

CommBank Yello points for Brighte home energy personal loan Terms and Conditions

If you're a CommBank Yello customer, you could earn CommBank Yello points when you apply for and fund a CommBank Unsecured Fixed or Variable Personal Loan for a home energy upgrade package purchased through the Brighte platform (Offer):

- 40,000 CommBank Yello points for Diamond customers
- 30,000 CommBank Yello points for Gold customers
- 20,000 CommBank Yello points for Plus customers
- 10,000 CommBank Yello points for CommBank Yello tier customers

To be eligible, you must be the borrower on the eligible CommBank Unsecured Fixed or Variable Personal Loan used for the home energy upgrade package. If more than one eligible borrower is linked to the eligible loan, only one eligible borrower will receive CommBank Yello points. Recipient selection will be handled in accordance with the CommBank Yello Terms and Conditions. Your eligibility for the offer is based on your CommBank Yello tier on the date the loan is funded.

CommBank Yello points are typically paid within 31 days after the loan has been funded . Occasionally, this may take longer. CommBank Yello points will appear as "Home Energy Loan Sign Up" in View Activity.

CommBank may vary or withdraw this Offer acting fairly and reasonably; having regard to our legitimate business interests; and providing reasonable prior notice for unfavourable or material changes.

There may be tax implications of receiving CommBank Yello points under this Offer. Please check our FAQs available at commbank.com.au/commbank-yello/faqs for further information or seek independent advice from your accountant or tax adviser.

We will make every effort to provide accurate information on the CommBank Yello website and in other communications about the Program, and to operate our systems and processes consistently with these Offer terms and conditions. However, sometimes errors do occur (for example, due to limitations in our systems and processes). Where that happens, without limiting any rights you may have relating to the error, we may, as appropriate, at a later time but as soon as practicable after the error has been identified, make adjustments to put you in the same or similar position had the error not occurred. To the extent permitted by law, we are not responsible for any inaccuracies or misdescriptions except to the extent caused by our negligence, fraud or wilful misconduct.

These Offer terms and conditions apply in addition to the CommBank Yello Terms and Conditions. If there is any inconsistency, the CommBank Yello Terms and Conditions prevail in relation to Program eligibility and Program rules, and these Offer terms prevail in relation to this

Offer. For further information on program eligibility, refer to the CommBank Yello Terms and Conditions.

Effective date: 1 October 2026