

VIRIDIAN LINE OF CREDIT FACT SHEET.

Viridian Line of Credit offers you the flexibility to use the equity in your home for a variety of personal and investment purposes, such as consolidation of financial affairs, home renovations or investing in shares to build wealth. A revolving line of credit with a fixed limit and no set term or fixed repayments, this loan is suitable for people who are comfortable managing their own debt.

Loan Purpose	Eligible purposes: Owner occupied housing, investment housing, renovations, refinance personal debt, personal needs, personal investment and land loans. Excluded purposes: Business purposes, building/construction loans, off the plan purchases and bridging loans.
Interest Rates	<ul style="list-style-type: none"> The interest rate that will apply will depend on whether your loan is for personal or investment purposes <ul style="list-style-type: none"> Residential Equity Rate Investment Residential Equity Rate These are variable rates that generally move in line with market conditions and can change at any time. <p>For a list of our current interest rates please refer to our Home Loan Interest Rates at commbank.com.au/homeloans</p>
Repayments	<ul style="list-style-type: none"> At a minimum, you will need to manage your repayments so that interest, fees and charges are covered each month You will incur ongoing interest on any loan balance that has not been repaid. In order to reduce your loan balance, you must deposit more than what you spend plus interest, fees and charges Your loan is repayable on demand.
Additional Repayments	You can make additional repayments at any time.
Repayment Redraw	As a revolving line of credit withdrawals can be made whenever you need and for any amount up to the available credit limit and subject to daily card limits where applicable.
Interest Offset	Interest offset is not available.
Top Up	<p>Yes - minimum top up amount of \$10,000 (subject to approval).</p> <ul style="list-style-type: none"> If you increase your loan, it will increase the interest being charged and will generally increase your loan repayments. Please ensure that this is suitable for your current and future needs If using top up for a purchase such as a holiday or a vehicle, you accept that the length of time you will be making repayments on your home loan could be significantly longer than the life of the purchase.
Switching & Splitting your Loan	<ul style="list-style-type: none"> To find out if your loan type is eligible for switching and how to apply, see our Switching Terms and Conditions at commbank.com.au/homeloans Splitting is not available.
Wealth Package	For more information and Wealth Package eligibility please refer to commbank.com.au/wealthpackage
Card Access	Available on loans in single names or loans in joint names where the method of operation is 'Either to Operate'.
Loan Amount	Minimum loan amount of \$20,000 with no maximum loan amount.
Loan Term	There is no minimum or maximum loan term.

Lenders' Mortgage Insurance\Low Deposit Premium	<p>Lenders' Mortgage Insurance (LMI) or Low Deposit Premium (LDP) may apply depending on the circumstances of your loan (for example, where there is an increased risk associated with a home loan).</p> <ul style="list-style-type: none"> • LMI is a one-off insurance premium designed to protect us (not you) against the potential loss we may incur if you can't repay your loan. It is not a bank fee or an establishment fee. • LDP is a one-off bank fee reflecting the risk associated with a low deposit loan. It is not an establishment fee <p>If we ask you to pay LDP we won't ask you to pay for LMI. Your Lender will let you know if this may apply to your loan.</p>
Borrowing Entity	Individuals or Family Trust (Companies excluded).
Acceptable Security	<ul style="list-style-type: none"> • Generally, a registered first mortgage over residential property • Other securities may be acceptable where regulated documents are available (please discuss with your lender or broker).
Statement Frequency	<ul style="list-style-type: none"> • We'll provide a statement of your loan account quarterly or on request • A fee applies for requested statements.

Things you need to know

- This fact sheet has been prepared by the Commonwealth Bank without considering your individual objectives, financial situation or needs. You should consider its appropriateness to your circumstances and consider seeking professional advice relevant to your individual needs before making a decision based on this information. You should also obtain professional, financial and taxation advice specific to your individual needs
- Applications for finance are subject to the Bank's normal credit approval
- Full terms and conditions will be included in our loan offer
- Fees and charges are payable, refer to our fees and charges brochure
- This fact sheet is subject to change without notice.