

IMPORTANT INFORMATION ABOUT THE FOLLOWING MORTGAGE ADVANTAGE FACT SHEETS.

Your Mortgage Advantage may have slightly different features, depending on when it was opened and what notifications you've received since opening. There will only be one Fact Sheet relevant for your package, please read the following to determine which applies to your situation:

1. **Mortgage Advantage Fact Sheet (on-platform)** is for:
 - a. packages where either documentation you received at the time of application (including this Fact Sheet) indicated the package is being set up on the Bank's package platform; or
 - b. we have otherwise notified you that your package is being transferred on to the platform and that this Fact Sheet applies.
2. **Mortgage Advantage Fact Sheet** is for packages not set up on and that have not been transferred to the Bank's packages platform.

Should you have any questions about which Fact Sheet applies to your package, please contact your broker or call **13 2224**, 8am to 8pm.

MORTGAGE ADVANTAGE FACT SHEET (ON-PLATFORM).

This Mortgage Advantage Fact Sheet is for packages where either:

- documentation you received at the time of application (including this Fact Sheet) indicated the package is being set up on the Bank's package platform; or
- we have otherwise notified you that your package is being transferred on to the platform and that these terms and conditions apply.

Mortgage Advantage Eligibility and Annual Fee

To be eligible for Mortgage Advantage, you must have a current home loan or Viridian Line of Credit (as set out in the table below) with an initial 'package lending balance'^ of at least \$150,000 when you apply. The package can only be established in the name of one or two individual's name(s) or in the name of one corporate entity. It cannot be established in the name of a business or family investment trust. The current annual package fee is \$395, and this will be debited to an eligible home loan account or, in some circumstances, may be redirected to a related transaction account for the home loan (for example, for interest-only loans). Low Documentation loans cannot be established with Mortgage Advantage. Package benefits are only available while you have a current eligible home loan or Viridian Line of Credit, and have paid the annual package fee.

Home Loans/ Investment Home Loans	Mortgage Advantage Benefits				
	Interest rate discount p.a. based on package lending balance			Upfront establishment fee waived	Loan/Account service fee waived
	\$150,000 – \$349,999	\$350,000 – \$749,999	\$750,000 +		
Standard Variable Rate Home Loans/Investment Home Loans	0.50%	0.60%	0.70%	✓	✓
Viridian Line of Credit – Residential Equity Rate/ Investment Residential Equity Rate	0.50%	0.60%	0.70%	✓	✓
Fixed Rate Home Loans/ Investment Home Loans	0.15%	0.15%	0.15%	✓	✓

Credit Cards and Transaction Accounts

Diamond Awards Credit Card Account Platinum Awards Credit Card Account Gold Awards Credit Card Account Awards Credit Card Account Low Fee Gold Credit Card Account Low Fee Credit Card Account Low Rate Gold Credit Card Account Low Rate Credit Card Account Business Platinum Awards Credit Card Account Business Gold Awards Credit Card Account Business Awards Credit Card Account	Each Mortgage Advantage is entitled to a waiver of future annual credit card fees (and additional cardholder fees if applicable) for one eligible card account in the name of a package holder. This benefit may apply to existing cards.
Everyday Offset (feature of Complete Access)	No monthly offset fee

Insurance ²	Your premium will be calculated with a discount of up to
CommInsure Home Insurance	10% if you purchase building or contents cover 15% if you purchase combined building and contents cover on the same policy
CommInsure Car Insurance	10% if you purchase any cover type
Loan Protection Insurance	5% if you purchase Loan Protection for a home loan



Things You Need to Know

- Where existing products can be added to Mortgage Advantage, concessions only apply from the date of inclusion in Mortgage Advantage. Package benefits cannot be combined with other discounts and/or special offers. Where multiple discounts and/or special offers are available on a single product, the benefits (as appropriate) will apply.
 - “Package lending balance” is the sum of the account balances of eligible home lending accounts and the credit limit of Viridian Line of Credit accounts that you have with us at the time you apply for Mortgage Advantage. Eligible home loans are limited to those accounts that can be included in Mortgage Advantage, as set out in the table above.
- 1 Everyday Offset is a feature of our Complete Access Transaction Account which is linked to an eligible home loan, and accountholder/s must also be accountholders of the linked home loan. You must have an eligible Standard Variable Home Loan or Investment Home Loan to open an Everyday Offset. NetBank Service charges may apply. Access fees apply when you use the ATMs of other financial institutions in Australia or any ATM or EFTPOS overseas. Terms and Conditions issued by Commonwealth Bank of Australia for Complete Access Account are available by calling **13 2221**, 24 hours a day, 7 days a week, by visiting our website commbank.com.au or from any branch of the Commonwealth Bank. If you have a complaint, the Bank’s dispute resolution process can be accessed on **13 2221**.
 - 2 Commlnsure Home Insurance and Commlnsure Car Insurance are issued by Commonwealth Insurance Limited ABN 96 067 524 216 AFSL 235030 (CIL). A Commlnsure Home Insurance Product Disclosure Statement (PDS) or a Commlnsure Car Insurance Product Disclosure Statement (PDS) is available by calling **13 24 23**, visiting commbank.com.au or from a Commonwealth Bank branch. This discount cannot be used in conjunction with any other discount (other than those listed in the relevant Product Disclosure Statement or any Supplementary Product Disclosure Statement) or in conjunction with any other promotional offer, unless we have advised in the promotional offer that this discount will apply. We may remove or change this discount effective from the renewal date. This discount cannot be backdated. Minimum premiums may come into force and reduce the extent to which discounts are applied. To receive this discount the Package holder must be a listed policyholder or an insured. To understand how these discounts are applied in the calculations of the premium refer to the PDS.

