

**Let us help
continue your
expert work.**





Rewarding you and your clients.

Relationships are everything.

You work hard to ensure your clients receive the best levels of service and expert advice. So when it's time for them to look at their home loan options, wouldn't it be nice to know that the expert service continues?

Not only that, but your genuine interest in your clients' needs can be rewarded along the way.

The Commonwealth Bank Referral Source Program.

The Referral Source Program is an initiative developed by us, that rewards Commonwealth Bank accredited referral sources for referring successfully funded home loans to the Bank.

That's you.

It's a positive reflection on your business.

- Your clients receive a referral from someone they know and trust.
- You're adding value to your clients, strengthening your relationships.
- You have the peace of mind of knowing you're referring your clients to Australia's leading provider of integrated financial services.
- You're receiving commission for successfully funded referrals, helping your business income.

Helping your clients sort through the clutter.

There are hundreds of home loans out there, with countless features. Variable, fixed, offset, redraw, honeymoon rates, no fee... the list goes on. Some of your clients like to spend the time and effort sourcing lenders themselves. Others use brokers. Many would like a recommendation for a lender from professionals they know and trust.

Professionals like you.

So give your clients the winning advantage by referring them to the most recognised brand in the financial services industry.

A closer look at the application process.

What you need to do:

- Sign a 'Referral Source Application' form.
- Make sure you're registered for GST.
- Provide an Australian Business Number (ABN).
- Sign a 'Referral Source Agreement'.
- Pay a fee to complete background checks (overseas fees may apply if the applicant has lived overseas for more than 12 months in the last 5 years).
- Ensure you don't discuss specific home loan types that may suit your client (only provide the client's name and number to the Bank).

What we will then do:

- Arrange company, firm and other searches as required.
- Provide you with a 'Referral Source Agreement' for signing.
- Provide you with a 'Referral Source Number'.
- Provide you with copies of the 'Referral Source Customer Referral' form.

The Commonwealth Bank advantage.

A referral to the Commonwealth Bank is of real value to your client.

Here's why:

- The Commonwealth Bank group is Australia's largest home lender.
- We're proud to excel in customer service excellence.
- We're determined to offer strength in uncertain times.
- We've got Australia's largest branch network.
- We're Australia's most convenient bank including a 24 hour Australian call centre.
- Your clients benefit from direct support with a local Lender.

It's easy to refer a client.

If you identify a client looking for a home loan, the referral process is quick and easy.

Explain your relationship with the Bank and then provide their details to your Commonwealth Bank lender.

We will then:

- Contact your client within 24 hours.
- Take their application.
- Process successful loans through to funding.





**We look forward
to rewarding you.**

