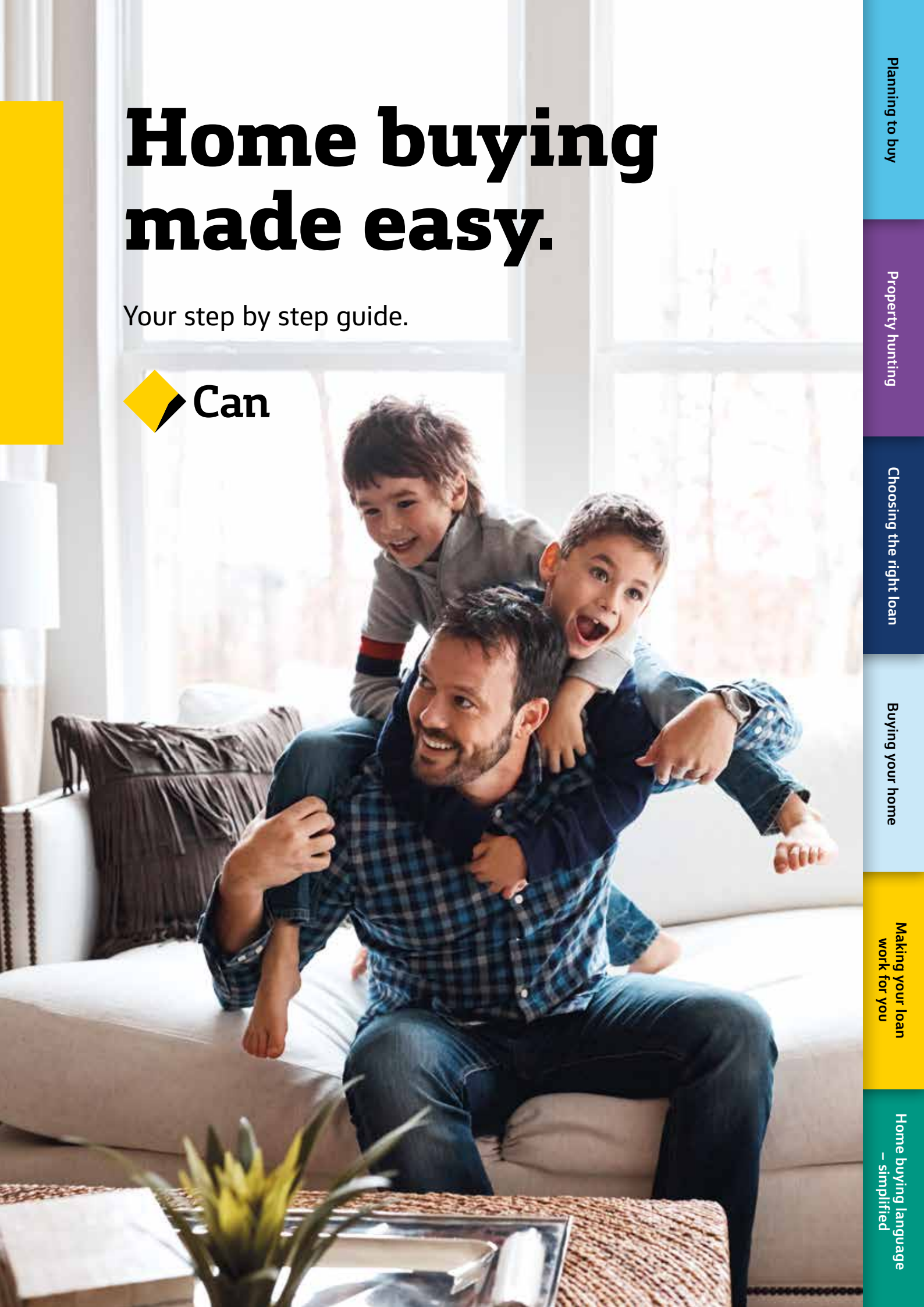


Home buying made easy.

Your step by step guide.



Planning to buy

Property hunting

Choosing the right loan

Buying your home

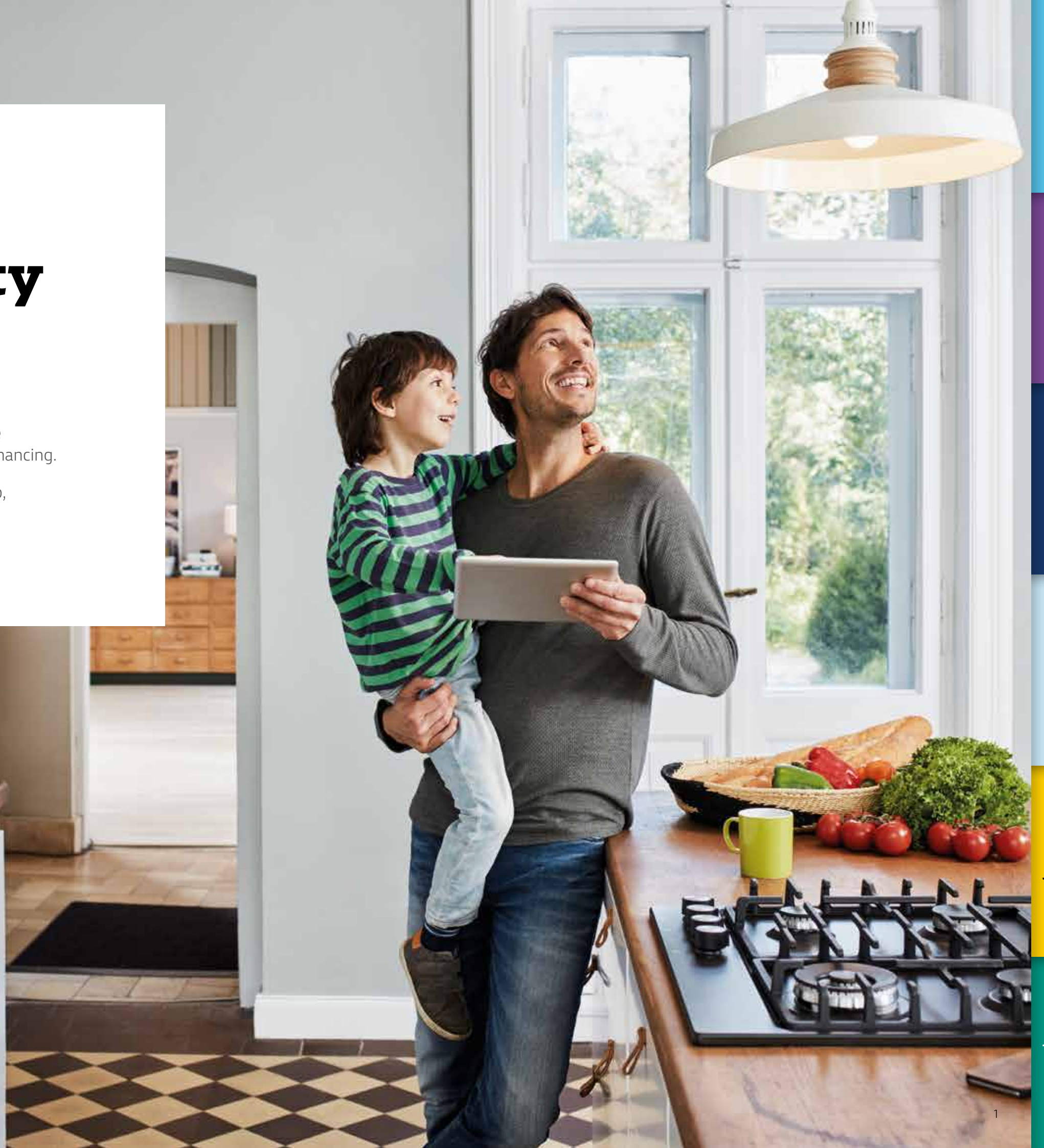
Making your loan
work for you

Home buying language
– simplified

Find the path to your property goal with us.

Everyone's home buying needs are different, whether you're buying your first or next home, investing in property, or refinancing.

No matter what your goal is, we're here to help at every step, with expert guidance, handy tips and useful information.



Planning to buy

Property hunting

Choosing the right loan

Buying your home

Making your loan work for you

Home buying language – simplified



Why choose CommBank?

With expert guidance, smart tools, exclusive property insights and a range of home loans, we'll support you throughout your home buying journey and beyond.

Value



Tailored rates and special discounts

Tailored interest rates, as well as special discounts on your home loan and Credit Card with a Wealth Package¹.



Flexible loan features²

Tailor your loan to suit your needs and be ready for whatever life brings, with product features like multiple free offset accounts, redraw, flexible repayments and repayment holidays.



Complimentary protection

Home Loan Compassionate Care comes automatically with eligible Owner Occupied Home Loans and is designed to pay your home loan repayments for around 12 months. See page 30 for more information.

Guidance



Dedicated Home Lending Specialists

Make confident decisions, with our Home Lending Specialists who partner with you at every step of your home buying journey and for the life of your loan.



Smart tools

Explore the market with the CommBank Property app, educate yourself with useful guidance articles, or use our range of handy calculators online at: commbank.com.au/home-loan-calculators-and-tools



Property news and insights

Free and individually customised reports for your target property or suburb.

