us).

- **1 Year Guaranteed Rate** – you pay a low introductory interest rate that won't change during the first year. After 12 months, you pay the Standard Variable Rate or you can switch to another type of loan (a switching fee applies). This loan is only available for new borrowings (i.e. you can't switch to this loan from another loan you have with us).

The Economiser Home/ Investment Home Loan

If you don't need lots of features, our Economiser Home Loan/Investment Home Loan offers you a great rate and benefits that still provide you with flexibility. However, this loan has less options than our Complete Home Loan/Investment Home Loan.

- **3 Year Special Economiser (discounted Base Variable Interest Rate)** – you pay a low introductory base variable interest rate for the first 3 years. After this period, you pay the Base Variable Rate that applies at the time or you can switch to another type of loan (a switching fee applies). This loan is only available for new borrowings (i.e. you can't switch to this loan from another loan you have with us).
- **Economiser (Base Variable Interest Rate)** – you pay the Base Variable Rate that applies at the time.

¹ Please be aware that investment and personal borrowings need to be separately apportioned if you wish to claim a tax deductible interest expense. Redrawing funds from your owner occupied home loan for investment purposes may not provide you with the best tax outcome for your circumstances. You should obtain professional, legal, financial and taxation advice specific to your individual needs.

Viridian Line of Credit

The Viridian Line of Credit (Viridian) is a revolving line of credit which gives you maximum freedom to manage your funds. Through Viridian, we give you access to a certain amount of money (i.e. your loan limit). You can spend up to your agreed loan and daily card limits. You can access your funds whenever you need or you can add to your funds to build equity.

We charge you an interest rate on the amount that is outstanding. Each month you must make a minimum payment to cover the interest, fees and charges we debit to your account.

To get the most out of your Viridian, you should arrange for your salary and other income to be directly credited into it. As we calculate interest daily on the amount that is outstanding, the more money you have in your Viridian, the less interest we charge you.

How to pay less interest

To save more in interest, you can also link your Viridian to a Commonwealth Bank Credit Card with up to 55 days' interest-free on your purchases. Use the card for all your day-to-day expenses and set up an automatic monthly payment from your Viridian to pay off the card's outstanding balance in full by the due date. This way you avoid credit card interest and reduce your outstanding loan balance for longer each month which again reduces the interest we charge you.²

Options for self-employed

If you are self-employed and can provide all the documents that we require to approve your loan, you can choose from any of our loan options.

Alternatively, a Low Documentation (Low Doc) Loan is for self-employed people who have income and assets, but can't provide us with documents (like financial statements or tax returns) to support their loan application.

To apply for a Low Doc Loan you will need to have been self employed in the same industry for at least 1 year and supply details such as your ABN and/or Certificate of Incorporation.

The maximum amount you can borrow as a Low Doc Loan is 80% of the value of the security provided. However if you borrow more than 60%, you need to take out Lender's Mortgage Insurance and provide Business Activity Statements (BAS) for the past 12 months.

You will also need to confirm that your income is registered for GST for a minimum of 12 months (where income is \$75,000 or greater per annum). Where your annual income is less than \$75,000 (and hence not registered for GST), in some cases you may be asked to provide 6 months worth of statements for your primary business or personal transaction account.

Low Doc is available on all loan types, except for introductory rate loans and Equity Unlock Loan for Seniors.

Increases to your loan

If you have an existing home or investment home loan with us, an increase to your loan lets you borrow more money on your current loan without having to take out a separate loan. Because you only pay home loan interest rates on your loan, this can be a great way to pay for renovations, consolidate debts, buy a car, or for any other personal reasons.

If you increase your loan, you can renegotiate the loan over a longer term (subject to normal lending criteria). If you currently have a fixed or guaranteed interest rate loan, you need to pay an early repayment fee as well as an early termination interest adjustment. Also, you need to renegotiate the new maximum loan amount at current interest rates.

