

Comparison Rate Schedule

Variable Rate Loans (Mortgage Advantage)

Issued 19 December 2011

For secured Personal Financing Products provided by the Commonwealth Bank of Australia within Mortgage Advantage.
For further information please phone **13 24 07** (8am to 8pm Monday to Friday).

Loan Amount	Loan Term	Standard Variable Rate (p.a.) (150K – 349K) [^]	Standard Variable Rate (p.a.) (350K – 749K) [^]	Standard Variable Rate (750K+) [^]
Annual percentage rate				
		6.81%	6.71%	6.61%
Comparison rate				
\$5,000	2 Years	6.81%	6.71%	6.61%
\$10,000	3 Years	6.81%	6.71%	6.61%
\$15,000	4 Years	6.81%	6.71%	6.61%
\$20,000	4 Years	6.81%	6.71%	6.61%
\$25,000	5 Years	6.81%	6.71%	6.61%
\$30,000	5 Years	6.81%	6.71%	6.61%
\$50,000	7 Years	6.81%	6.71%	6.61%
\$70,000	25 Years	6.81%	6.71%	6.61%
\$100,000	25 Years	6.81%	6.71%	6.61%
\$130,000	25 Years	6.81%	6.71%	6.61%
\$150,000	25 Years	6.81%	6.71%	6.61%
\$200,000	25 Years	6.81%	6.71%	6.61%
\$225,000	25 Years	6.81%	6.71%	6.61%
\$250,000	25 Years	6.81%	6.71%	6.61%
\$275,000	30 Years	6.81%	6.71%	6.61%
\$300,000	30 Years	6.81%	6.71%	6.61%

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.

[^] Initial total home lending balance (being the sum of the account balance of home loans and the credit limit of Line of Credit accounts that you have with us).