

# CommBiz User Guide.

## Market Rate Loan Service Request: Balance Decrease

### About this guide.

This guide takes you through the process of submitting a Market Rate Loan Balance Decrease Service Request (subject to available funds against your Market Rate Loan Arrangement). Please note that:

- Requests for Market Rate Loan Balance Decrease can only be processed on the Reset Date of the selected account;
- If the Market Rate Loan Reset Date is today, the Balance Decrease request must be submitted before 3pm (AEST);
- Balance Decrease for Loan Accounts with a Loan Balance of less than \$20,000.00 will have the Decrease amount defaulted to the remaining Loan Balance (and cannot be changed on CommBiz).
- Market Rate Loan Balance Decrease requests can be scheduled up to 30 days in advance;

To help you understand the terms used in this guide - you can refer to the [Definition of Terms](#), the Current Terms and Conditions for Business Finance or the CommBiz Terms and Conditions.

### Before you start.

Market Rate Loan Balance Decrease is a Service Request and requires an additional level of security. You will only be able to submit a Balance Decrease Service Request if you have been assigned Admin (Administrator) permissions and/or defined as an Authoriser for the Market Rate Loan Arrangement. You must have a security token ready to submit a Balance Decrease Request.

If you are unable to submit a Balance Decrease Request - contact your administrator for permission to enable this option. Administrators can refer to the [CommBiz User Guide - Add an Electronic Facility Authority](#) for instructions.

### Important information.

This guide is published solely for information purposes. As this guide has been prepared without considering your objectives, financial situation or needs, you should consider its appropriateness to your circumstances and if necessary seek the appropriate professional advice before acting on the information in this guide. Where this guide is inconsistent with the Current Terms and Conditions for Business Finance or the CommBiz Terms and Conditions, the Current Terms and Conditions for Business Finance and the CommBiz Terms and Conditions prevail to the extent of such inconsistency.

## Definition of Terms

<b>Arrangement</b>	An Arrangement is the particular facility under which the Bank makes financial accommodation available to you. For example, a Market Rate Loan is an Arrangement that provides an umbrella limit offering multiple Loan Accounts.
<b>Arrangement Type</b>	An Arrangement Type is a specific banking product (such as Bank Guarantees or Market Rate Loan) that an Arrangement is for.
<b>Arrangement Number</b>	The unique number / identifier for the Arrangement. This can be found in the Offer Document and Account Confirmation document.  For Market Rate Loans - this is known as the Facility Number.
<b>Arrangement Holder Type</b>	An Arrangement Holder Type is the structure of the borrower / facility holder that the Arrangement is for - this can be a Company, Government, Incorporated Association, Partnership / Joint, Sole Proprietor / Firm, Trust and Unincorporated Association entity.
<b>Authoriser(s)</b>	An identified individual that has been granted permission to submit transaction(s) on the CommBiz Service for specific products.
<b>Available Balance</b>	The amount available for Drawdown or Balance Increase when the Arrangement is not drawn up to the Limit.
<b>Balance Decrease / Decrease</b>	Repayments to reduce the Loan Balance of a Loan Account on Reset Date.
<b>Balance Increase / Increase</b>	Subsequent Drawdown from the Available Balance of an Arrangement to a Loan Account on Reset Date.
<b>Consolidation</b>	Combine two or more Loan Accounts with the same Reset Date under an Arrangement into an existing Loan Account with a consolidated Loan Balance.
<b>Current Reset Date</b>	Current or past Reset Date of the Loan Account.
<b>Dashboard</b>	A CommBiz page providing a summary view of your Arrangements, Loan Accounts and Service Requests at a point in time.
<b>Electronic Facility Authority</b>	The Electronic Facility Authority is the authority form submitted by a CommBiz Administrator to grant individual(s) the ability view and/or transact on specific Arrangements on CommBiz.
<b>Identified / Unidentified User</b>	An Identified User is an individual that has completed identification and verification checks with the Bank.  An Unidentified User is an individual that has not completed identification / verification checks with the Commonwealth Bank. Unidentified Users must complete these checks before the user can submit a Maintenance Service Request.
<b>Loan Funding Date</b>	The date on which the Bank debits the requested amount from your Available Balance to a Loan Account.
<b>Maintenance Service Request / Service Request</b>	A Maintenance Service Request is an administration task raised by a CommBiz user to make changes to their CommBiz products, profile and/or authorities.
<b>New Drawdown</b>	A new request to Drawdown from the Available Balance of an Arrangement.
<b>Next Reset Date</b>	Reset Date in the future determined by the Current Reset Date and Rollover Period.