The minimum increase amount is \$10,000. You can increase any existing loan you have with us. However, you can only apply for the following loans if the increase is more than 50% of the total new loan:

- 1 Year Guaranteed Rate
- 12 Month Discounted Variable Rate
- 3 Year Special Economiser Base Variable Rate.

² If you have an investment home loan, we don't recommend using your Viridian to pay your Commonwealth Bank Credit Card balance for personal purposes. Please be aware that investment and personal borrowings need to be separately apportioned if you wish to claim a tax deductible interest expense on investments. You may prefer to keep such borrowings separate.

You should also obtain professional legal, financial and taxation advice specific to your individual needs. Information on taxation is based on the continuation of current laws and their interpretation.

Borrowing options

There are various ways to borrow money. The choice you make affects how much you can borrow as well as the types of loans you can apply for.

We offer some flexible ways for you to borrow money which may allow you to buy the property you want now.

Home Seeker pre-approval

When entering the property market, it's good to know your finance is in place before you start looking. That way, when you find your dream home or investment property, you can move quickly and with confidence.

Our Home Seeker Loan approval service gives you just that confidence. We can pre-approve your home loan so you'll know your finances are ready and how much you can afford to spend.

Home Seeker Loan approval is valid for up to twelve months. A final loan offer will be made to you if you and the property you want to buy meet our requirements. Provided the details initially agreed upon do not change, a Home Seeker Loan approval guarantees the amount you can borrow, but not your interest rate.

Interest Off-Set

If you're looking to pay off your loan as soon as possible and reduce the interest you pay, a Mortgage Interest Saver Account (MISA) is a great option.

The MISA is directly linked to your loan, and is 100% off-set against your outstanding loan balance. That is, for every dollar you keep in your MISA, your loan balance is reduced by the same amount.

Not only does a MISA save you interest on your home loan, it is a tax efficient way to save money because no interest is 'earned' on MISA and no income tax is payable.

Additionally, there are no bank transaction fees on deposits or withdrawals – it's a win-win situation. MISA is not available on Economiser (including 3 Year Special Economiser) loans, Interest in Advance Fixed Rate Investment Home Loans or Viridian Line of Credit. Partial off-set is available on fixed rate loans (excluding Interest in Advance Fixed Rate Investment Home Loans).

Family Support

Our Family Support options let your immediate family help you secure and/or repay your home loan. They can do this by providing security support (when you want to borrow more than the value of the property), servicing support (when you want to borrow more than your income can support) or both.

You can use Family Support to apply for any type of loan we offer, however Low Doc, "off the plan" and Equity Unlock Loan for Seniors are excluded.

We highly recommend that everyone involved in the loan seek independent legal and financial advice for all Family Support options.

You can do the figures online

If you want to work out how much you can borrow, you can visit our home loan calculators at commbank.com.au/usefultools

Property Share

Property Share lets you buy a property with a friend or someone else. You and the other person have separate loans and each loan is secured against the property you buy together.

You and the other person:

- select the type of loan you want
- make the repayments for your own loan
- guarantee each other's loans.

We only allow 2 separate loans for the property you are buying. However, up to 9 people can be joint account holders on each loan.

Property Share is available on all loan types except for Equity Unlock Loan for Seniors. You must also seek independent legal advice before entering into a Property Share arrangement.

Ways to save you money

We want to reward you for banking with us by saving you money on fees. We do this by working out your Relationship Balance and by offering you Wealth Package.

Relationship Balance

Your Relationship Balance is the total of eligible loans and deposits you have with us. At the end of each month, we work out your Relationship Balance. If it is \$50,000 or more, we waive certain fees on any eligible transaction and savings accounts for the next month.

Wealth Package

You can save money on fees and simplify your finances by packaging all of your banking, investment and insurance products together under our Wealth Package. For an **annual fee** of **\$350** and a “total home lending balance” of at least \$150,000, you can save money with a great range of benefits and discounts.