Convenience



Anywhere, anytime convenience

Manage your home loan and banking 24/7 with the CommBank app, NetBank or over the phone.



Meet with us when it suits you

Book a time online instantly with our Home Lending Specialists whenever and wherever you like, either in our branches, on the phone or any other place that suits you.



All your banking in one place

Simplify your finances by bringing your loan, insurances and other banking together in the CommBank app and NetBank.



To check out our range of home loan calculators and tools visit: commbank.com.au/home-loan-calculators-and-tools

¹ For Wealth Packages applied for on or after Monday 3 April 2017, you must have (or be applying for) an eligible home loan or Viridian Line of Credit with a package lending balance of at least \$150,000 when you apply. Annual package fee (currently \$395) applies. Contact us for information about packages that were applied for or requested before Monday 3 April 2017.

² Features available on eligible loan and borrower types.

Our Home Lending Specialists – with you every step of the way.

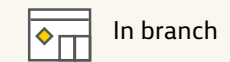


Whatever property picture you've painted in your mind, we can help make it a reality. We'll pair you up with a dedicated Home Lending Specialist to guide you through the process and beyond.

Our Home Lending Specialists will provide you with personalised support and guidance by:

- + Discussing your individual financial goals and providing timeframes on how to achieve them
- + Helping you with budgeting and planning so you have a clear idea about your current living expenses and potential upfront costs
- + Providing you with clear information of how much deposit you'll need and key tips on how to save for it
- + Estimating how much you'll be able to borrow, using information unique to your situation
- + Helping you navigate through the property hunting process and providing you with free personalised property reports
- + Helping make sure you're clear on the application process and your loan options, and answering any questions you have
- + Connecting you with a financial planner to ensure you and your family are protected in the event you are unable to work due to illness, injury or death
- + Being there for you beyond settlement, by helping you manage your loan and ensuring your loan is working for you.

You can meet your Home Lending Specialist wherever and whenever you like.



In branch



Place of your choice



Over the phone

To instantly book an appointment with a Home Lending Specialist, visit: commbank.com.au/appointment



What happens at the first appointment?

Your Home Lending Specialist will talk to you about your home lending needs and financial goals so they can provide help that's tailored to you. They'll also make sure you're clear on the application process and your loan options, and answer any questions you have.

If you're ready to start your loan application or apply for conditional pre-approval, they'll let you know exactly which documents you need to bring along, so you can apply together in person.

See page 46 for more information.

What's your property goal?

I want to:



Buy a home or an investment property

To help you navigate through the home buying process, we'll take you through the 5 common stages of buying a home, including the steps involved in getting a home loan with CommBank.

See pages > *The home buying journey (Pages 8 to 41)*



Build a house (see page 15)

If you're looking to build a house, a construction loan can help ensure you start – and stay – on the right footing.



Renovate or expand (see page 41)

If you're dreaming of home renovations, then topping up or using your existing equity may be an option.



Refinance my loan to CommBank (see page 41)

If you'd like to switch your existing home loan over to CommBank, we can help by making the process clearer and easier for you.



Make my loan work harder for me (see pages 36-41)

Everyone's different and we know things change, so we've outlined the ways you can stay in control and manage your loan.

Your home buying journey

No matter what stage you're at in your home buying journey or whether you're buying a home to live in, or buying an investment property, we can help guide you through each step.

Stage 1: Planning to buy

Budgeting, planning and things to consider before looking to buy.

Pages 8 to 15

Stage 2: Property hunting

Tools and tips to help you enhance your property search.

Pages 16 to 19

Stage 3: Choosing the right home loan

Our range of flexible loans, money saving features and your insurance options.

Pages 20 to 31

Stage 4: Buying your home or investment property

Key steps in getting a home loan – from application to settlement.

Pages 32 to 35

Stage 5: Making your loan work for you

How to manage your loan and flexible options to help when things change.

Pages 36 to 41

Home buying language - simplified

Home buying jargon put into everyday language.

Pages 42 to 45



Stage 1: Planning to buy

It's important to have a clear view of your finances, before you start your property hunt.

| | |
|--|-----------|
| Step 1: Calculate your current living expenses | 10 |
| Step 2: Work out how much you are able to borrow | 10 |
| Step 3: Work out your upfront buying costs | 10 |
| Step 4: Decide how much you would be comfortable repaying | 10 |
| Step 5: Save for a deposit | 11 |
| If you have a deposit less than 20% | 11 |
| Example of step 1 to 5: Meet Joanne | 13 |
| Info for first home buyers | 14 |
| First Home Owner Grant (FHOG) | 14 |
| First Home Super Saver Scheme | 14 |
| First Home Buyer stamp duty concession | 14 |
| Other things to consider | 15 |
| Guarantor support | 15 |
| If you're looking to build | 15 |
| Investing in property | 15 |
| If you're self employed | 15 |
| Buying before selling | 15 |
| Other opportunities if you already own | 15 |

Planning to buy

Taking these few steps to budget and plan today will not only help you save time and money, it'll give you the confidence during the search and buying process.

Your Home Lending Specialist will help navigate you through these steps and assist with any complexities with planning to buy.



Tip:

Completing the steps below will give you a good idea of your price range, helping you start your property search on the right foot.

1 Step 1: Calculate your current living expenses

Setting your budget all starts with your current and future living standards. Understanding what you spend (i.e. your living expenses) will give you a good start to work out how much you can afford. Be as thorough and realistic as you can with your expenses and think about the things that may change if your loan is approved. For example, you may have to pay more for public transport and have extra expenses to consider, such as strata and council rates.

Calculate your monthly living expenses at: commbank.com.au/livingexpenses

3 Step 3: Work out your upfront buying costs

In addition to your deposit, there are some other costs you'll need to factor in such as stamp duty, bank fees, inspections, agent fees and legal fees. It's important you include these costs when budgeting to avoid any surprises later.

Find out these costs using our stamp duty calculator at: commbank.com.au/upfrontcosts

2 Step 2: Work out how much you are able to borrow

The amount you're able to borrow will depend on:

- Your income
- Your current living expenses (see step 1 above)
- Your other liabilities and commitments, such as loans, child support and credit cards
- The type of loan you want (refer to page 22 for more info on loan types).

Work out how much you may be able to borrow at: commbank.com.au/borrowing

4 Step 4: Decide how much you would be comfortable repaying

You can choose to pay weekly, fortnightly or monthly, depending on what works best for you. Consider how much money you want to have after your repayments for your living expenses and your savings or investments. As things change, you may need to change your repayments so they work with your lifestyle.

Work out how much your repayments may be using our online Home Loan Repayments Calculator at: commbank.com.au/repayments

5 Step 5: Save for a deposit

The larger your deposit, the less you'll need to borrow and the easier your loan repayments will be to manage.

There are many ways to save, including working out how to cut back on your spending, and setting up a regular savings plan.

For more great saving ideas visit: commbank.com.au/saving

If you have a deposit less than 20%

Typically we require a 20% deposit towards the purchase price of the property.

There are other options if you have a deposit that's less than 20%:

- Paying Lenders' Mortgage Insurance (LMI) or a Low Deposit Premium (LDP)³
- Guarantor support (See page 15)
- Or if you already own property, using your existing equity (See page 41).

Each of these options protect us from the risk associated with a low deposit home loan, however they don't protect you. We can generally lend to you to purchase a property - even if you don't have the full deposit - as long as one of these options are in place.

Lenders Mortgage Insurance (LMI) and Low Deposit Premium (LDP)

LMI and LDP are products which protect us (not you) in the event that you are unable to repay your home loan.

LMI and LDP are one off, non-refundable, non-transferable costs that are capitalised (added) to the total home loan amount.

Your Home Lending Specialist will be able to give you more information about whether this applies to you.

For more information refer to commbank.com.au/low-deposit-options

| | 12% deposit | 20% deposit |
|--|-----------------------------|------------------------------|
| House price | \$500,000 | \$500,000 |
| - Deposit | \$60,000 | \$100,000 |
| = Loan amount | \$440,000 | \$400,000 |
| + LMI³ | + \$6,500 | N/A |
| Total Loan | \$446,500 | \$400,000 |
| Total savings/contribution required | \$60,000 + upfront costs | \$100,000 + upfront costs |

³ Lenders Mortgage Insurance (LMI) and Low Deposit Premium (LDP) are dependent on various factors such as deposit amounts, value of your property and your risk assessment as a borrower.



Meet Joanne

Her planning and budget

| | |
|------------------|------------------------------------|
| Annual Income: | Buying a property in: |
| \$70,000 | South Australia |
| Has savings of: | Looking to buy a property costing: |
| \$145,000 | \$475,000 |

Before starting her property search, she sits down with her Home Lending Specialist to work out her current and upfront expenses, and how much she could borrow.