## I. Create Balance Decrease Request – Before You Get Started

1. Open your internet browser, visit [www.commbiz.com.au](http://www.commbiz.com.au) and log in to CommBiz using your password AND your token password from your security token.
2. The **CommBiz Home Page** is displayed. Click on the **MRL Dashboard** icon.

**CommBiz**

Home Accounts Payables Receivables Markets File Transfer Functions Offers & Apply Admin

Broadcast Messages 0 messages My Inbox 99 unread messages My Summary

Outstanding Verifications 12 outstanding profile verifications  
 Outstanding Authorisations 1 transaction  
 Today's Transactions No Transactions Today  
 Service Requests 3 open requests  
 Dashboard MRL Dashboard

You last logged on at 12:13:35 PM (Sydney Time) on 28 Apr 2017.

**My Actions**  
 1 Authorisation  
 12 Profile Verifications

**Useful links**  
 Change my password  
 CommBiz Markets  
 My Security Centre  
 McAfee Internet Security Offer  
 TradeXchange  
 BetterBusiness Insights

**Accounts Summary**

Account name	Account type	Account number	Available Balance
<a href="#">JIMMY SMITH ABCDE JONES</a>	Business Transaction Account	50123456789192712	\$2,500.00 DR
<a href="#">SUPER COMPANY PTY LTD</a>	Overdraft Account	60292872635427863	N/A
<a href="#">ABCDE PTY LTD CHEQUES</a>	Cheque Account	12312312312312312	N/A
<a href="#">GYM TO GO PTY LTD</a>	BetterBusiness Loan	20003456789124123	\$ 45,900.00 CR
<a href="#">JIMMY SMITH ABCDE JONES</a>	Business Credit Card	40403535242416373	\$ 12,560.00 CR

Valid as at 28 April 2017, 12:14:57 Sydney time. © 2017 Commonwealth Bank of Australia ABN 48 123 123 124

3. The **Market Rate Loan Dashboard** page is displayed with information about your Market Rate Loans. You can click on the **Balance Increase / Decrease** hyperlink next to a Loan Account from the **Dashboard** or **Balance Increase / Decrease** from the top panel.

Back to CommBiz Homepage

Market Rate Loan Log off

Dashboard New Drawdown Balance Increase / Decrease Consolidation

Welcome to Market Rate Loan Dashboard  
 A single place to manage your Market Rate Loan. You can initiate and view Service Requests and see your important upcoming events.

Arrangement: 10010010111 - MRL ORGANISATION ONE PTY LTD

Start Date: 15/04/2017 Limit: \$1,000,000.00  
 End Date: 15/04/2042 Available Balance: +\$442,000.00  
 Create Drawdown request  
 Create Consolidation request

Account number & Name	Loan Balance	Reset Period	Current Reset Date	Next Reset Date	Rollover days	Repayment type	Opened on	End date	IRRM	Create request for...
2000112233445566 - ABCD SMITH ACCT	\$250,000.00	11 of every 2 Month(s)	13/03/2017	11/05/2017	59	Principal Plus Interest	11/05/2015	12/05/2025	No	Balance Increase/Decrease
2000998877665544 - ABCD JONES ACCT	\$130,000.00	15 of every 1 Month(s)	18/04/2017	15/05/2017	27	Interest Only	15/04/2015	16/03/2020	No	Balance Increase/Decrease
2000121314151617 - JIMMY SMITH ACCT	\$150,000.00	15 of every 3 Month(s)	18/04/2017	15/07/2017	27	Interest Only	15/04/2015	15/04/2021	No	N/A
2000989796959493 - SARAH ABCD ACCT	\$28,000.00	15 of every 3 Month(s)	18/04/2017	15/07/2017	27	Interest Only	15/04/2015	17/04/2020	No	N/A