Wealth Package offers you...	On these products and services...	The benefits and savings you get...
Lower fees and interest rates on home loans/ investment home loans	Standard Variable Rate: Complete Home Loan Investment Home Loan	<ul style="list-style-type: none"> Save up to 0.70% p.a. on the Standard Variable Rate, depending on your total home lending balance. No upfront establishment fee or monthly account service fee (save \$8/month).
	Standard Fixed Rate: Complete Home Loan Investment Home Loan	<ul style="list-style-type: none"> Save 0.15% p.a. on the Standard Fixed Rate. Available on new loans and existing loans at maturity. No upfront establishment fee (save \$600) or monthly loan service fee (save up to \$8/month).
	12 Month Discounted Variable Rate and One Year Guaranteed Rate: Complete Home Loan Investment Home Loan	<ul style="list-style-type: none"> When the 12 Month Discounted Variable Rate and One Year Guaranteed Rate expires, we discount the relevant Standard Variable Rate by 0.40% p.a. No upfront establishment fee (save \$600) or monthly loan service fee (save \$8/month).
	Viridian Line of Credit: Residential Equity Rate	<ul style="list-style-type: none"> Up to 0.70% p.a. off the Residential Equity Rate, depending on your total home lending balance. No establishment fee (save \$600) or monthly loan service fee (save \$12/month).
Lower fees and interest rates on personal loans	Variable and Fixed Rate Personal Loans: New loans	<ul style="list-style-type: none"> 0.50% p.a. discount off the Standard Variable and Fixed Rates for loans of \$10,000 or more. No upfront establishment fee (save \$135).
	Fixed Rate Secured Loans: New loans	<ul style="list-style-type: none"> 0.50% p.a. discount off the Secured Fixed Rate for loans of \$14,000 or more. No upfront establishment fee (save \$250).

Wealth Package offers you...	On these products and services...	The benefits and savings you get...
Savings on every day banking and savings accounts	Commonwealth Bank eligible MasterCard Credit Card held in your name	<ul style="list-style-type: none"> No annual credit card fee (save up to \$114 p.a.). No additional cardholder fee (save up to \$15 p.a.).
	Streamline, Smart Access or Complete Access accounts	<ul style="list-style-type: none"> No withdrawal or monthly account fees. <p>Excludes non-Commonwealth Bank ATMs here and all ATMs overseas, EFTPOS and Debit MasterCard transactions overseas involving currency conversion, transfer group payments to third parties, International Money Transfers and separate services such as bank cheques, periodical payments and transfers/deposits to other banks. Smart Access also excludes assisted withdrawals and cheques written.</p>
	Term Deposit	<ul style="list-style-type: none"> Receive up to 0.25% p.a. bonus interest for Term Deposits of \$10,000 – \$499,999 (does not apply to Term Deposit Headline rates).
Savings on your insurance premiums (p.a.)	Residential and Investment Home Packages	<ul style="list-style-type: none"> Save up to 15% on residential combined building and contents and up to 7.5% on combined investment building and contents insurance premiums.
	Car Insurance	<ul style="list-style-type: none"> Save 10% on the base premium for Car Insurance cover.
	Loan Protection Insurance	<ul style="list-style-type: none"> Save 5% on Loan Cover, Loan Repayment Cover and Joint Cover premium.
	Life, Trauma, Total and Permanent Disability, and Income Protection Insurance	<ul style="list-style-type: none"> If you apply for these types of insurance with a Commonwealth Financial Planning adviser, save 5% in the first year, then 4% in the second year, 3% in the third year, 2% in the fourth year and 1% in the fifth year. No discount applies from the sixth year onwards.
Savings with CommSec	CommSec Margin Loan	<ul style="list-style-type: none"> 0.25% off the Variable or Fixed rate
	CommSec Regular Gearing Loan	<ul style="list-style-type: none"> 0.25% off the Variable or Fixed rate
Other benefits	Financial Planning	<ul style="list-style-type: none"> \$330 towards the fee for the preparation of a personal Financial Plan, or “Statement of Advice” by a Commonwealth Financial Planner.