Her budget

Current monthly living expenses: \$1,850/month

Upfront costs⁴:

| | |
|----------------------------|-----------------|
| Solicitor/Conveyancer: | \$2,000 |
| Stamp duty: | \$18,830 |
| Settlement fee: | \$200 |
| Government fees: | \$3,906 |
| Total upfront cost: | \$24,936 |

Borrowing capacity
up to:

\$458,482

Her decision⁵

After accessing her budget, and discussing her goals with her Home Lending Specialist, she decides to apply for a home loan.

| | | |
|------------------|-----------------------------|--|
| Loan amount: | Repayments: | Loan details: |
| \$370,000 | \$1,652 per month | 3.45% p.a. Extra Home Loan (Comparison rate [^] 3.46% p.a.) |

Note: The above rate is an example only and is subject to change at any time. Your Home Lending Specialist will work with you to work out the applicable interest rate for your individual circumstances.

[^] Please refer to the full disclaimer at the end of this brochure.

⁴ Some upfront costs such as stamp duty and government fees vary between each state. Your Home Lending Specialist can help you work out these costs.

⁵ Calculations are estimates provided as a guide only. They assume interest rates don't change over the life of the loan and are calculated on the rate that applies for the initial period of the loan. Interest rates referenced are current rates and may change at any time. Fees and charges are payable and these are not taken into account in the calculations.

Info for first home buyers

If you're a first home buyer, you may be eligible for grants and concessions, depending on the state you live in and the type of property you're buying.



First Home Owner Grant (FHOG)

If you're buying your first home in Australia, you may be eligible for a government FHOG.

Each state and territory has different grants and conditions, however, we can help with your application.

Visit: commbank.com.au/fhog



First Home Super Saver Scheme

The First Home Super Saver scheme allows you to save money for your first home using your superannuation fund. This scheme, run by the Australian Taxation Office (ATO), helps first home buyers save faster by allowing them to withdraw voluntary super contributions they've made to their super.

For more information refer to the ATO website at: ato.gov.au



First Home Buyer stamp duty concession

Depending on how much your property is worth, you may be able to pay less on stamp duty. The conditions and amounts change depending on the state you buy in.

For more information, refer to: firsthome.gov.au

Other things to consider

Guarantor support

Our Guarantor support option could help you buy your own home sooner by using a guarantor, such as a family member, to give extra security for your loan. By mortgaging their own property as security, you may be able to purchase a property with a smaller deposit and potentially avoid paying Lenders' Mortgage Insurance or a Low Deposit Premium⁶.

There are a few things to consider, such as the risks associated with becoming a Guarantor, for more information visit: commbank.com.au/guarantorsupport

If you're looking to build

There's a lot to consider before you decide to build your own home, including costs of building and various steps you'll need to take to plan your build.

A construction loan can be used to build your own home, complete renovations or knock down and rebuild. You can draw money from the loan progressively as you need to pay for your costs, so you'll only pay interest on the amount you've used. We'll also stay in touch with you throughout the build, to see how you're progressing.

You can find out more information at: commbank.com.au/buildingahome

Investing in property

Choosing to invest in property is a big step. It's important to plan right, weigh up the risks and benefits and understand the costs. With the right knowledge and tools, we can help you plan your investment.

Find out more about investing in property at: commbank.com.au/propertyinvestor

If you're self employed

Our Home Lending Specialists understand the needs and unique circumstances business owners may be facing. Plus, they can help you structure your loan in a way that may let you buy the home you want.

To discuss your specific needs and requirements, you can make an appointment with a Home Lending Specialist at: commbank.com.au/appointment

Buying before selling

If you'd like to buy a new home before you sell your existing one, a bridging loan can provide the money you need to secure your new home. It's suitable for existing CommBank customers who have bought a new home and need to settle, but have not received the money from the sale of their existing home. In other words, a bridging loan covers the gap between purchasing your new home and receiving money from the sale of your existing home.

During the bridging period, you'll make repayments on both your bridging loan and your existing home loan. Once you sell your existing home, you can use the money to pay out your original mortgage, and any additional money can go towards reducing the mortgage on your new home.

You can find out more information at: commbank.com.au/bridging

Other opportunities if you already own

If you already have a property, you may have built up equity – the difference between the market value of your property and the amount you still owe on your home loan. You could use this equity to upgrade your home, buy a car or travel to the places you've always wanted to.

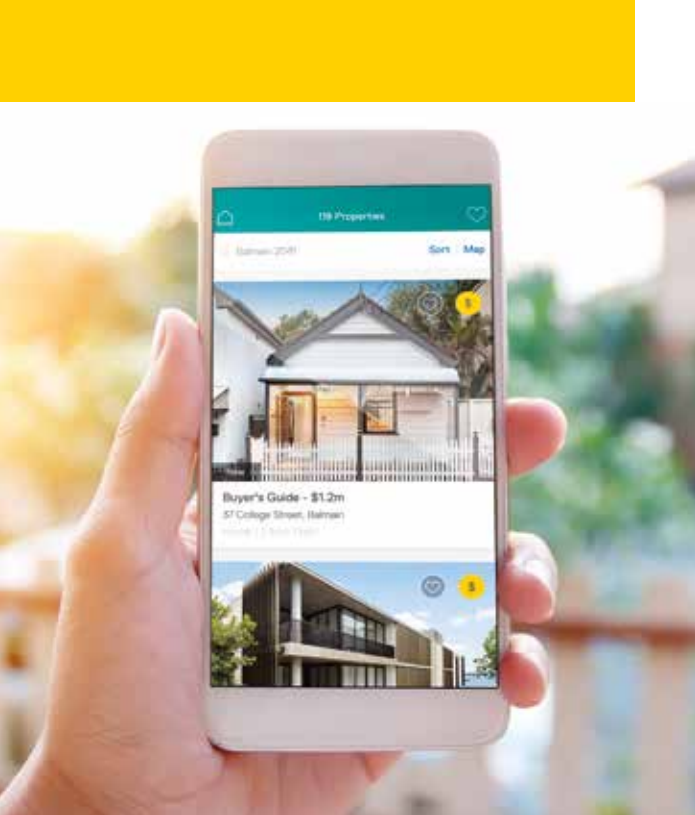
Refer to page 41 of this brochure for more information.



Stage 2: Property hunting

Finding the right property can be an exciting time. By having a clear idea of what you want and how much you can afford, it can be a stress free and rewarding experience.

| | |
|---|-----------|
| Step 1: Meet with your Home Lending Specialist | 18 |
| Step 2: Apply for conditional pre-approval so you can search with confidence | 18 |
| Step 3: Write down a short list of suburbs and research the market | 19 |
| Step 4: Get customised suburb and property reports | 19 |
| Step 5: Look into different ways you can buy your property | 19 |
| Buying at an auction | 19 |
| Buying through a private sale | 19 |
| Buying off the plan | 19 |



Property hunting

You're ready to search for that right property, so here are some useful steps to help you make the process as smooth as possible.

1 Step 1: Meet with your Home Lending Specialist

Your Home Lending Specialist will guide you during your property hunt. They'll help you apply for conditional pre-approval and equip you with the right tools and info to help enhance your property search.

Simply make an appointment at: commbank.com.au/appointment



TIP: To help you prepare for your application, refer to our handy appointment checklist at the end of this brochure.

2 Step 2: Apply for conditional pre-approval so you can search with confidence

Search with confidence knowing your loan is conditionally pre-approved. Conditional pre-approval provides an estimate of how much you can borrow based on the information you provide to us. Not only does conditional pre-approval show sellers that you're serious, but it can help you negotiate confidently when the right property comes along. It's also a requirement to be able to bid in some real estate auctions.

3 Step 3: Write down a short list of suburbs and research the market

Suburbs vs CBD? Public transport options? Parks, shops, schools and shopping centres? It's good to have a clear idea about what's important to you when looking for the right suburb or property. With some smart tools and market insights, hunting for the right home becomes so much easier with the CommBank Property app.

4 Step 4: Get customised suburb and property reports

Ask your Home Lending Specialist for a personalised report on your preferred suburb or property. Using the most up-to-date information from CoreLogic (Australia's leading property data, information and analytics provider), our property and suburb reports provide a comprehensive snapshot of a property and its neighbourhood.

Features and benefits

- Find out what the property is worth based on recent sales
- Get in-depth knowledge on properties for sale in the neighbourhood, including listing dates and agents
- Get median sale prices, value of sales, rental and demographic profiles.

5 Step 5: Look into different ways you can buy your property

Buying at an auction

If you're planning to buy at an auction you'll need to ensure you're prepared. Once your hand goes up and you win the bid, you'll need to pay the deposit and sign the contract. Generally with auctions, there's no cooling off periods.

Your Home Lending Specialist can help you with all the information and steps you need to take if you're thinking of buying at an auction, including what to expect on the day.

For information and tips, you can visit: commbank.com.au/auctionday

Buying through a private sale

In a private sale you negotiate the sale price with the seller. This is usually done in writing through the Contact of Sale, or verbally. The real estate agent can help you, and provide you with the right information to help you make the offer. Depending on your contract, you may have a cooling off period which is usually 2-5 business days.

To find out more, you can visit: commbank.com.au/privatetreaty

Buying off the plan

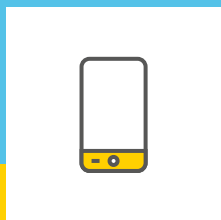
Buying off the plan means committing to buy a property that hasn't yet been built. For some, buying off the plan can be more affordable and flexible than buying an existing property. There are a few things you need to consider, so chat to your Home Lending Specialist who can help you with any questions you may have.

