

EDGE

CommonwealthBank 
Third Party Banking



3 August 2010

Special Discount on Customer Ordered Valuations is available again, until 30 September 2010

*Are you having a problem with valuation shortfalls?
Order your valuation upfront to get a clearer picture of the property value.*

A discount fee for Customer Ordered Valuations is now available until Thursday 30 September 2010.

*Do you have a problem with conversion rates?
Order your valuation upfront to increase certainty of conversion.*

Take advantage of our special offer on Customer Ordered Valuations (COV) of \$150 now to help your customers increase their chances of being approved for a home/investment home loan and improve your conversion rate at the same time:

Regular Fee	Special offer fee	Special offer period
\$264 for residential property	\$150	Ends 30 September 2010
\$484.00 for properties greater than two hectares	\$150	Ends 30 September 2010

The reduced fee applies for all Customer Ordered Valuations. COVs can be conducted in metropolitan post code areas and for property valuations under \$1 million.

COV Benefits

A Customer Ordered Valuations allows Brokers to order a valuation report prior to submitting the loan application. This enables you to structure the loan application based on the known valuation outcome.

The benefits of a COV include:

- a clearer picture of the property valuation upfront
- faster processing of home loan applications
- avoids processing delays i.e. rework due to valuation shortfalls
- Brokers and the Bank can use the valuation report to structure loan application
- Brokers can discuss the valuation outcome direct with ValEx
- ValEx keeps the Broker informed of the valuation report progress.

What you need to do

When ordering a Customer Ordered Valuation via [CommBroker](#):

- Tick 'Broker' applicant box
- Enter 'Broker Number' and all other details.

For information on Commonwealth Bank home loan products and credit policies go to www.commbroker.com.au

Edge issued by Third Party Banking, Commonwealth Bank of Australia ABN 48 123 123 124.
This content is for the information of accredited mortgage brokers only.

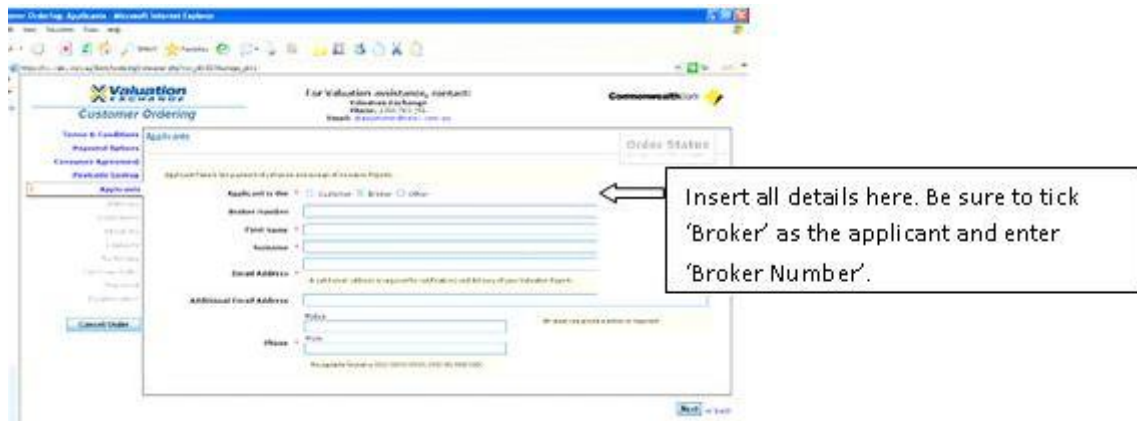
Promotional code

When the 'discount fee' page displays you need to

- Enter the promotional code, which is Connect.

The discount fee page will not display unless the Broker Number is recorded at the time of order placement.

To assist you, please refer to the screen shots below.



Take advantage of this offer now.

COV exemptions

Please note a COV is not available if the property is one of the following:

- Company Title
- Managed or Serviced Apartment
- Student Style Accommodation
- Located within Retirement Village
- Multiple Dwellings on a Single Title (3 or more dwellings are classed as commercial property)
- Leasehold Estate Security (excluding ACT leasehold property)
- Construction Purposes
- Display Homes
- Applications for Equity Unlock for Seniors (reverse mortgages).

Need to know more

For more information, contact your Relationship Manager today.