What is “total home lending balance”?

“Total home lending balance” is the sum of the account balance of home lending accounts and the credit limit of Viridian

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.

Find the loan that's right for you

The chart below lists the different benefits of each of our home loans. Use it to help you choose the loan that best suits your needs.

	Economiser Home/ Investment Home Loan		Viridian Line of Credit [∞]
	3 Year Special Base Variable Interest Rate	Base Variable Interest Rate	Residential Equity Rate
I want...	A discounted Base Variable rate for new borrowings	Great rate for basic features	A borrowing and savings account in one
An offset account to help me save on interest costs and own my home/investment property sooner	X	X	A transactional focus account, direct salary credit to help save interest costs
To make additional repayments when I have extra cash	✓	✓	Deposit all your income, savings and extra cash
To be able to redraw my additional repayments [∞]	✓ (min. \$2,000 over the counter at any Commonwealth Bank branch or \$500 electronically with a \$50 fee for both)	✓ (min. \$2,000 over the counter at any Commonwealth Bank branch or \$500 electronically with a \$50 fee for both)	Withdrawals can be made at any time for any amount*
The choice of principal and interest repayments or interest only payments	✓ [∞]	✓ [∞]	✓ ^{**}
A split loan combining the flexibility of a variable interest rate with the certainty of a fixed interest rate ^{***}	X	X	X
To take my loan with me when I move/buy another investment property to save time and money	✓	✓	✓

* Subject to your available credit and, where applicable, daily card limits.

** Provided monthly interest, fees, and charges are met, you choose when you repay.

*** Taking both a 1 Year Guaranteed Rate and a 12 Month Discounted Variable Rate as part of a split loan (Variable and Fixed Rate Options) is not allowed.

+ Additional repayments of up to \$10,000 are allowed on Fixed Rate Home Loans and Investment Home Loans in any year during a fixed rate period (except Interest in Advance).

∞ If interest only option is chosen, repayment redraw is not available for the term of the loan.

MISA is not available on Interest in Advance Fixed Rate Investment Home Loans.

Complete Home/Investment Home Loan			
1-5, 7, 10 and 15 Year Fixed Rate Home/ Investment Home Loan	Standard Variable Rate Home/Investment Home Loan	12 Month Discounted Variable Rate Home/ Investment Home Loan	1 Year Guaranteed Rate Home/ Investment Home Loan
Fixed rate for forward planning	Great rate and all the benefits	A discounted rate with benefits for new borrowings	Great rate and all the benefits for new borrowings
✓ [#]	✓	✓	✓
✓ Max \$10,000p.a.*	✓	✓	✓
Not available	✓ (min. \$1,000 over the counter at any Commonwealth Bank branch with a \$5 fee and \$500 electronically with no fee)	✓ (min. \$1,000 over the counter at any Commonwealth Bank branch with a \$5 fee and \$500 electronically with no fee)	✓ (min. \$1,000 over the counter at any Commonwealth Bank branch with a \$5 fee and \$500 electronically with no fee)
✓	✓	✓	✓
✓	✓	✓	✓
✓	✓	✓	✓

∞ Please be aware that investment and personal borrowings need to be separately apportioned if you wish to claim a tax deductible interest expense on investments. You may prefer to keep such borrowings separate. You should also obtain professional legal, financial and taxation advice specific to your individual needs. Information on taxation is based on the continuation of current laws and their interpretation.

Fees and conditions may apply to some of the above benefits.