For more things to consider when buying off the plan, you can visit: commbank.com.au/offtheplan

Download the CommBank Property app to power your property search

With our free CommBank Property app at your fingertips, you can search for properties, find out what you can afford, and uncover market estimates about a property's potential market price.

- Apply for conditional eligibility straight from the app
- Search and save your properties and their inspection dates, and add them to your phone's calendar so you can plan your viewing days
- Access property articles, tools and tips
- Assess your property's potential market price* (even if it's not for sale) based on multiple data sources
- Use all our calculators and affordability tools to estimate your repayments, upfront costs and how much you could borrow
- View suburb insights to evaluate an area's short and long-term performance
- Easily contact a Home Lending Specialist if you need them.



For more information and to download the CommBank Property app visit: commbank.com.au/propertyapp

* Please refer to the full disclaimer at the end of this brochure.







Stage 3: Choosing the right home loan

It's important to choose a loan that works for you and we can help you make the right decision.

| | |
|--|-----------|
| Our range of home loans | 22 |
| Ways to pay your home loan | 22 |
| Flexible home loan features and add-ons | 24 |
| Wealth Package | 24 |
| Everyday Offset account | 25 |
| Redraw | 26 |
| Compare our home loans features | 27 |
| Your insurance options | 28 |
| Protection for your home | 29 |
| Protection for you | 30 |

Our range of home loans

We offer a number of different home loan types. We'll help you choose one that has the right flexible features for your needs.

| | |
|---|---|
|  | Standard Variable Rate Get the flexibility you want with a wide range of features and benefits. |
|  | Fixed Rate Always know what your repayments will be with a locked-in rate for 1-5 years. |
|  | Extra Home Loan Life of loan discount: A basic loan with a low variable rate for the life of your loan. 2 Year or 4 year Introductory Rate**: A basic loan with a lower variable interest rate for an introductory period, changing to a higher variable ongoing rate. |
|  | Viridian Line of Credit A flexible line of credit to access the equity in your home. |

To compare our home loan types, you can refer to page 27 of this brochure.

Ways to pay your home loan

There are two repayment options for your home loan and you can also choose the frequency in which you pay.

| | | |
|--|--|---|
| Principal and Interest (P&I) <i>Pay your loan balance and the interest</i> Your loan repayments will be lower over the life of the loan, since each time you pay the minimum repayments you're paying part of the original loan amount whilst also covering interest. | | Interest Only (IO) <i>Pay just the interest on your loan for a limited time</i> Not only is the interest rate typically higher on an interest only loan, once your interest only period ends, your repayments will change to principal and interest, which will increase your repayments. There's a maximum period you can pay interest only, so it's designed for short term needs. |
| Weekly For P&I loans only | Fortnightly For P&I loans only | Monthly All loan types |

**Extra Home Loan provides a discounted interest rate for the life of the loan. The Extra Home Loan (2 and 4 Year Introductory Rate) provides a higher discount during the introductory period. At the end of the introductory period, a lower discount applies for the remaining life of the loan, which will result in the interest rate and repayments increasing at that time. The 4 year introductory rate is only available for First Home Buyers.

Example

Jason has taken out a home loan of \$500,000 for 30 years. He considers two options for his repayments.

| | Option 1 | Option 2 |
|--|---|---|
| | Principal and Interest | 5 year Interest Only |
| Interest rate at start of loan | 3.45% p.a. (Comparison rate^ 3.46% p.a.) | 4.01% p.a. (Comparison rate^ 3.68% p.a.) |
| Monthly repayment first 5 years | \$2,232 | \$1,671 |
| Interest rate after interest only period | Unchanged | 3.45% p.a. (Comparison rate^ 3.46% p.a.) |
| Monthly repayment after interest only period | \$2,232 | \$2,490 |
| Total repayments over 30 years | \$803,265 | \$847,170 |
| Extra money paid due to interest only period | \$0 | \$43,905 |

If Jason chooses interest only for the first 5 years, although he starts off his loan with lower repayments, over the life of his loan, Jason will pay an **additional \$43,905 in interest**.

Note: The example provided above is for illustrative purposes only. Calculations are estimates provided as a guide only. They assume interest rates don't change over the life of the loan and are calculated on the rate that applies for the initial period of the loan. Interest rates may change at any time. Fees and charges are payable. The calculations do not take into account fees, charges or other amounts that may be charged to your loan (such as establishment or monthly service fees or stamp duty).

^Please refer to the full disclaimer at the end of this brochure.

Flexible home loan features and add-ons

■ Wealth Package

Simplify your banking and save money at the same time with our Wealth Package. For an annual fee of \$395, you'll enjoy:

- Special interest rate discounts on a range of eligible home loans, meaning you'll pay less interest, which will help you pay off your loan quicker
- Save on fees with no upfront home loan establishment fees, monthly home loan service fees and annual credit card fees for one eligible card
- Save on products with special discounts on selected credit cards, as well as your home loan.

To find out more visit: commbank.com.au/wealthpackage and talk to your Home Lending Specialist

■ Example:

How much could you save?

For example, let's imagine you have a Standard Variable Rate home loan for \$300,000, and a Platinum Awards credit card. How much could you save in the first year when you apply for a Wealth Package for an annual fee of \$395?⁷

Total savings in the first year = \$2,647

| Product | Benefit | First year | Second year (and for the life of your loan) ⁷ |
|--|------------------------------------|----------------|--|
| Home Loan | 0.7% p.a. discount | \$2,097 | \$2,089 |
| | No establishment fee | \$600 | N/A |
| | No monthly Loan Service Fee | \$96 | \$96 |
| Credit Card (Platinum Awards) | No annual fee | \$249 | \$249 |
| | Less the annual Wealth Package fee | – \$395 | – \$395 |
| Total Home Loan Wealth Package saving | | \$2,647 | \$2,039 |

⁷ The establishment fee will no longer be applicable after the first year. Your total Wealth Package Saving will decrease as your home loan balance decreases

■ Everyday Offset account

An Everyday Offset account is a transaction account linked to your Standard Variable Rate home loan. Linking an Everyday Offset⁸ account to your Standard Variable Rate home loan is a great way to pay less interest whilst also having the flexibility to access your funds easily.

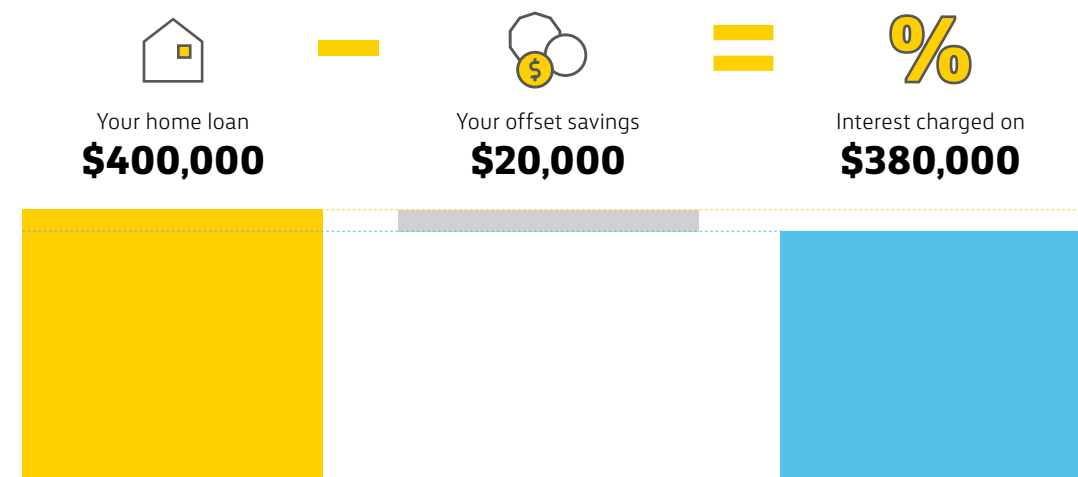
Any money you put into your offset account (e.g. your salary or savings), will be deducted from your loan balance, which means you'll only be charged interest on the difference. The more money you have in your offset account, the less interest you'll pay on your home loan.

You can also have multiple Everyday Offset accounts linked to your home loan, so as well as saving even more interest over time, you can manage your money your way.

To find out more and to see how Everyday Offset accounts work visit commbank.com.au/everydayoffset or talk to your Home Lending Specialist

■ Example:

If you have a loan balance of \$400,000, and you have \$20,000 in your linked Everyday Offset account, you'll only pay interest on \$380,000.



⁸ Everyday Offset is a feature of our Transaction Accounts which is linked to an eligible home loan, and account holder/s must also be account holders of the linked home loan. It is only available for Personal borrowers, not Companies or Trusts. Interest is not charged on that part of the Home Loan balance equal to the balance of the Transaction Account. No credit interest is paid on the account, even when the balance is greater than your home loan balance.

Flexible home loan features and add-ons (continued)

Redraw

A redraw facility gives you access to additional repayments that you have made on your loan over and above the required minimum repayments.

Redraw is available on most variable rate home loans, and there are no fees to redraw. If you do take money from your redraw, your repayments may increase, this is so you repay the loan within the agreed loan period.

Redraw is designed for occasional use. Other options, such as using Everyday Offset account/s may be more suitable if you plan on using the money more regularly or have a set amount in mind.

