

Achieve your home ownership goals with our ongoing support.

CommBank Home Loan Customer Guide.

1.

Empowering you with tools to support a simpler purchase journey.

Feel confident that we've got your back with the best possible guidance.



A one stop shop for your property, with all the tools and support you need in **Home Hub, in the CommBank app.**



Access to Home-in, which simplifies home buying through fast contract reviews, exclusive discounts on conveyancing and more.¹



Competitive and tailored interest rates and discounts on a range of home loan options to suit your individual needs.



Fast turnaround times on decisions, with **conditional pre-approval** to take advantage of an opportunity.



On the go and **easy to use calculators and tools** to help you understand your options at any time.



Flexible solutions to help you get into the market sooner with **Property Share, Parental, Family or Spousal Guarantees and Government Guarantees.**

2.

Support at every step, so your home loan works for you.

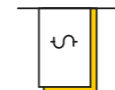
Rest assured; you'll have the flexibility to adapt your home loan to your changing needs.



Instantly change your repayment date, frequency and amount to suit your needs based on eligible products.



Switch your loan type (from Interest Only to Principal and Interest) or easily fix, split or re-fix your loan online.



Link multiple offset accounts and unlimited redraw on eligible accounts, helping you to pay less interest and pay off your home loan faster.



Repayment holidays for 3-12 months if you're ahead and need to pause repayments.

3.

Delivering benefits and value beyond your home loan.

We're committed to giving you year-round offers and discounts.²



CommBank Yello. The Bank's customer recognition program giving eligible customers access to benefits like **prize draws, offers and cashbacks** simply for being our customer.³



Exclusive savings on telco bills from More, an Australian owned provider of fast, reliable nbn™ and mobile plans.



Discounted sustainable energy thanks to Amber's wholesale prices.

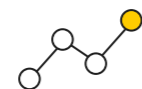


Get the tools to **save on energy with CommBank Green Loan**, a low, secured fixed rate loan that enables eligible customers to buy and install eligible clean energy products.

Plus, the same great service that you can expect from Australia's largest bank.



Access to the **largest network of Home Lending Specialists.** Meet in-branch, over the phone, via video call or they can come to you.



Free property and suburb reports to help you better understand the market.⁵



The convenience of having your home loan and day-to-day banking side-by-side in **the CommBank app.**



Start your refinance journey online, with **less paper work to save you time**, and **FASTRefi®** so you can settle your home loan sooner.



The ability to receive and **sign loan contract documents digitally**, making it simpler and easier.

Things you should know: This is general information that has been prepared by Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit licence 234945 ('CBA') without considering any person's objectives, financial situation or needs. Before acting on this information, you should consider its appropriateness to your circumstances, including if necessary by obtaining independent legal, tax and financial advice. Applications are subject to credit approval, satisfactory security and minimum deposit requirements. Terms and conditions and fees and charges are payable. The target market for this product will be found within the product's Target Market Determination, available at commbank.com.au/tmd. ¹Home-in is an all-in-one virtual home buying concierge and is a trademark of CBA New Digital Businesses Pty Ltd ABN 38 633 072 830 trading as Home-in Digital. CBA New Digital Businesses Pty Ltd is a wholly owned but non-guaranteed subsidiary of CBA. ²More and Amber have a Strategic Relationship with CBA. You should review their respective product offerings, service area limitations and terms and conditions before making any decision about their services. ³Customers must have an eligible transaction account, make 30 or more eligible outbound transactions a month and have an eligible home loan. Find out more at commbank.com.au/commbankyellow. ⁵CommBank Property and Suburb Reports contain information that is obtained from third parties and is not intended to be advice or a professional property appraisal and should not be relied upon as such. You should also make your own enquiries and assessments before making any decisions.