Arrangement: 100010010222 - MRL ORGANISATION TWO PTY LTD

Arrangement: 100010010333 - MRL ORGANISATION THREE PTY LTD

4. The **Create Balance Increase/Decrease request** page is displayed.

[Back to CommBiz Homepage](#)

# Market Rate Loan

Log off

Dashboard   New Drawdown   **Balance Increase / Decrease**   Consolidation

## Create Balance Increase / Decrease request

If there is Available Balance in your Arrangement you can request a Balance Increase. You can also request a Balance Decrease to reduce the Loan Balance. *Please note "Arrangement" means your Market Rate Loan Facility (Please refer to CommBiz User Guide for more information)*  
Select an Arrangement and Loan Account, enter your increase or decrease amount and submit your request. Requests submitted on Reset Date and before 3 pm AEST will generally be processed on the same day.

**Information before you get started:** Close

- Requests with today's Reset Date must be submitted before 3PM AEST  
Requests can be submitted up to 30 days in advance, to be processed on the Reset Date. For Balance Increase or Decrease requests greater than 30 days, contact your relationship manager.
- Minimum Balance Increase or Decrease amount is \$20,000.00 via this service**  
For a lower amount contact your relationship manager. Balance Decrease for Loan Balance less than \$20,000 is defaulted to the amount remaining in the Loan Account.
- Keep your CommBiz security token ready**  
To complete this request you will be required to enter the code from your security token.

Select Arrangement & Loan Account

**Arrangement** \*

Select an Arrangement

Select Arrangement

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**Note:** The 'Before You Get Started' panel is displayed at the top of the page each time you go to the 'Balance Increase / Decrease' page. To remove this in the future, click on the **X Close** button.

**Note:** For more information about what each field or header means, you can hover over the grey circle information icon for further details (see example below):

Select an Arrangement to submit a Balance Increase / Decrease request. For Balance Increase check that the Arrangement has an Available Balance greater than \$20,000.00 (minimum Drawdown amount is \$20,000.00 on this channel)

An Arrangement is the particular facility under which the Bank makes financial accommodation available to you. For example, a Market Rate Loan is an Arrangement that provides an umbrella Limit offering multiple Loan Accounts.

**Arrangement** \*

Please select an Arrangement

Select Arrangement

## II. Select Arrangement & Loan Accounts

1. To begin a Market Rate Loan Account Balance Decrease request select an existing Arrangement from the dropdown in the **Select Loan Arrangements & Loan Accounts** panel.

[Back to CommBiz Homepage](#)

# Market Rate Loan

Log off

Dashboard   New Drawdown   **Balance Increase / Decrease**   Consolidation

### Create Balance Increase / Decrease request

If there is Available Balance in your Arrangement you can request a Balance Increase. You can also request a Balance Decrease to reduce the Loan Balance. *Please note "Arrangement" means your Market Rate Loan Facility (Please refer to CommBiz User Guide for more information)*  
Select an Arrangement and Loan Account, enter your increase or decrease amount and submit your request. Requests submitted on Reset Date and before 3 pm AEST will generally be processed on the same day.

**Information before you get started:** Close

**Requests with today's Reset Date must be submitted before 3PM AEST**  
Requests can be submitted up to 30 days in advance, to be processed on the Reset Date. For Balance Increase or Decrease requests greater than 30 days, contact your relationship manager.

**Minimum Balance Increase or Decrease amount is \$20,000.00 via this service**  
For a lower amount contact your relationship manager. Balance Decrease for Loan Balance less than \$20,000 is defaulted to the amount remaining in the Loan Account.