Loan Protection insurance is issued by The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035 (CMLA). A PDS for Loan Protection is available by calling **13 39 82** (8am to 8pm (AEST), Monday to Friday), or visiting commbank.com.au. To receive this discount a Package holder must be a policyholder.

Commlnsure is a registered business name of CIL and CMLA. Both CIL and CMLA are wholly owned non-guaranteed subsidiaries of the Commonwealth Bank of Australia ABN 48 123 123 124 (the Bank). The relevant PDS should be considered before making any decisions about products issued by CIL or CMLA. Where CommSec or the Bank acts as an agent for CIL or CMLA, CommSec or the Bank receive a commission from CIL or CMLA. CIL and CMLA’s usual requirements for taking out an insurance product and relevant policy terms and conditions for the product apply.

Applications for finance are subject to the Commonwealth Bank’s normal credit approval. Full terms and conditions will be included in the Commonwealth Bank’s offer of finance. Other terms and conditions are available upon application. Other fees and charges are payable.

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 performance against sales targets and customer service standards being met. Our staff may also receive payments for business they refer to other persons in the Bank who specialise in a certain products and/or services. The 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 the product providers. We receive commission for selling Commlnsure Home Insurance, Commlnsure Car Insurance and Loan Protection insurance. The commission amount ranges between 0% and 20% of every annual premium amount.

Important information about Advice

This material has been prepared without taking account of the objectives, financial situation or needs of any particular individual. For this reason, any individual should, before acting on the information in this material, consider the appropriateness of the information, having regard to the individual’s objectives, financial situation and needs and, if necessary, seek appropriate professional advice.

Mortgage Advantage Fact Sheet

Please note: Other interest rate discounts may be available for new Standard Variable Rate Home Loans/Investment Home Loans and Viridian Lines of Credit – Residential Equity Rate of \$250,000 or more[^]. Please speak to your Broker for details on what you may be eligible for.

Mortgage Advantage Eligibility and Annual Fee

To be eligible for Mortgage Advantage, you must have a current home loan or line of credit with an initial 'total home lending balance'^{^^} of at least \$150,000 when you apply for Mortgage Advantage. The package can only be established under one individual's name or in the name of a corporate entity. It cannot be established in joint names or in the name of a business or family investment trust. The current annual package fee is \$395, and this will be debited to a nominated Commonwealth Bank transaction account or Commonwealth Bank Credit Card. Customers with Low Doc Loans are not eligible to apply for Mortgage Advantage. Package benefits are only available while you have a current home loan or line of credit facility and have paid the annual package fee.

Home Loans/ Investment Home Loans	Mortgage Advantage Benefits				
	Interest Rate Discount p.a. based on Total Home Lending Balance			Upfront establishment fee waived	Loan/Account service fee waived
	\$150,000 – \$349,999	\$350,000 – \$749,999	\$750,000 +		
Standard Variable Rate Home Loans/Investment Home Loans	0.50%	0.60%	0.70%	✓ ¹	✓
Viridian Line of Credit – Residential Equity Rate and Viridian Line of Credit Reference Rate	0.50%	0.60%	0.70%	✓	✓
Fixed Rate Home Loans/ Investment Home Loans	0.15%	0.15%	0.15%	✓ ¹	✓
1 Year Guaranteed Rate Home Loans/Investment Home Loans*	0%	0%	0%	✓ ¹	✓
12 Month Discount Variable Rate Home Loans/Investment Home Loans*	0%	0%	0%	✓ ¹	✓