For more information about redraw, you can watch our *Guide to Redraw* video at: commbank.com.au/redraw



TIP: Check your available redraw anytime on the CommBank app or NetBank.

Compare our home loans features

We've included a summary of each loan type and the features they have. To compare our loans online visit commbank.com/home-loans. Your Home Lending Specialist will be able to advise you of the fees and charges applicable to the loan you choose but you can also visit commbank.com.au/homeloanfees

| Loan type | Standard Variable Rate | Fixed Rate | Extra Home Loan | | Viridian Line of Credit |
|--|------------------------|--|-----------------------|-------------------------------------|-------------------------|
| | | | Life of loan low rate | 2 year and 4 year Introductory rate | |
| Savings | | | | | |
| No establishment fee | ✓ ⁹ | ✓ ⁹ | ✓ | ✓ | ✓ ⁹ |
| No loan service fee | ✓ ⁹ | ✓ ⁹ | ✓ | ✓ | ✓ ⁹ |
| Discounted interest rate | ✓ ⁹ | ✓ ⁹ | ✓ ¹⁰ | ✓ ¹⁰ | ✓ ⁹ |
| Save interest with Everyday Offset | ✓ ¹¹ | | | | |
| Credit card annual fee waiver | ✓ ⁹ | ✓ ⁹ | | | ✓ ⁹ |
| Eligible for Wealth Package | ✓ | ✓ | | | ✓ |
| To pay my loan faster | | | | | |
| Make additional repayments | Unlimited | Up to \$10,000 per fixed term year ¹² | Unlimited | Unlimited | Unlimited |
| Flexibility | | | | | |
| Redraw additional payments or take a repayment holiday | ✓ | | ✓ | ✓ | ✓ |
| Split your loan (part fixed, part variable) | ✓ | ✓ ¹³ | ✓ | ✓ ¹⁴ | |

9. With a Wealth Package you'll get access to fee waivers and interest rate discounts on top of standard package benefits.

10. Extra Home Loan provides a discounted interest rate for the life of the loan. The Extra Home Loan (2 and 4 Year Introductory Rate) provides a higher discount during the introductory period. At the end of the introductory period, a lower discount applies for the remaining life of the loan, which will result in the interest rate and repayments increasing at that time. The 4 year introductory rate is only available for First Home Buyers.

11. Only available for Personal borrowers, not Companies or Trusts.

12. An Early Repayment Adjustment and an Administrative fee may apply if you pay more than the maximum.

13. An Early Repayment Adjustment and an Administrative fee may apply if you split your loan during a fixed term period.

14. Loan splitting is not available for Extra Home Loans during the introductory period.



Your protection options

Your home may be one of the biggest purchases you'll make in life and our range of insurance options can help protect what matters.

Home Insurance can help protect your home against loss or damage caused by incidents that may happen in the future. Life Insurance and Income Protection can help protect you against the unexpected, and provide greater peace of mind that you and your loved ones will have financial security when you need it most.

We can help you with a number of different protection options for you and your home, depending on your needs and the level of cover you require. You can also chat to your Home Lending Specialist for more information.

Protection for your home. Inside and out.

■ CommInsure building and contents insurance.

Our Home Insurance can help you insure your building and contents against loss or damage caused by unexpected events, by helping you repair, rebuild or replace. If you're looking to purchase a home, it's important you look into insurance options prior to settlement.

Cover for home owners and renters

Our Residential Home Package gives you the option to take out Building Cover, Contents Cover or Portable Contents Cover or a combination to suit your needs.

- **Building Cover:** Insure your building against loss or damage caused by events such as fire, storm, flood and more¹. Additional benefits include emergency work, temporary repairs, alternative accommodation costs and mortgage discharge.
- **Contents Cover:** Covers the contents that make your house a home (e.g. furniture, curtains, carpets, appliances, jewellery and more) by repairing or replacing them on a new-for-old basis when they are damaged by an insured event.
- **Portable Contents Cover:** Insure everyday portable items you take with you when you're out and about in Australia or overseas (e.g. sunglasses, engagement rings and surfboards).

Cover for investors and landlords

Our Investment Home Package gives you the option to take out Building Cover, Contents Cover or both.

- **Building Cover:** Insure your building against loss or damage caused by events such as fire, storm, flood and more¹. Additional benefits include emergency work, temporary repairs and mortgage discharge.
- **Contents Cover:** Covers the cost of repairing or replacing your contents (e.g. furniture, appliances, curtains and carpet) on a new-for-old basis when they are damaged by an insured event.

For more information or to get a quote visit commbank.com.au/homeinsurance

1. Cover for damage caused by storm, bushfire or flood is excluded for the first 48 hours of the policy (exceptions apply). Policy limits and other exclusions apply. Please refer to the Home Insurance Product Disclosure Statement (PDS) for more information (including coverage and exclusions) on Building and Contents Cover under the Residential and Investment Home Packages.

Protection for you

Together with the AIA Group we want to help provide you with peace of mind that you and your family will be looked after when you need it most. AIA delivers innovative insurance solutions, and is committed to helping you make healthier lifestyle choices every day with AIA Vitality.

Home Loan Compassionate Care

It's a difficult time when you or someone in your family is diagnosed with a terminal illness or passes away. That's why we're offering our support with Home Loan Compassionate Care, designed to help you and your family during these times.



What is it?

- It's a **complimentary protection** for eligible CommBank Owner Occupied home loans
- It pays the minimum required repayment on your home loan for around 12 months if you, your spouse or dependant pass away or are medically certified with a terminal illness
- A \$120,000 cap applies for each insured person across all eligible home loans
- There is no extra cost to you, and you don't need to sign up or activate it
- If a claim event occurs, let us know as soon as possible, our dedicated Home Loan Compassionate Care team will support you through the claims process.

Who's eligible?

- Owner Occupied home loan customers aged 18-59 (inclusive) and their spouse aged 18-59 (inclusive), and any dependant aged 18 (inclusive) or under.
- Eligible CommBank Owner Occupied home loans include:
 - Standard Variable Rate Home Loan
 - Fixed Rate Home Loan
 - Extra Home Loan.

To learn more about Home Loan Compassionate Care, exclusions, limitations and to find out how to claim, visit commbank.com.au/compassionatecare

Important: Please refer to the 'Things you should know' section on page 52 for full product disclosures for Home Loan Compassionate Care.

Life Insurance & Income Protection provided by AIA Australia

Life Insurance and Income Protection give you that extra safety net and helps provide you with support when you and your family need it most.

Life Insurance

A once-off benefit up to a maximum of \$1,000,000 to help with a variety of expenses.

- Covers your family and loved ones financially in the event you pass away or become terminally ill.
- Can help with your expenses such as home loan debt, car repayments, credit card debt, children's education and everyday bills.
- Cover that suits your needs
 - Choose a cover amount from \$100,000 to \$1,000,000
 - Option to add Total and Permanent Disability (TPD) cover to your life cover if eligible
 - Option to add Trauma cover to your life cover if eligible.

For more information visit commbank.com.au/lifeinsurance

Income Protection

Cover up to 75% of your monthly income.²

- Designed to help you get back on your feet if you are unable to work due to an Accident¹ or Sickness¹.
- Cover up to 75% of your Pre-Disability Income up to \$10,000 per month².
- Choose between 6 months, 1 or 2 year benefit periods.

For more information visit commbank.com.au/incomeprotection

Take a step to a healthier you with AIA Vitality

When you purchase Life Insurance or Income Protection provided by AIA Australia, you may get access to AIA Vitality³. It is a personalised scientifically-backed health and wellbeing program that supports you every day to make healthier lifestyle choices. Access rewards and discounts on gym memberships, flights, spa treatments, life insurance premiums and more to keep you motivated on your journey.

For more information, visit commbank.com.au/vitality

Apply online today: Get a quote and apply online in a few simple steps. Get a decision straight away – no medical assessment or blood tests required.

Need more cover or have additional needs?

You can speak to a financial planner who can review your situation and provide financial advice on all your personal insurance options including the type and level of cover that is right for you⁴.

For more information visit commbank.com.au/financialplanning



1. Accident and Sickness both have specific meanings set out in the PDS.
 2. The benefit paid is lesser of your Sum Insured and 75% of your monthly Pre-Disability Income.
 3. Access is subject to a minimum annual premium on your Life Insurance and Income Protection policies, for more information visit commbank.com.au/vitality
 4. Commonwealth Financial Planners can only recommend products listed on the Commonwealth Financial Planning Approved Product List, which contains both Commonwealth Bank Group products and financial products issued by external providers.

Important note: Please refer to the 'Things you should know' section on page 52.



Stage 4: **Buying your home**

(or investment property)

If you haven't bought a property before (or even if you want a refresher), here's a step by step guide to help you through it.

| | |
|--|-----------|
| Step 1: Apply for conditional pre-approval to search with confidence | 34 |
| Step 2: Found your property? The next step is to apply for a home loan | 34 |
| Step 3: Secure your property and pay the deposit | 34 |
| Step 4: Your home loan's been approved, it's time to sign your loan documents | 35 |
| Step 5: Settle and move in | 35 |

Your guide to the home loan process

The home loan process may seem complex, even if you've bought before. Here are the most common steps from application to settlement. Your Home Lending Specialist will help you at each step and go through any detail unique to your situation (e.g. buying at an auction).