**Keep your CommBiz security token ready**  
To complete this request you will be required to enter the code from your security token.

Select Arrangement & Loan Accounts ^

**Arrangement** ? \*

Please select an Arrangement

Q Select Arrangement ▼

<b>10001010101 - MRL ORGANISATION NAME PTY LTD ONE</b> Maturity date: 15 / 04 / 2021   Limit: \$2,000,000.00	<b>+ \$1,500,000.00</b> Available Balance
<b>10001010222 - MRL ORGANISATION NAME PTY LTD TWO</b> Maturity date: 15 / 04 / 2022   Limit: \$950,000.00	<b>+ \$350,000.00</b> Available Balance
<b>10001010333 - MRL ORGANISATION NAME PTY LTD THREE</b> Maturity date: 17 / 04 / 2025   Limit: \$3,500,000.00	<b>+ \$2,000,000.00</b> Available Balance

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Commonwealth Bank of Australia ABN 48 123 123 124

**Note:** Only Market Rate Loan Arrangements linked to the CommBiz Service are displayed in the drop down menu. To link a Market Rate Loan Arrangement to your CommBiz Service – refer to [CommBiz User Guide – Add Arrangement\(s\)](#) for instructions.

**Note:** If you have selected an Arrangement and the following error message is displayed (see example below), you will not be able to proceed. Contact your relationship manager if you wish to place a Balance Decrease request for that specific Arrangement, otherwise you may be able to proceed by selecting another Arrangement from the dropdown.

Balance Increase / Decrease cannot be performed for this Arrangement. Please contact your relationship manager for additional information.

2. After selecting an Arrangement, the **Loan Account** dropdown menu lists all Loan Accounts under the Market Rate Loan Arrangement.

Select Arrangement & Loan Accounts ^

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**Arrangement** ⓘ \*

Please select an Arrangement

10001010101 - MRL ORGANISATION NAME PTY LTD ONE + \$1,500,000.00

Maturity date: 15 / 04 / 2021 | Limit: \$2,000,000.00 Available Balance

**Loan Account** ⓘ \*

Please select a Loan Account

Select Account

<b>20000101010111 - MRL ACCOUNT ONE FOR PTY LTD ONE</b> Reset Period: 15 of every Month   Reset Date: 15/05/2017   Interest Only	<b>\$200,000.00</b> Loan Balance
<b>20000101010222 - MRL ACCOUNT TWO FOR PTY LTD ONE</b> Reset Period: 20 of every Month   Reset Date: 20/05/2017   Principal Plus Interest	<b>\$200,000.00</b> Loan Balance
<b>20000101010333 - MRL ACCOUNT THREE FOR PTY LTD ONE</b> Reset Period: 18 of every Month   Reset Date: 18/05/2017   Interest Only	<b>\$100,000.00</b> Loan Balance

Cancel
Review & Submit

[▲ Back to top](#)

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

**Note:** The Available Balance is the different between the Arrangement Limit and the combined Loan Balances for Loan Accounts under the Arrangement.

- Select a **Loan Account** from the drop down. A blue message displays when the Balance Increase / Decrease will be applied based on the Loan Account Reset Date.

Select Arrangement & Loan Accounts ^

**Arrangement** \*

Please select an Arrangement

Q 10001010101 - MRL ORGANISATION NAME PTY LTD ONE

Maturity date: 15 / 04 / 2021 | Limit: \$2,000,000.00

+ \$1,500,000.00

Available Balance

v

**Loan Account** \*

Please select a Loan Account

Q 20000101010111 - MRL ACCOUNT ONE FOR PTY LTD ONE

Reset Period: 15 of every Month | Reset Date: 26/06/2017 | Interest Only

\$200,000.00

Loan Balance

v

i An Increase or Decrease for this Loan Account will be applied on Reset Date: 15/05/2017

Request for Increase / Decrease v

Would you like to increase or decrease the loan?  Increase loan amount  Decrease loan amount

**Things you should know:** When the request is processed, the Arrangement Available Balance and Loan Balance will be updated and subject to the [Current Terms & Conditions for Business Finance](#) and the [CommBiz Terms & Conditions](#).

