

11 April, 2022

**Commonwealth Bank of Australia  
ABN 48 123 123 124**

**Issuer Legal Entity Identifier (LEI): MSFSBD3QN1GSN7Q6C537  
Issue of AUD 11,000,000 4.300% Senior Notes due 2032 (the “Notes”)  
under the U.S.\$70,000,000,000  
Euro Medium Term Note Programme**

The Notes will only be admitted to trading on London Stock Exchange’s main market, which is a UK regulated market, to which only qualified investors (as defined in the UK Prospectus Regulation) can have access and shall not be offered or sold to non-qualified investors.

**Part A – Contractual Terms**

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions set forth in the Programme Circular dated 2 July 2021 and the supplements to it dated 16 August 2021 and 10 February 2022, which together constitute a base prospectus for the purposes of the UK Prospectus Regulation (the “Programme Circular”). This document constitutes the Final Terms of the Notes described herein for the purposes of the UK Prospectus Regulation and must be read in conjunction with the Programme Circular in order to obtain all the relevant information. The Programme Circular has been published on the Issuer's website at: [https://www.commbank.com.au/about-us/investors/emtn-programme.html?ei=tl\\_emtn-programme](https://www.commbank.com.au/about-us/investors/emtn-programme.html?ei=tl_emtn-programme).

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| 1. Issuer:   | Commonwealth Bank of Australia                                       |
| 2. (i) Series of which Notes are to be treated as forming part:  | 6463   |
| (ii) Tranche Number:   | 1  |
| (iii) Date on which the Notes will be consolidated and form a single Series:                             | Not Applicable   |
| 3. Specified Currency or Currencies:   | Australian dollars (“AUD”)   |
| 4. Aggregate Nominal Amount:   |  |
| (i) Series:  | AUD 11,000,000   |
| (ii) Tranche:  | AUD 11,000,000   |
| 5. Issue Price:  | 100 per cent. of the Aggregate Nominal Amount                        |
| 6. (i) Specified Denominations:  | AUD 500,000 with integral multiples of AUD 500,000 in excess thereof |
| (ii) Calculation Amount (in relation to calculation of interest on Notes in global form see Conditions): | Specified Denomination   |
| 7. (i) Issue Date:   | 13 April 2022  |
| (ii) Interest Commencement Date:   | Issue Date   |
| 8. Maturity Date:  | 13 April 2032  |
| 9. Interest Basis:   | 4.300 per cent. Fixed Rate<br>(see paragraph 13 below)               |

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| 10. Redemption/Payment Basis: | Subject to any purchase and cancellation or early redemption, the Notes will be redeemed on the Maturity Date at 100 per cent. of their nominal amount |
| 11. Change of Interest Basis: | Not Applicable   |
| 12. Put/Call Options:         | Not Applicable   |

**PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE**

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|---|---|
| 13. Fixed Rate Note Provisions  | Applicable  |
| (i) Rate of Interest:   | 4.300 per cent. per annum payable annually in arrear  |
| (ii) (A) Interest Payment Date(s):  | Annually, on 13 April in each year, commencing on 13 April 2023 up to and including the Maturity Date |
| (B) Fixed Interest Periods:   | Unadjusted  |
| (iii) Fixed Coupon Amount(s) for Notes in definitive form (and in relation to Notes in global form see Conditions): | Not Applicable  |
| (iv) Business Day Convention:   | Not Applicable  |
| (v) Additional Business Centre(s):  | Not Applicable  |
| (vi) Calculation to be on a Calculation Amount Basis:   | Not Applicable  |
| (vii) Broken Amount(s) for Notes in definitive form (and in relation to Notes in global form see Conditions):       | Not Applicable  |
| (viii) Day Count Fraction:  | 30/360, unadjusted  |
| (ix) Determination Date(s):   | Not Applicable  |
| 14. <b>Floating Rate Note Provisions</b>  | Not Applicable  |
| 15. <b>Zero Coupon Note Provisions</b>  | Not Applicable  |

