

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. Trust loans can however be linked to the trustee package (personal or company package) where the trustee is an applicant (i.e. the borrower) on the loan. 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). 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 +		
Standard Variable Rate Home Loans/Investment Home Loans	0.70%	✓	✓
Viridian Line of Credit – Residential Equity Rate/ Investment Residential Equity Rate	0.70%	✓	✓
Fixed Rate Home Loans/ Investment Home Loans	0.15%	✓	✓

Credit Cards

Diamond Awards Credit Card Account
Platinum Awards Credit Card Account
Gold Awards Credit Card Account (no longer for sale)
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.

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.
- ¹“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.

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.

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. Trust loans can however be linked to the trustee package (personal or company package) where the trustee is an applicant (i.e. the borrower) on the loan. The current annual package fee is \$395, and this will be debited to a nominated Commonwealth Bank transaction account or Commonwealth Bank Credit Card. 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 +		
Standard Variable Rate Home Loans/Investment Home Loans	0.70%	✓ ¹	✓
Viridian Line of Credit – Residential Equity Rate and Viridian Line of Credit Reference Rate	0.70%	✓	✓
Fixed Rate Home Loans/ Investment Home Loans	0.15%	✓ ¹	✓

Credit Cards

Diamond Awards Credit Card Account ² Platinum Awards Credit Card Account ² Gold Awards Credit Card Account (no longer for sale) 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
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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.
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.
- 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.

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.

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