Congratulations, you've bought your home!



Estimated time conditional pre-approval is valid for: **6 months**

Estimated time from application to settlement: **4-6 weeks**

Estimated time for home loan approval (once documents supplied to your lender): **1 - 5 business days**

1 Apply for conditional pre-approval to search with confidence.

Applying for conditional pre-approval is important, it'll help give you a good understanding of what you can afford and provide the confidence to make an offer when the right property comes along.

- To help you with the home loan process and to apply for conditional pre-approval, make an appointment with a Home Lending Specialist at commbank.com.au/appointment
- Ask your Home Lending Specialist for a personalised property report for your preferred suburb or property. They'll also estimate your upfront buying costs (e.g. stamp duty, legal fees)
- Once you've received conditional pre-approval, it's time to go search for your property.

2 Found your property? The next step is to apply for a home loan.

You can apply anytime online, over the phone or in person with help from one of our Home Lending Specialists. They'll also let you know exactly which documents you'll need for your application.

- If you're buying at an auction, chat to your Home Lending Specialist about what's required or you can refer to page 19
- Let your Home Lending Specialist know you've found your property
- Gather all the necessary documents (e.g. payslips, bank statements). See page 46 for a list of documents required
- Find a solicitor or conveyancer who can help you with the contract and any other legal documents. They usually charge for their services so make sure you are aware of their fees before any commitment.

3 Secure your property and pay the deposit.

The Contract of Sale (or Offer and Acceptance in WA only) can be used to negotiate an offer on the property. Once accepted, both buyer and seller sign this contract, which confirms selling price, settlement terms and any other conditions for the sale.

- Arrange a property and pest inspection. This is not compulsory but a good idea to avoid bad surprises
- Check with local and state governments about zoning and future developments that may affect your home
- Check if there's a cooling off period for the contract
- Sign the Contract of Sale (or Offer and Acceptance in WA only) provided to you by the seller or real estate agent and pay the deposit – usually 5-10% of the property price.

4 Your home loan's been approved, it's time to sign your loan documents.

Once your home loan application and documents are submitted, we will review them and complete any necessary checks (which may include property valuation, credit checks, and building documents). We'll then let you know if your loan is approved and provide your loan offer documents.

- Complete stamp duty forms (if applicable) – your solicitor or conveyancer will organise this
- Once you receive your home loan documents, you can review them either in person or discuss it over the phone with your Home Lending Specialist. You'll need to sign the loan documents or accept in NetBank with our SmartSign service if you're eligible
- Look into Home Insurance options, prior to settlement. Speak to your Home Lending Specialist for more information or visit commbank.com.au/insurance

5 Settle and move in.

Settlement is when the purchase of the property is completed and it officially becomes yours. We will arrange a settlement date, time and location with your solicitor or conveyancer. To keep you updated we'll notify you by SMS when settlement is successfully completed.

- Arrange a pre-settlement inspection with the seller or their real estate agent
- Ensure you've got enough money in your nominated CommBank transaction account 48 hours before the settlement date, your solicitor or conveyancer will advise how much
- After settlement, pick up your keys from the seller's real estate agent.

Each home buying journey is different. Your Home Lending Specialist is there to guide you through the above steps and help with anything specific to your situation.

For more information visit commbank.com.au/your-home-buying-resources



Stage 5: **Making your loan work for you**

With the CommBank app and flexible features, it's never been easier to manage your home loan, even when your circumstances change.

| | |
|--|-----------|
| Getting started | 38 |
| Manage your loan 24/7 | 39 |
| Your personalised property experience | 40 |
| When you need more money | 41 |
| Using your existing equity | 41 |
| Increase your home loan (top up) | 41 |
| Refinancing your home loan | 41 |

Getting started



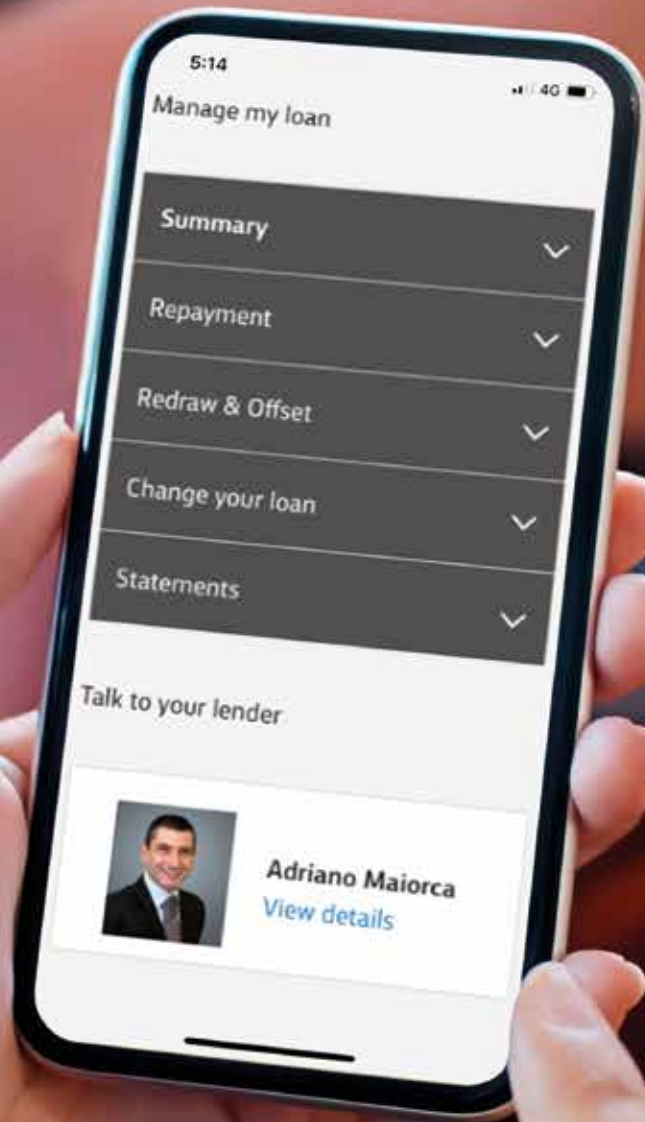
Register for NetBank, a secure online place to manage your finances.

Visit commbank.com.au/netbank



Join over 5 million Australians using the CommBank app. Bank with confidence anywhere, anytime.

Visit commbank.com.au/commbankapp



Manage your loan 24/7

The CommBank app and NetBank are the easiest ways to manage your home loan, so you can stay in control. Simply log on, click view accounts and select your home loan to get started.

+ See your home loan alongside your other accounts

Just like your other accounts, you can view your home loan account information anytime. You can also view your loan balance, current loan details, transactions and see your repayment amount and frequency.

+ Change your repayments

We understand changes happen in life, which means you may need to change how you repay your loan (i.e. your repayments). You can easily:

- Change your repayment amount and frequency
- Change your repayments type – Interest Only to Principal and Interest*

+ Change to a fixed rate or re-fix your home loan

Changing your home loan from variable to a fixed rate or starting a new fixed period (re-fix) is easy using our switching tool. For other home loan options, such as a split loan, you can speak to your Home Lending Specialist or call us on 13 2224 8am to 8pm, 7 days.

+ Increase your home loan (top up)*

If you're planning renovations, want to consolidate your debts or simply need extra cash, you can apply in NetBank or the CommBank app to add more money to your existing loan.

+ Redraw your extra repayments

If you need more money, you can access additional repayments you've made on your loan. For more information, refer to page 27.