Cancel

Review & Submit

**Note:** If you have selected a Loan Account that is an IRRM account the following error message is displayed (see example below) and you will not be able to proceed. Contact your relationship manager if you wish to discuss further, otherwise you may be able to proceed by selecting another non-IRRM account from the dropdown (if any).

! The Loan Account selected is an IRRM account. Balance Increase / Decrease cannot be performed on this Account. Please contact your relationship manager for additional information

**Note:** This CommBiz User Guide only covers instructions on how to apply for a Balance Decrease. For instructions on how to complete a Balance Increase request, refer to the '[CommBiz User Guide – Market Rate Loan Service Request: Balance Increase](#)'

- For instructions on Balance Decrease for an 'Interest Only' Loan Account – go to [Section III. Request for Decrease for Interest Only Account](#)  
For instructions on Balance Decrease for a 'Principal Plus Interest' Loan Account – go to [Section IV. Request for Decrease for Principal plus Interest Account](#)

### III. Request for Decrease for Interest Only Loan Account

1. In the **Request for Increase/Decrease** panel, select the **Decrease loan amount** radio button. The Request for Increase/Decrease panel displays the **Decrease amount** field.

#### Select Arrangement & Loan Accounts

**Arrangement** ⓘ \*

Please select an Arrangement

10001010101 - MRL ORGANISATION NAME PTY LTD ONE + \$1,500,000.00

Maturity date: 15 / 04 / 2021 | Limit: \$2,000,000.00 Available Balance

**Loan Account** ⓘ \*

Please select a Loan Account

2000101010111 - MRL ACCOUNT ONE FOR PTY LTD ONE \$200,000.00

Reset Period: 15 of every Month | Reset Date: 26/06/2017 Interest Only Loan Balance

**i** An Increase or Decrease for this Loan Account will be applied on Reset Date: 15/05/2017

#### Request for Increase / Decrease

Would you like to increase or decrease the loan?  Increase loan amount  Decrease loan amount

**Decrease amount** ⓘ \*

You can Decrease the Loan Balance up to **\$200,000.00** (minimum is \$20,000.00)

↓ \$0.00

**Things you should know:** When the request is processed, the Arrangement Available Balance and Loan Balance will be updated and subject to the [Current Terms & Conditions for Business Finance](#) and the [CommBiz Terms & Conditions](#).

Cancel Review & Submit

**Note:** If you are applying for a Balance Decrease and the Loan Balance is less than \$20,000.00, the Decrease amount defaults to the remaining Loan Balance amount. The section below the Decrease amount field automatically populates with 'Your Loan Balance will be \$0.00 and your Loan Account will be closed' (see example below).

For Balance Decrease on Loan Balances with more than \$20,000.00, continue onto Step 2.



**Loan Account** ⓘ \*

Select a Loan Account

<input type="text" value="70001010101111 - MRL ACCOUNT FOUR FOR PTY LTD ONE"/>	<b>\$13,913.38</b> <small>Loan Balance</small>	<input type="checkbox"/>
<small>Reset Period: 10 of Every Month   Reset Date: 13/06/2017   Interest Only</small>		

ⓘ An Increase or Decrease for this Loan Account will be applied on Reset Date: 13/06/2017

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**Request for Increase / Decrease** ▾

Would you like to increase or decrease the loan?  Increase loan amount  Decrease loan amount

**Decrease amount** ⓘ \*

The Decrease amount is your Loan Balance

Your new Loan Balance will be  
**\$0.00**  
 and your Loan Account will be closed

- Enter a **Decrease amount** you wish to reduce the Loan Balance by. The minimum and maximum amount is displayed. As you enter a Decrease amount, **'Your new Loan Balance will be'** is automatically calculated and displayed.

