



Personal Loans.

A CommBank Personal Loan for the time when...



You need a new car



Living apart becomes living together



Your study becomes a nursery



You tie the knot



You enrol in university



You consolidate your debt

A Personal Loan that puts you in charge.

A CommBank Personal Loan has flexible options, so you can tailor your loan to suit you:

- **Adapt to your circumstances** - whether you want flexibility to redraw available funds or the certainty of fixed repayments, you can choose the loan type, term and amount that's right for you.
- **Ability to pay off your loan early** - with a variable rate loan, you can make additional repayments to help pay off your loan sooner without a fee. You can also redraw any available funds should you need access to them.
- **Keep in control of your loan** - through NetBank and the CommBank app, it's quick and easy to manage your loan wherever you are.



Same day funding^S.

You may be eligible to access your loan on the same day.



Finance you can trust.

Enjoy a range of personal finance options from a bank that you can trust.



Manage your loan wherever you are with the CommBank app and NetBank.

Check your personal loan balance, make payments or redraw from your personal loan at your own convenience whenever or wherever you are.



Direct debit that suits you.

With a flexible repayment frequency of weekly, fortnightly or monthly, we can set up a direct debit for your repayments to align with your pay day, or whenever best suits you.



Payment peace of mind.

Our optional Loan Protection Insurance can cover you in unexpected situations if you're unable to repay your loan. Call **13 39 82** or go in to a branch to apply.



Protect your car.

A range of car insurance options are available. Call one of our experts on **13 24 23** or visit **comminsure.com.au** to find out what insurance is best for you.

Choosing the right loan for you.

	Variable Rate Personal Loan	Fixed Rate Personal Loan	Secured Personal Loan
Key features	Flexibility	Certainty	Low rate
Interest rate	Variable	Fixed	Fixed
Loan term	1-7 yrs	1-7 yrs	1-7 yrs
Loan amount	\$4,000-\$50,000	\$4,000-\$50,000	\$40,000-\$100,000
Multi-purpose [~]	✓	✓	✓ ^{**}
Weekly, fortnightly or monthly repayments	✓	✓	✓
Additional repayments	✓	✓ [^]	✓ [^]
Redraw available ^o	✓	✗	✗

See back cover for more information.

Compare monthly repayments.

The table below can give you an idea of how much your personal repayments would be with the monthly repayment option*. Our Lending Specialists can provide you with more information on repayments based on your borrowing needs.

Loan amount
\$30,000

Loan terms (years)

Interest rate p.a	1	3	5	7
11.50%, Comparison rate 12.38% p.a. ^{^^}	\$2,659	\$990	\$660	\$522
Interest rate p.a	1	3	5	7
18.50%, Comparison rate 19.34% p.a. ^{^^}	\$2,758	\$1,093	\$770	\$640

Interest rates are examples only. See website for current rates. See back cover for important information.

I'd like flexibility.

Variable Rate Personal Loan.

Have complete control of your loan.

- **Pay down your loan faster** with the option to make additional payments without a fee.
- **Ability to redraw** any available funds from your account whenever you need it.



I'd like certainty.

Fixed Rate Personal Loan.

Protect yourself against future risk.

- **Plan your budget** by knowing exactly what you have to pay and when you have to pay it.
- **Protect yourself** from interest rate fluctuations with a fixed rate.
- **Pay down your loan faster and save on interest** with the ability to make up to \$1,000 of additional repayments per year.



I'd like to buy a car.

Secured Personal Loan.

Seamless car buying experience.

- **If you're buying a car** that's up to five years old and it isn't currently financed by another institution, you can use that car as security to enjoy a lower rate on your Personal Loan.
- **You have the option** of providing a deposit or taking out a loan for the full amount of the car.
- **Getting conditional approval**[#] will mean you know exactly how much you have to spend and can negotiate with car dealerships to get the best price. We can check if the car is suitable for a secured personal loan before you place a deposit.



I'd like to use my car as security.

Secured Personal Loan

Enjoy a lower interest rate on your Personal Loan.

- **Borrow at a lower interest rate** than an unsecured loan by using the car that you own (new or up to 5 years old and isn't currently financed with another institution) as security for a secured personal loan.
- **Ability to use the loan** for multiple purposes where you are able to provide your existing car as security.
- **Interest is fixed** so you know what your repayments will be for the life of the loan.



Have you considered a Personal Overdraft?

Personal Overdraft.

Flexibility for a smaller amount.

- **Be better prepared** to manage unexpected expenses when they come up.
- **Have the ability to borrow a smaller amount** (from \$100).
- **Links directly to your Everyday Account** through a revolving line of credit.

Apply in moments.



Apply online commbank.com.au/personalloan or log on to netbank.com.au[†] or the **CommBank App**[†]



13 14 31



At your local branch

Things you should know:

- ⁹ You may be eligible for same day funding if you're approved, accept your contract and complete verification by 4pm Monday to Friday (Sydney/Melbourne time). Subject to credit checks and assessment of your financial situation. Unavailable if an application is incomplete or needs to be referred for a more detailed review by a lending specialist, if required documentation isn't provided and subject to system availability.
- ⁻⁻⁻ The target market for this product will be found within the product's Target Market Determination, available at commbank.com.au/tmd.
- ⁻ Limited to personal use, not for business purposes.
- ^{**} A Secured Personal Loan can be used for multiple purposes where you are able to provide your existing car as security.
- [^] If you repay your loan early or make extra repayments of over \$1,000 per year, you may need to pay an Early Repayment Adjustment.
- ^o A fee may apply in branch.
- ^{*} Important: Calculations are estimates, provided as a guide. This repayment schedule has been calculated using example interest rates of 11.50% p.a. and 18.50% p.a. and is true only for the examples given. Different interest rates may apply; please enquire for the current interest rates that apply. Additional fees and charges may apply. Your approved interest rate may be different and will be based on a number of factors, including the information you provide and our assessment of your application. We will confirm your approved interest rate in your loan offer document.
- ^{^^} The comparison rate is based on a \$30,000 unsecured loan over 5 years. WARNING: This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.
- [†] NetBank applications exclude joint loans.
- [#] Your application is conditionally approved up to the approved limit, subject to serviceability and confirmation of your discretionary income.

As this information has been prepared without considering your objectives, financial situation or needs, you should before acting on this advice, consider its appropriateness to your circumstances.

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.

Terms and conditions for Electronic Banking, issued by the Commonwealth Bank of Australia, are available from commbank.com.au, from any of our branches, or by calling 13 2221.

Car Insurance is provided by Commonwealth Insurance Limited ABN 96 067 524 216 AFSL 235030 (CIL), a wholly-owned but non-guaranteed subsidiary of the Commonwealth Bank. A Product Disclosure Statement for CommInsure Car Insurance, issued by CIL, is available at comminsure.com.au, or by calling 13 24 23. You should consider the Product Disclosure Statement before making any decision about this product.

Loan Protection Insurance is issued by The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 23 50 35 (CMLA) a wholly-owned but non-guaranteed subsidiary of the Commonwealth Bank. A Product Disclosure Statement for Loan Protection Insurance, issued by CMLA, is available at comminsure.com.au, or by calling 13 39 82. You should consider the Product Disclosure Statement before making any decision about this product.

If you have a complaint, you can access our dispute resolution process by calling 13 2221.

Issued by the Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945 Australian credit licence 234945.

Registered office: Ground Floor, Tower 1, 201 Sussex Street, Sydney, NSW 2000.