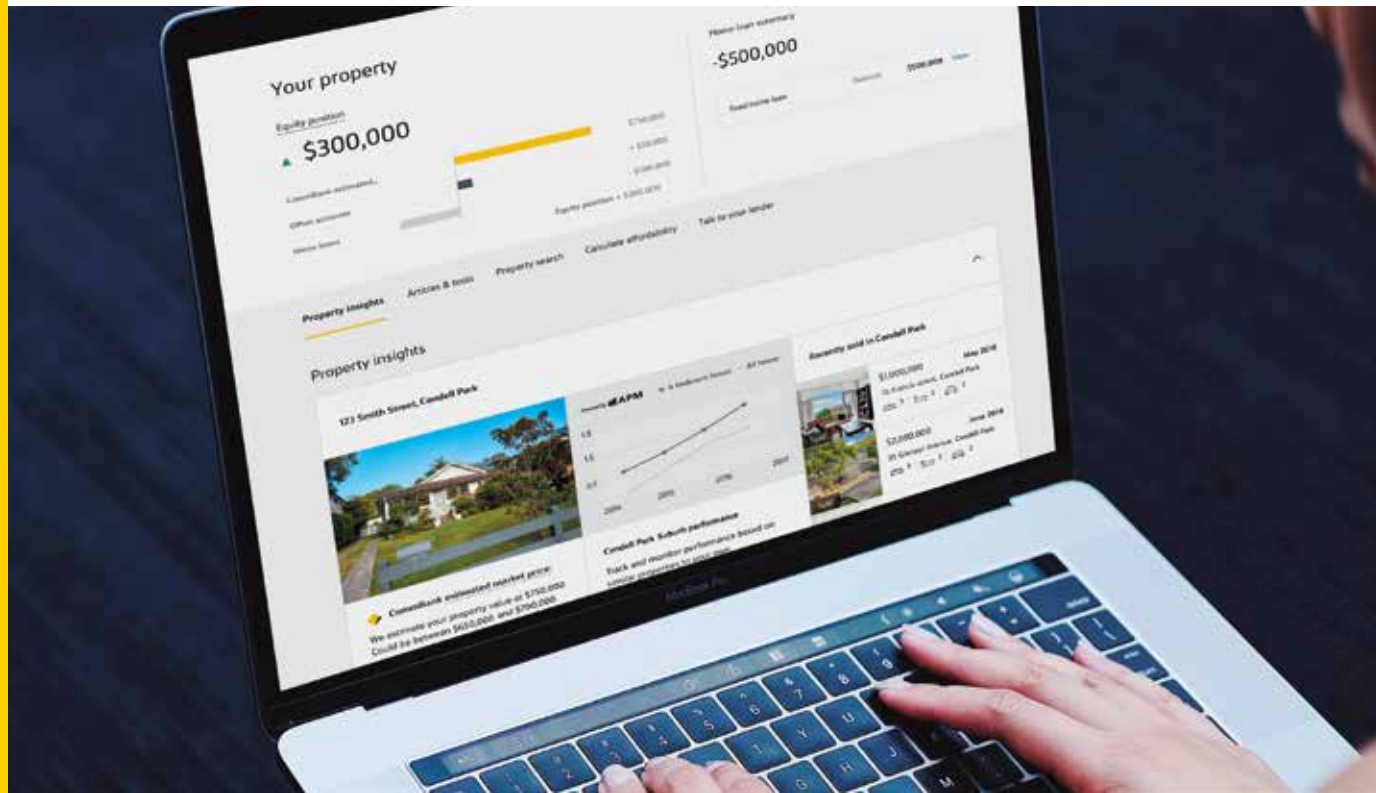
+ Access your statements

You can view up to 7 years' of statements, providing you access anytime you need. If you're still receiving paper statements, you can also switch to online statements using the CommBank app or NetBank.

For more information visit commbank.com.au/paperless



To download the CommBank app today visit: commbank.com.au/commbankapp



Your personalised property experience

We have a dedicated section within NetBank and the CommBank app that redefines how you view, track and manage your home loan - providing you with detailed loan and property information to help you achieve your goals.

You can easily access it through NetBank and the CommBank app. Simply log on, and select your home loan to get access to a broad range of features including:

Equity position / calculation

Helping you calculate your equity position using your data such as home loan balance and offset savings, together with our knowledge of property prices.

Personalised property experience

An experience that gives you a personalised view of your property situation to see how it's performing in relation to similar properties in your suburb.

Access to checklists, tools and articles for every step of the property journey

Providing you with the guidance you need to help explore options and reach your current or next property goal.

Property search capability (partnership with Domain group) and affordability calculators

Access property search details overlaid with information such as upfront costs, repayments, lenders' mortgage insurance calculators and property values, so you can find a property you can afford.

Easily contact your Home Lending Specialist

Providing easier access to contact your dedicated Home Lending Specialist, who'll be there to help you with anything you need regarding your home lending needs.

Personalised property reports

Extensive suburb and property insights to give you all the information you need to make informed decisions or track and monitor performance over time.

For more information, visit: commbank.com.au/myproperty

When you need more money*

If you're looking to get some extra money for renovations, to consolidate your debt or for personal reasons such as buying a car, your current home loan may be able to help you achieve this.

Using your existing equity

Equity is the difference between the market value of your property and the amount you still owe on your home loan. As you start to pay off your home loan over time, your loan balance decreases, and/or if your property value increases, you'll have more equity in your property.



Market value \$500,000

Owing on home loan
\$350,000

Equity
\$150,000

You can use your existing equity (increasing your loan balance up to 80% of the LVR, without paying LMI or LDP) for various things such as renovating, buying a car or even as a deposit for your next home.

To find out how much equity you have in your home, you'll need a property valuation, so speak to your Home Lending Specialist who can discuss the best way forward.

Increase your home loan (top up)

Increasing your home loan can be an effective way to get extra money. If your loan type lets you do top ups, the amount by which you can increase it will depend on how much equity is in the property as well as your current financial situation. For more information about home loan top up, refer to page 39.

Refinancing your home loan

If you're looking to bring your home loan over to CommBank from another bank, or already have a home loan with us, we can help you through the steps to refinance.

There are many reasons you may choose to refinance, including wanting to save money, consolidating debts, or simply wanting more features and flexibility with your home loan.

Before you make any decisions, it's a good idea to weigh up your options and work out if refinancing is right for you. You'll also need to take into account any upfront or ongoing costs associated with exiting your current loan and switching to a new home loan. These may include settlement fees, loan establishment fees, loan service and exit fees and charges.

Refinance with FASTRefi®

With FASTRefi® we'll save you time by managing the refinance steps on your behalf. You can refinance your eligible existing home loan to us from another financial institution within days of us receiving your signed loan documents.

FASTRefi® is only available for eligible loans from selected financial institutions.

If your home loan isn't eligible, or FASTRefi® isn't for you, then you can choose our standard refinance option. FASTRefi® involves borrowing additional buffer amounts to cover the pay-out estimation. Once the loan is repaid and closed, any surplus funds will be refunded by the other financial institution.

For more information about refinancing, visit commbank.com.au/refinancing



Home buying language - simplified.

We've broken down common home buying jargon and put it into everyday language for you on the following pages.

Bridging home loan:

A short term home loan to pay for the purchase of your new property, before you sell your existing property.

For more information see page 15 of this brochure or visit:
commbank.com.au/need-a-bridging-loan

Co-borrower:

A co-borrower is the other person you take your home loan out with (i.e. your joint account holder). This person's name appears on loan documents and their income and financial history will also be used to apply for the loan.

Comparison rate:

This is the rate that helps you see the true cost of taking the home loan, making it easier to compare rates across different lenders. It's calculated using a standard formula to include the interest rate, as well as certain fees and charges related to the home loan.

Conditional pre-approval:

An indication from us that shows how much we are likely to let you borrow based on a review of your financial situation and needs, and it's subject to certain terms and conditions.

Construction loan:

A loan specifically for building or renovating where you can draw down the loan progressively and only pay interest on the amount you've used.

For more information visit:
commbank.com.au/buildingfactsheet

Conveyancing:

The process of transferring a property from one owner to the next. You'll need a lawyer, solicitor or licensed conveyancer to do this for you.

Cooling off period:

The cooling-off period is the very last stage that you, as a property buyer, can withdraw from a sale without major legal or financial consequences. The cooling off period varies depending on the state you live in and how you buy your property.

Fixed interest rate:

An interest rate that stays the same for a set period of time e.g. 2 years. If you have a home loan with a fixed interest rate, you'll know exactly how much your repayments will be for this period.

Guarantor:

A person, company or trust that helps you secure a loan by offering their own property (or properties) as additional security for your loan. If a company or trust is the borrower and is unable to service the loan, a guarantor can also help by contributing additional income. Guarantors cannot contribute additional income where the borrower is an individual.

Home loan increase or Home loan top up:

Through a top up you can borrow amounts over \$10,000 that are in addition to the original loan amount – subject to equity held in your property and our approval.

Interest only repayments:

The minimum payments only cover interest charges on the loan. Interest only repayments are for an agreed period of time.

For more information, visit
commbank.com.au/interestonly

Investment loan:

Loan provided for the purposes of purchasing, renovating, building an investment residential property or for acceptable personal investment.

Lenders' Mortgage Insurance (LMI) and Low Deposit Premium (LDP):

LMI is an insurance premium which we collect (from you) and pass on to our Insurance provider Genworth Australia. LDP is a bank fee which you pay directly to us.

The circumstances of your loan will determine whether a loan incurs LMI or LDP. You will only be required to pay for one, not both.

All premiums are capitalised (added) to the total home loan amount when your home loan is settled. This means you'll pay more interest over the life of the loan.

For more information visit:
commbank.com.au/low-deposit-options

Loan to value ratio (LVR):

The total you've borrowed for your loan as a percentage of your property value.

For example: if your property is valued at \$400,000 and you've borrowed \$320,000, your LVR is 80% (\$320,000 divided by \$400,000).

$$\frac{\$320,000}{\$400,000}$$

$$\text{LVR} = 80\%$$

Mortgage:

A mortgage gives the bank certain rights over any property you use as security for the home loan. A mortgage is commonly used to secure a loan from a lender.

Offset account:

A transaction account that you can link to an eligible home loan. The money in the offset account doesn't earn interest but instead offsets your loan balance and reduces the interest you pay on your loan.

For more information, visit:
commbank.com.au/everydayoffset

Off the plan:

When you commit to buy a property based on plans, before the property has been built. We may offer conditional pre-approval on a loan for off the plan purchases before construction commences. However we won't lend you any money until we have performed a valuation of the finished property and re-evaluated your financial situation.

Owner occupied:

When you live in the property you have the home loan for.