**Request for Increase / Decrease** ▲

Would you like to increase or decrease the loan?  Increase loan amount  Decrease loan amount

**Decrease amount** ⓘ \*

You can Decrease the Loan Balance up to **\$200,000.00** (minimum is \$20,000.00)

Your new Loan Balance will be  
**\$150,000.00**

- Scrolling down the page, you can choose to reduce your Arrangement Limit by the Decrease amount by selecting the **Yes** or **No** radio button under 'Do you want to reduce the Arrangement Limit?'.

If **Yes** is selected, the Request for Increase / Decrease panel expands to display your new Arrangement Limit. This is calculated based on your Arrangement Limit minus the Decrease amount (see example below):

**Request for Increase / Decrease** ▼

Would you like to increase or decrease the loan?  Increase loan amount  Decrease loan amount

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**Decrease amount** \*

You can Decrease the Loan Balance up to **\$200,000.00** (minimum is \$20,000.00)

↓

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Your new Loan Balance will be  
**\$150,000.00**

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**Do you want to reduce the Arrangement Limit?** \*

Yes  No

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Your new Limit will be  
**\$1,500,000.00**

---

i If you have selected a Limit decrease, any requested Limit increase in the future will be subject to the Bank's normal credit approval process. If you wish to discuss your options, please contact your relationship manager.

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**Debiting Account** \*

From which Nominated Account should we debit these funds?

▼

**Effective date** ?

Your Decrease request will be processed on **Reset Date: 13/06/2017**

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I understand that this request will be processed on the Reset Date as shown above.

**Things you should know:** When the request is processed, the Arrangement Available Balance and Loan Balance will be updated and subject to the [Current Terms & Conditions for Business Finance](#) and the [CommBiz Terms & Conditions](#).

Cancel

Review & Submit

**Note:** All fields marked with a red asterisk (\*) are mandatory and must be completed.

**Note:** A warning message is displayed if you chose to reduce the Arrangement Limit. Any Increase requested in the future will be subject to the Bank's normal credit approval process.

4. Select a **Debiting Account**. This is the Nominated Account that you want the funds to be debited / taken from. Only available Nominated Accounts will appear in the dropdown. If there is only one Nominated Account, it will display as the default account. If there are other accounts available, you can select it from the dropdown menu.
5. The **Effective date** automatically defaults to the Reset Date for the selected Loan Account.
6. If you wish to proceed, check the **tick box** next to the 'I understand that this request will be processed on the Reset Date as shown above' to give your authorisation.
7. Once you have completed the **Request for Increase/Decrease** panel, click on the **Review & Submit** button. Go directly to [Section V. Review & Submit Balance Decrease Request](#).

#### IV. Request for Decrease for Principal Plus Interest Loan Account

1. In the **Request for Increase/Decrease** panel, select the **Increase loan amount** radio button. The Request for Increase/Decrease panel displays the **Decrease amount** field.

### Select Arrangement & Loan Accounts

**Arrangement** ⓘ \*

Please select an Arrangement

10001010101 - MRL ORGANISATION NAME PTY LTD ONE + \$1,500,000.00

Maturity date: 15 / 04 / 2021 | Limit: \$2,000,000.00 Available Balance

**Loan Account** ⓘ \*

Please select a Loan Account

20000101010222 - MRL ACCOUNT TWO FOR PTY LTD ONE \$200,000.00

Reset Period: 20 of every Month | Reset Date: 20/05/2017 Loan Balance

Principal Plus Interest

**i** An Increase or Decrease for this Loan Account will be applied on Reset Date: 15/05/2017

### Request for Increase / Decrease

Would you like to increase or decrease the loan?  Increase loan amount  Decrease loan amount

**Decrease amount** ⓘ \*

You can Decrease the Loan Balance up to **\$200,000.00** (minimum is \$20,000.00)

↓ \$0.00

**Things you should know:** When the request is processed, the Arrangement Available Balance and Loan Balance will be updated and subject to the [Current Terms & Conditions for Business Finance](#) and the [CommBiz Terms & Conditions](#) .

