

# Loan Guide Quick Look

<p>This 'Quick Look' guide is a tool to allow comparison between loan types.</p> <p>Please refer to the terms and conditions for detailed information.</p>	<p>Standard Variable Rate Home/Investment Home Loan</p>	<p>12 Month Discounted Variable Rate Home/Investment Home Loan</p>	<p>1 Year Guaranteed Rate Home/Investment Home Loan</p>	<p>No Fee Variable Rate Home/Investment Home Loan</p>	<p>1-5, 7, 10 and 15 Year Fixed Rate Home/Investment Home Loan</p>	<p>Rate Saver Home/Investment Home Loan</p>	<p>3 Year Special Rate Saver Home/Investment Home Loan</p>	<p>Line of credit</p>
<p><b>Your customer wants:</b></p>	<p>Great rate and all benefits</p>	<p>A discounted rate and all the benefits for new borrowings</p>	<p>A guaranteed rate with benefits for new borrowings</p>	<p>A competitive variable interest rate with no Bank fees for the life of the loan<sup>α</sup></p>	<p>Fixed rate for forward planning</p>	<p>Great rate, basic features</p>	<p>A discounted variable rate for new borrowings</p>	<p>All your banking needs in one package</p>
<p>I want an offset account to help me save on interest and own my home/ investment property sooner</p>	<p>Full offset</p>	<p>Full offset</p>	<p>Full offset</p>	<p>Not available</p>	<p>Partial offset<sup>†</sup></p>	<p>Not available</p>	<p>Not available</p>	<p>Not applicable</p>
<p>I want to make additional repayments when I have extra cash</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes (maximum \$10,000pa)<sup>+</sup></p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>
<p>I want to be able to redraw my additional repayments</p>	<p>Yes  (minimum \$1,000 over the counter at any Commonwealth Bank branch with a \$5 fee and \$500 electronically with no fee)</p>	<p>Yes  (minimum \$1,000 over the counter at any Commonwealth Bank branch with a \$5 fee and \$500 electronically with no fee)</p>	<p>Yes  (minimum \$1,000 over the counter at any Commonwealth Bank branch with a \$5 fee and \$500 electronically with no fee)</p>	<p>Yes  (min. \$1000 over the counter at any Commonwealth Bank branch and \$500 electronically, both with no fee)<sup>≈</sup></p>	<p>Not available</p>	<p>Yes<sup>#</sup>  (minimum \$2,000 over the counter at any Commonwealth Bank branch or \$500 electronically with \$50 fee for both)</p>	<p>Yes<sup>#</sup>  (minimum \$2,000 over the counter at any Commonwealth Bank branch or \$500 electronically with \$50 fee for both)</p>	<p>Withdrawals can be made at any time for any amount<sup>#</sup></p>
<p>I want a choice of principal and interest repayments or interest only payments</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes<sup>**</sup></p>
<p>I want a split loan combining the flexibility of a variable interest rate with the certainty of a fixed interest rate<sup>***</sup></p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Not available</p>	<p>Yes</p>	<p>Not available</p>	<p>Not available</p>	<p>Not applicable</p>
<p>I want to take my loan with me when I move/ buy another investment property to save time and money</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes</p>

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Your customer wants:	Great rate and all benefits	A discounted rate and all the benefits for new borrowings	A guaranteed rate with benefits for new borrowings	A competitive variable interest rate with no Bank fees for the life of the loan <sup>α</sup>	Fixed rate for forward planning	Great rate, basic features	A discounted variable rate for new borrowings	All your banking needs in one package
I want the choice of weekly, fortnightly or monthly principal and interest repayments	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes**
I want to apply for a loan without providing the usual income documentation required for a self-employed person	Yes##	No	No	No	Yes	Yes <sup>~</sup>	No	Yes##
I want to borrow more or reduce costs by having Guarantor Support. <sup>θ++</sup>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
I want to pay my CommInsure <sup>Ω</sup> home and contents monthly insurance premium through my loan account. <sup>~</sup>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

#### Things You Need to Know

- \* Subject to available credit and, where applicable, daily card limits.
- \*\* Provided monthly interest, fees and charges are met, you choose when you repay.
- \*\*\* Taking both a Guaranteed Rate and Discounted Variable Rate as part of a split rate loan (Variable and Fixed Rate Options) is not allowed.
- # Repayment Redraw is available only with the Principal and Interest repayment option.
- ## Subject to requirements for Low Documentation Loans being satisfied.
- + Additional repayments of up to \$10,000 are allowed on Fixed Rate Home Loans and Investment Home Loans in any year during a fixed rate period (except Interest in Advance).
- ^ MISA is not available on Interest in Advance Fixed Rate Investment Home Loans.
- ^^ If interest only option is chosen, Repayment Redraw is not available for the term of the loan.
- Ω CommInsure is a registered business name of Commonwealth Insurance Limited ABN 96 067 524 216 (CIL)
- ~ This payment option will be made available at the Bank's discretion. This option applies when your loan repayments and insurance premiums are made. Fees and some other conditions apply to some benefits. Please ask for full details.
- ∅ We recommend that everyone involved in the loan, including guarantors, seek independent legal and financial advice.
- ∞ Not available on the 3 Year Special Economiser Home Loan/Investment Home Loan.
- ++ Guarantor Support allows others to help you by mortgaging their own property as additional security for your home loan. This may allow you to borrow more or avoid paying mortgage insurance if you do not have sufficient security yourself.
- α Lenders Mortgage Insurance Premium/Low Deposit Premium (if applicable) and Government charges apply.
- ≈ No ATM, EFTPOS, Cheque Book or Debit/Credit Card access