**PROVISIONS RELATING TO REDEMPTION**

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| 16. Issuer Call:   | Not Applicable                       |
| 17. Investor Put:  | Not Applicable                       |
| 18. Final Redemption Amount:   | 100 per cent. per Calculation Amount |
| 19. Early Redemption Amount payable on redemption for taxation reasons or on event of default: | 100 per cent. per Calculation Amount |

**GENERAL PROVISIONS APPLICABLE TO THE NOTES**

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|-------------------------------------|--|
| 20. Form of Notes:                  | Registered Global Note registered in the name of a nominee for a common depositary for Euroclear and Clearstream, Luxembourg |
| 21. Payment Business Day Convention | Following Business Day Convention  |
| 22. Additional Financial Centre(s): | London and Sydney  |

23. Talons for future Coupons to be attached to Definitive Notes: No

**PROVISIONS APPLICABLE TO RMB NOTES**

24. RMB Currency Event: Not Applicable

25. Spot Rate (if different from that set out in Condition 7(l)): Not Applicable

26. Party responsible for calculating the Spot Rate: Not Applicable

27. Relevant Currency (if different from that in Condition 7(l)): Not Applicable

28. RMB Settlement Centre(s): Not Applicable

**DISTRIBUTION**

29. Additional selling restrictions: Not Applicable

Signed on behalf of **Commonwealth Bank of Australia:**

By:.....

Title:.....

Duly authorised

## Part B– Other Information

### 1. LISTING AND ADMISSION TO TRADING

- (i) Listing and admission to trading: Application has been made by the Issuer (or on its behalf) for the Notes to be admitted to trading on the London Stock Exchange's main market with effect from on or around the Issue Date.
- (ii) Estimate of total expenses related to admission to trading: GBP 500

### 2. RATINGS

The Notes to be issued are expected to be rated:

Moody's Investors Service Pty Ltd.: Aa3

### 3. REASONS FOR THE OFFER AND ESTIMATED NET PROCEEDS

- (i) Reasons for the offer: See "Use of Proceeds" in the Programme Circular
- (ii) Estimated net proceeds: AUD 11,000,000

### 4. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

Save for any fees payable to the Dealer, so far as the Issuer is aware, no person involved in the issue of the Notes has an interest material to the offer. The Dealer and its affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business.

### 5. YIELD

- Indication of Yield: 4.300 per cent. per annum
- The yield is calculated at the Issue Date on the basis of the Issue Price. It is not an indication of future yield.

### 6. OPERATIONAL INFORMATION

- (i) ISIN: XS2469031152
- (ii) Common Code: 246903115
- (iii) CFI Code: DTFXFB, as set out on the website of the Association of National Numbering Agencies (ANNA) or alternatively sourced from the responsible National Numbering Agency that assigned the ISIN
- (iv) FISN: COMMNW.BK(AU)/4.3 MTN 20320413, as set out on the website of the Association of National Numbering Agencies (ANNA) or alternatively sourced from the responsible National Numbering Agency that assigned the ISIN
- (v) CMU Instrument Number: Not Applicable

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| (vi) Any clearing system(s) other than Euroclear and Clearstream, Luxembourg and the relevant identification number(s): | Not Applicable                                     |
| (vii) CMU Lodging and Paying Agent:   | Not Applicable                                     |
| (viii) Delivery:  | Delivery against payment                           |
| (ix) Names and addresses of additional Paying Agent(s) (if any):  | Not Applicable                                     |
| (x) U.S. Selling Restrictions:  | Reg. S Compliance Category 2; TEFRA not applicable |
|   |  |
| (xi) Prohibition of Sales to EEA Retail Investors:  | Applicable   |
| (xii) Prohibition of Sales to UK Retail Investors:  | Applicable   |
| (xiii) Prohibition of Sales to Belgian Consumers:   | Applicable   |
| (xiv) Relevant Benchmark:   | Not Applicable                                     |

**7. THIRD PARTY INFORMATION**

Not Applicable