Principal and interest repayments (P&I):

The loan principal is the amount of money you borrow and the interest is the cost charged to borrow this money. The interest rate on your loan, the amount you borrow, the length of the loan term and the required repayment amount on your loan will determine how much interest you pay over the life of the loan.

Rate Lock:

Locking a fixed interest rate for 90 days from the date we process your rate lock request. You'll need to pay a non-refundable fee to do this and you can ask us to break the rate lock (e.g. if rates go down prior to funding).

Refinancing:

Moving your home loan from one lender to another (e.g. from another bank to CommBank).

Repayment holiday:

Lets you take a break (usually 3-12 months) from your repayments when you've made additional repayments on your loan.

Settlement or settlement date:

When the sale or purchase of a property is completed and ownership of the property is transferred.

Split loan:

When you divide one loan into two or more loan accounts, generally with different loan types, repayment types or interest rates.

Stamp duty:

Stamp duty is a government charge, or tax. The amount you pay depends on the value of the property, the state or territory in which it's located and whether you've purchased a property before in Australia.

Valuation:

A valuation is an opinion about the market value of a property asset at a specific date, by a person authorised to undertake valuations for security purposes.


Variable interest rate:

An interest rate that can go up and down over time. If you have a home loan with a variable interest rate, your repayments can change when the interest rate changes.

Your appointment checklist

When you decide to apply for a home loan, you can help speed up your application by getting the documents below ready (for each person applying). Once you've made an appointment, your Home Lending Specialist will let you know exactly which documents are required for your particular application.

For more information about documents needed for a loan application, you can visit commbank.com.au/homeloanchecklist



Your identification (I.D.)


New and existing customers

Choose one of the following:

- Passport, or
- Australian Driver's licence, or
- Australian Proof of Age card.

Or, two of the following:

- Birth certificate
- Citizenship certificate
- Pension card issued by Centrelink
- Overseas driver's licence
- Household bill e.g. electricity bill, gas bill.




Loans and savings not with CommBank

If you're buying a new home or investment property

- Savings/Investment account statements and/or your passbook,
- Bank account statements for your home/investment loan or line of credit,
- Bank account statements for your personal loan, credit cards or other fixed repayment loans.

If you're switching your loan to CommBank

- Savings/Investment account statements and/or your passbook,
- Bank account statements for your home/investment loan or line of credit,
- Bank account statements for your personal loan, credit cards or other fixed repayment loans.



Your Income

If your salary or wages are not paid into your CommBank account

- Bank account statements showing salary credits,
- Payslips,
- Employment contract or letter from your employer showing current base wage and PAYG payment summary (or tax return).

If you're self-employed


- Most recent year's personal and business tax returns, and corresponding ATO Notice of Assessment,
- Most recent business financial statements, showing the last two consecutive years' profit and loss information.

If you earn rental income

- Rental Statement or letter from the managing real estate agent,
- Current lease agreement,
- Most recent tax returns showing properties you own,
- Bank account statements showing rental credits.

If you receive Government income

- A letter from Centrelink confirming your benefits amount.



Other important information

- Privacy consent form – your lender will send you the form to be completed by all applicants prior to your appointment.
- An estimate of your monthly living expenses – covering for example, food, transport, clothing, utilities, education and health care.
- If you've found a property, a Contract of Sale (Offer of Acceptance in WA) and your solicitor or conveyancer's name, address and contact details.
- If you have an existing property for security, we'll need one of the following: Rates notice that shows the street address and title reference or Valuer General – Notice of Valuation.
- If you have existing insurance, we'll need a copy of insurance documents (e.g. policy schedules) that are not held with CommInsure.
- If you have other income (e.g. investment income from shares) or loans and debts that aren't listed above, we will also require documents for these.

Monthly Living Expenses Calculation Template

This template has been designed to calculate Monthly Living Expenses during the home loan process. To calculate the Monthly Living Expenses, which is the amount of money needed to maintain a reasonable standard of living, only consider expenses that will continue to be incurred after the loan is funded. Expenses such as the ones below should be included (where applicable). If you are an existing CBA customer you can use the tools located on the CommBank app to assist with completing this.

Number of Adults in Household

Number of Dependents in Household

Age of Dependents in Household

You can also calculate your Monthly Living Expenses at commbank.com.au/livingexpenses

Food and Groceries

Items you should consider include fruit, meat, groceries, household items, take away food and coffee (eg Uber Eats, Deliveroo, Menulog). Capturing of food and groceries costs is mandatory and the amount must be greater than \$0.

\$

Owner Occupied Property Expenses (excluding Mortgage Repayments and Insurance)

Items you should consider include utilities such as water, electricity, gas, council rates, strata fees, ongoing maintenance, repairs, gardening, pool services, cleaning services. Where you own or rent an owner occupied property the amount should be greater than \$0.

\$

Communication

Items you should consider include Internet, pay tv, phone, media streaming subscriptions (eg Netflix, Spotify, Foxtel).

\$

Education

Items you should consider include school/uni fees, books, materials, courses, higher education. Where you have children of school age the amount must be greater than \$0.

\$

Clothing and Personal Care

Items you should consider include clothing, shoes, hair and beauty treatments, beauty and hygiene products. Capturing of clothing and personal care costs is mandatory and the amount must be greater than \$0.

\$

Transport and Auto

Items you should consider include bus, train, ferry, car registration, petrol, tolls, repairs and maintenance and rideshare costs (eg Uber, taxi).

\$

Medical, Health and Fitness

Items you should consider include doctor, dentist, physiotherapy, medicines, eye care, glasses, gym membership.

\$

Insurance

Items you should consider include car, home and contents, life, income protection, landlord, private health. Where you are purchasing an owner occupied property the amount must be greater than \$0.

\$

Recreation, Travel and Entertainment

Items you should consider include sport, boat, holidays, dining out, movies, electronic games, electronics, tobacco, alcohol, gambling.

\$

Children and Pets

Items you should consider include day care, childcare, sports, music, tuition, nanny, pet expenses. Where you have declared you have children this amount must be greater than \$0.

\$

Other Expenses and Purchases

Items you should consider include expenses incurred for other adults within the household and expenses not covered elsewhere.

\$

TOTAL (Of all expenses)

\$

Financial Services Guide

Your Home Lending Specialist can provide you with the latest version of the Financial Services Guide so you can make an informed decision on whether you want to use our products and services. Alternatively, you can access one anytime at commbank.com.au/Financial-Services-Guide

Things you should know: Applications for finance are subject to approval. Full terms and conditions will be included in the Bank's loan offer. Bank fees and charges apply. The advice in this brochure has been prepared without taking your individual objectives, financial situation or needs into account. Information in this brochure including rates, and fees are subject to change.

^Comparison rate calculated on a \$150,000 secured loan over a 25 year term. WARNING: Comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Comparison rates for variable Interest Only loans are based on an initial 5 year Interest Only period. Comparison rates for fixed or guaranteed Interest Only loans are based on an initial Interest Only period equal in length to the fixed or guaranteed period. During an interest only period, your interest only payments will not reduce your loan balance. This may mean you pay more interest over the life of the loan.

*These options are not applicable to loans guaranteed under the First Home Loan Deposit Scheme (FHLDS).

^Estimated market price is an estimate of a property's potential market price based on external property data and CommBank's own data. It is a guide only and does not take into account all factors that may affect a property's value. It is not a Bank valuation for credit assessment purposes.

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Before acting on this advice, you should consider whether it is appropriate to your circumstances. Terms and conditions of Everyday Offset account (feature of an eligible transaction account) and NetBank are available by visiting our website commbank.com.au, calling 13 2221 or at any branch and should be considered in making any decision about these products.

We do not pay our staff commissions for supplying products to you. We pay them a salary and, in some cases, performance bonuses. Our staff may also receive payments for business they refer to other persons in the Bank who specialise in certain products and/ or services and may be eligible for prizes including overseas travel and gift vouchers. 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 product providers. We receive commission for selling CommInsure Home Insurance and Loan Protection Insurance. The commission amount ranges up to 20% of every annual premium amount.

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CommInsure is proud to be a signatory to the General Insurance Code of Practice, for more information on the code visit www.codeofpractice.com.au.

Home Loan Compassionate Care is excluded for all Investment home loans and select Owner Occupied home loan products including Viridian Line of Credit, Equity Unlock for Seniors, Commonwealth Portfolio loans and Staff Housing Loans (legacy). Compassionate Care is underpinned by a group policy held by us with the insurer, The Colonial Mutual Life Assurance Society Limited (CMLA) ABN 12 004 021 809 AFSL 235035. CMLA is part of the AIA group.

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AIA Australia has adopted the Financial Services Council Life Insurance Code of Practice, which contains minimum standards of service that customers can expect from insurers. The code can be found at fsc.org.au.

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If you have a complaint, you can access our dispute resolution process by calling 13 2221 (call charges may apply). Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit licence 234945. Registered office: Ground Floor, Tower 1, 201 Sussex Street, Sydney, NSW 2000.

We're here to help.



Instantly make an appointment to meet with a Home Lending Specialist, at commbank.com.au/appointment



Visit any of our branches or locate a mobile lender who can come to you commbank.com.au/mobile-lender



Call us on **13 2224**, 8am to 8pm, 7 days.



For more information visit commbank.com.au/home-buying