Find the loan that's right for you

	Economiser Home/ Investment Home Loan (Cont...)		Viridian Line of Credit ²⁰
	3 Year Special Base Variable Interest Rate	Base Variable Interest Rate	Residential Equity Rate
I want...			
The choice of weekly, fortnightly or monthly repayments	✓	✓	✓**
To apply for a loan, even if I don't have the usual income documentation required (ie self employed)	✗	✓	✓
To pay my monthly home and contents insurance premium through my loan account ~	✓	✓	✓
To be exempt from Monthly Account Fees and Withdrawal Fees on selected Commonwealth Bank transaction accounts if I have a qualifying Relationship Balance in eligible loans and deposits with the Bank ^	✓	✓	✓
My family members to help me get into the property market	✓	✓	✓
To purchase a property with someone else however keep my finances totally separate	✓	✓	✓

~ This payment option will be made available at the Bank's discretion. This option applies when your loan repayments and insurance premiums are made by direct debit.

^ Your Relationship Balance is calculated from the aggregate of savings and borrowings you have in eligible Commonwealth Bank accounts. For more information please refer to the Transaction, Savings and Investment Accounts Terms and Conditions available at any branch. The Relationship

Balance benefit does not exempt you from NetBank Service Fees or Access Fees charged on transactions, including balance enquiries using non-Commonwealth Bank ATMs in Australia, ASB Bank ATMs in New Zealand, PT Bank Commonwealth ATMs in Indonesia and the Maestro, Cirrus and Visa Plus networks overseas.

1-5, 7, 10 and 15 Year Fixed Rate Home/ Investment Home Loan	Complete Home/Investment Home Loan (Cont...)		
	Standard Variable Rate Home/Investment Home Loan	12 Month Discounted Variable Rate Home/ Investment Home Loan	1 Year Guaranteed Rate Home/ Investment Home Loan
✓	✓	✓	✓
✓	✓	✗	✗
✓	✓	✓	✓
✓	✓	✓	✓
✓	✓	✓	✓
✓	✓	✓	✓
✓	✓	✓	✓

How to apply for a loan

To apply for a loan, take the first step.

Contact us

- Call us 8am – 10pm, 7 days a week on **13 2224**
- Visit any of our branches
- Visit **commbank.com.au**

Visit one of our personal lenders

You can make an appointment to see one of our personal lenders at any branch.

Arrange for one of our Mobile Lenders to visit you

You can arrange for one of our Mobile Bankers to visit you wherever you are at a time that suits you – including outside normal business hours.

We can pre-approve your loan

Before you start looking for your new home, we can pre-approve your loan so you know how much you can afford to spend.

Through a Commonwealth Bank Home Seeker Loan, we guarantee the amount you can borrow for up to 12 months (as long as your personal details don't change). However, we don't guarantee your interest rate.

If you and the property you want to buy meet our requirements, we will make you a final loan offer.

Information you need to provide

To help us process your loan application, you need to provide certain information including:

- **Identification** – If you are a new Commonwealth Bank customer, you need to provide identification documents satisfactory to us to verify your identity (e.g. Passport, Australian driver's licence or birth certificate). You may need to provide more than one document to verify your identity.
- **Income** – documents which show the income you earn (e.g. last 2 payslips, group certificate, last 2 taxation returns, Lease Agreement).
- **Loans and savings** – latest statements.
- **Property details** – details of the property you want to buy (i.e. copy of Contract for Sale) or build (i.e. copy of council-approved development plans, building contract).
- **Legal representative details** – details of your solicitor or conveyancer.

For a complete checklist of the documents we need, see the Home buying guide.

Protecting your property

It can take years to save for, find and buy the right home or investment property and make it into what you want. Home Insurance can help protect what is probably your most valuable asset and give you peace of mind.

Home Insurance makes adapting your insurance to your home and individual needs simpler. With the ability to add and remove some insured events and cover types, you can rest assured that your needs are covered, without paying for the cover options you can do without.

When you insure your home, you'll need to know how much insurance cover you need. We have developed an easy to use guide to help you estimate the right amount of cover, available at **commbank.com.au**

Getting a premium estimate

You can get a premium estimate by visiting one of our branches, by visiting **commbank.com.au** or by calling **13 2423** 24 hours a day, 7 days a week.

13 2224

We're here to help 8 am – 10 pm, 7 days a week.

[commbank.com.au](https://www.commbank.com.au)

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