Cancel Review & Submit

**Note:** If you are applying for a Balance Decrease and the Loan Balance is less than \$20,000.00, the Decrease amount defaults to the remaining Loan Balance amount. The section below the Decrease amount field automatically populates with 'Your Loan Balance will be \$0.00 and your Loan Account will be closed' (see example below).

For Balance Decrease on Loan Balances with more than \$20,000.00, continue onto Step 2.

**Loan Account** ⓘ \*

Select a Loan Account

70001010101111 - MRL ACCOUNT FOUR FOR PTY LTD ONE **\$13,913.38**

Reset Period: 10 of Every Month | Reset Date: 13/06/2017 | Interest Only Loan Balance

i An Increase or Decrease for this Loan Account will be applied on Reset Date: 13/06/2017

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**Request for Increase / Decrease** ▾

Would you like to increase or decrease the loan?  Increase loan amount  Decrease loan amount

**Decrease amount** ⓘ \*

The Decrease amount is your Loan Balance

↓ \$13,913.38

Your new Loan Balance will be

**\$0.00**

and your Loan Account will be closed

2. Enter a **Decrease amount** you wish to reduce the Loan Balance by. The minimum and maximum amount is displayed. As you enter a Decrease amount, **'Your new Loan Balance will be'** is automatically calculated and displayed.

**Request for Increase / Decrease** ▲

Would you like to increase or decrease the loan?  Increase loan amount  Decrease loan amount

**Decrease amount** ⓘ \*

You can Decrease the Loan Balance up to **\$200,000.00** (minimum is \$20,000.00)

↓ \$50,000.00

Your new Loan Balance will be

**\$150,000.00**

3. Scrolling down the page, you can choose to reduce your Arrangement Limit by the Decrease amount by selecting the **Yes** or **No** radio button under 'Do you want to reduce the Arrangement Limit?'.

If **Yes** is selected, the Request for Increase / Decrease panel expands to display your new Arrangement Limit. This is calculated based on your Arrangement Limit minus the Decrease amount (see example below):

Request for Increase / Decrease ▼

Would you like to increase or decrease the loan?  Increase loan amount  Decrease loan amount

**Decrease amount** ⓘ \*

You can Decrease the Loan Balance up to **\$200,000.00** (minimum is \$20,000.00)

↓ \$50,000.00

Your new Loan Balance will be  
**\$150,000.00**

**Do you want to reduce the Arrangement Limit?** ⓘ \*

Yes  No

Your new Limit will be  
**\$1,500,000.00**

! If you have selected a Limit decrease, any requested Limit increase in the future will be subject to the Bank's normal credit approval process. If you wish to discuss your options, please contact your relationship manager.

**Debiting Account** ⓘ \*

From which Nominated Account should we debit these funds?

🔍 06019387346234987 - ABCD SMITH JONES DEB ACC ▼

**Effective date** ⓘ

Your Decrease request will be processed on **Reset Date: 13/06/2017**

I understand that this request will be processed on the Reset Date as shown above.

**Things you should know:** When the request is processed, the Arrangement Available Balance and Loan Balance will be updated and subject to the [Current Terms & Conditions for Business Finance](#) and the [CommBiz Terms & Conditions](#).

Cancel

Review & Submit

**Note:** All fields marked with a red asterisk (\*) are mandatory and must be completed.

**Note:** A warning message is displayed if you chose to reduce the Arrangement Limit. Any Increase requested in the future will be subject to the Bank's normal credit approval process.

4. Select a **Debiting Account**. This is the Nominated Account that you want the funds to be debited / taken from. Only available Nominated Accounts will appear in the dropdown. If there is only one Nominated Account, it will display as the default account. If there are other accounts available, you can select it from the dropdown menu.
5. The **Effective date** automatically defaults to the Reset Date for the selected Loan Account.
6. Select the **Yes** or **No** radio button under '**Would you like to increase your current Principal repayment amount?**'
 

If **Yes** is selected, the **New Principal repayment amount** field is displayed with the minimum amount that you can enter. The **Repayment Account** is also displayed. This is the Nominated Account linked to the Market Rate Loan Account that is used to debit your repayments.