Credit Cards and Transaction Accounts

Diamond Awards Credit Card Account ² Platinum Awards Credit Card Account ² Gold Awards Credit Card Account ² Awards Credit Card Account ² Low Fee Gold Credit Card Account ² Low Fee Credit Card Account ² Low Rate Gold Credit Card Account ² Low Rate Credit Card Account ² Business Platinum Awards Credit Card Account ² Business Gold Awards Credit Card Account ² Business Awards Credit Card Account ²	No annual credit card fee No additional cardholder fee
Smart Access or Complete Access accounts and Streamline Accounts	No monthly account or withdrawal fees ³
Everyday Offset (feature of Complete Access)	No monthly offset fee ³

Insurance	Your premium will be calculated with a discount of up to
CommInsure Home Insurance ⁴	10% if you purchase building or contents cover 15% if you purchase combined building and contents cover on the same policy
CommInsure Car Insurance ⁴	10% if you purchase any cover type
Loan Protection Insurance ⁴	5% if you purchase Loan Protection for a Home Loan

Things You Need to Know

- Not available to existing loans, loan top ups or where the amount of the loan exceeds 90% of the value of the security property, as determined by the Bank. Only available to new loans.
- **Please note, the insurance benefits detailed in this fact sheet are only available on new policies purchased from 23 November 2014 and on existing policies renewing on or after 4 January 2015.** Where existing products can be added to Mortgage Advantage, concessions only apply from the date of inclusion in Mortgage Advantage.
For full terms and conditions please refer to Section 3 of the Consumer Mortgage Lending Products Terms and Conditions Booklet.
- Package benefits cannot be combined with other discounts and/or special offers. Where multiple discounts and/or special offers are available on a single product, the benefits (as appropriate) will apply.
- ^^'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 at the time you apply for Mortgage Advantage.
- *At the expiry of the 12 Month Discount Variable Rate and One Year Guaranteed Rate, the loan will receive a discount off the Standard Variable Rate of 0.40% p.a.

- 1 The Bank will not charge any upfront establishment fees on our Home Loans or Investment Home Loans under the Package. However, a deferred establishment fee may be payable if the Home Loan or Investment Home Loan was established prior to 21st March 2011 and is repaid in full within four years from the funding date of the loan but excluding repayment during a guaranteed interest rate period. Switching to another loan type permitted by us does not constitute repayment. No Loan service fees will be charged. However the Bank will not refund any establishment fee already paid or due payable on the existing loan.
- 2 Package holders (the customer whose name is on the Package application form) are eligible for a waiver of future annual credit card fees (and additional cardholder fees, if applicable) for any one eligible card account in their name only. This benefit may apply to existing cards.
- 3 Netbank Service charges may apply. Access fees apply when you use the ATMs of other financial institutions in Australia or any ATM or EFTPOS overseas.
- 4 CommInsure Home Insurance and CommInsure Car Insurance are issued by Commonwealth Insurance Limited ABN 96 067 524 216 AFSL 235030 (CIL). A CommInsure Home Insurance Product Disclosure Statement (PDS) or a CommInsure Car Insurance Product Disclosure Statement (PDS) is available by calling 13 24 23, visiting commbank.com.au or from a Commonwealth Bank branch. This discount cannot be used in conjunction with any other discount (other than those listed in the relevant Product Disclosure Statement or any Supplementary Product Disclosure Statement) or in conjunction with any other promotional offer, unless we have advised in the promotional offer that this discount will apply. We may remove or change this discount effective from the renewal date. This discount cannot be backdated. Minimum premiums may come into force and reduce the extent to which discounts are applied. To receive this discount the Package holder must be a listed policyholder or an insured. To understand how these discounts are applied in the calculations of the premium refer to the PDS.

Loan Protection insurance is issued by The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035 (CMLA). A PDS for Loan Protection is available by calling 13 39 82 (8am to 8pm (Sydney time), Monday to Friday), or visiting commbank.com.au. To receive this discount the Package holder must be a policyholder.

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Terms and Conditions issued by the Commonwealth Bank of Australia for Smart Access, Complete Access or Everyday Offset (feature of Complete Access) accounts and Streamline Accounts are available by calling 13 2221 24 hours a day, 7 days a week, by visiting our website commbank.com.au or from any branch of the Commonwealth Bank. Other fees may apply. You must have an eligible Standard Variable Rate Home Loan or Investment Home Loan to open an Everyday Offset (feature of Complete Access). If you have a complaint, the Bank's dispute resolution process can be accessed on 13 2221.

Applications for finance are subject to the Commonwealth Bank's normal credit approval. Full terms and conditions will be included in the Commonwealth Bank's offer of finance. Other terms and conditions are available upon application. Other fees and charges are payable.

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 performance against sales targets and customer service standards being met. Our staff may also receive payments for business they refer to other persons in the Bank who specialise in a certain products and/or services. The 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 the product providers. We receive commission for selling CommInsure Home Insurance, CommInsure Car Insurance and Loan Protection insurance. The commission amount ranges between 0% and 20% of every annual premium amount.

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