If **No** is selected, your Principal repayment amount will remain the same as per existing repayment arrangement.
7. If you wish to proceed, check the **tick box** next to the 'I understand that this request will be processed on the Reset Date as shown above' to give your acknowledgement.
8. Once you have completed the **Request for Increase/Decrease** panel, click on the **Review & Submit** button. Go directly to [Section V. Review & Submit Balance Decrease Request](#).



- When the **Step-Up Authentication** section pops-up, enter your **Login Password** and your **Token Password**. Both fields are mandatory and must be completed before you can submit the request.

Decrease amount
✕

### Review Decrease request details

Please review your Balance Decrease request before submitting. Submitted request(s) cannot be cancelled or modified in CommBiz. For any questions, please contact your relationship manager.

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**Loan details**

Loan Account: 2000101010111 - MRL ACCOUNT ONE FOR PTY LTD ONE  
 Reset Period: 15 of Every Month | Reset Date: 15/05/2017 | Repayment type: Interest Only  
 Debiting Account: 06019387346234987 - ABCD SMITH JONES DEB ACC

\$200,000.00	-	\$50,000.00	=	\$150,000.00
Loan Balance		Decrease amount		Loan Balance after Decrease

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**Effective Date**

Changes to this Loan Account will occur on the Reset Date: **15/05/2015**

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**Arrangement details after Decrease**

Arrangement: 10001010101 - MRL ORGANISATION NAME PTY LTD ONE **\$1,450,000.00**  
 Maturity Date: 15/04/2021 Available Balance

\$2,000,000.00	-	\$50,000.00	=	\$1,500,000.00
Arrangement Limit		Decrease amount		Arrangement Limit after Decrease

**Step Up Authentication**
✕

For this request you are required to step up your authentication. Please authenticate using your token

Login Password \*

Token Password \*

Cancel
Submit

- Once you have finished reviewing, click on the **Submit** button. The 'Thanks for Your Request' (Confirmation) page is displayed with a copy of the submitted Balance Decrease details.

It may take a few moments for your CommBiz Service Request Number to generate and show on the page.

You can view the status your Balance Decrease Service Request by going to the **Dashboard** under **My Requests**.

To lodge another Balance Decrease request, click on the **Create another request** button.

To return to the Dashboard, click on the **Visit Dashboard** button.

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## Market Rate Loan

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Dashboard
New Drawdown
Balance Increase / Decrease
Consolidation

### Thanks for your request.

✓ Your Balance Decrease request has been submitted successfully. To view this request and see completed requests go to [Dashboard](#).

Your request number is 143166042

#### Decrease request details

##### Loan details

Loan Account: 2000101010111 - MRL ACCOUNT ONE FOR PTY LTD ONE  
 Reset Period: 15 of Every Month | Reset Date: 15/05/2017 | Repayment type: Interest Only  
 Debiting Account: 06019387346234987 - ABCD SMITH JONES DEB ACC

\$200,000.00	-	\$50,000.00	=	\$150,000.00
Loan Balance		Decrease amount		Loan Balance after Decrease

##### Effective Date

Changes to this Loan Account will occur on the Reset Date: **15/05/2015**

##### Arrangement details after Decrease

Arrangement: 10001010101 - MRL ORGANISATION NAME PTY LTD ONE **\$1,450,000.00**  
 Maturity Date: 15/04/2021 Available Balance

\$2,000,000.00	-	\$50,000.00	=	\$1,500,000.00
Arrangement Limit		Decrease amount		Arrangement Limit after Decrease

Remember, submitted request cannot be cancelled or modified in CommBiz. For any questions, please contact your relationship manager. The Available Balance and Loan Balance will be updated when this request has been processed. An Account Confirmation Document will be available to view or download via the 'Account Information' section of 'Accounts' menu in CommBiz.

Create another request

Visit Dashboard

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