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10% off home loan Protection insurance for life and you could win \$10,000 off your home loan

Until the end of December customers who take out a Loan Protection policy with their Commonwealth Bank Home Loan, will get

- **A 10% discount for life**
During December customers who take out a Loan Protection policy with their home loan will receive a 10% discount each year for the life of the policy. [Find out more](#)
- **Chance to WIN \$10,000 off their home loan**
Any new or existing home loan customers who apply for a Loan Protection policy 31 December 2011 will have the chance to win \$10,000 off their home loan. Terms and conditions are available [here](#)

Talk to your customers today about this great offer.

CONNECT Welcome Call – Help Us Help You

Customers who take out a Commonwealth Bank home loan have immediate access to the benefits of being a Commonwealth Bank customer. To ensure your customers are aware of these benefits the Bank will call the customer soon after formal approval and before settlement to discuss their total banking needs.

Help Us

You can help us by prepositioning this Welcome Call with your customers. In this call a representative from your local Commonwealth Bank branch will review the customer's overall banking and see if there are ways the bank may be able to save them some money or make things more convenient.

To reinforce the broker-customer-bank relationship, let the customer know the Bank will be calling them.

Here's an example script to help you introduce the Welcome Call:

"I'm glad I have been able to help you with your home loan. What's also important to me is making sure all your banking needs are looked after. I refer many of my clients to the Commonwealth Bank. You will get a phone call from the Bank when your loan is formalised. The Bank will discuss your banking needs and make sure you are getting all the benefits available and look for ways to save you money."

Help You

You will also benefit from these calls because you will be rewarded through the CONNECT Referral program for the sale of non home loan products. And you will benefit from having happy customers. Research shows the more products a customer has with the Bank, the

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.
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more satisfied they are. This helps to retain the customer on the home loan book and provides continuity of your trail commission.

Staying connected

Keeping in contact with your local branch manager and staff is important to fostering a strong CONNECT Referral relationship. Your Relationship Manager can help you build that relationship with branch staff and enjoy the full benefits of the CONNECT Referral Program. These benefits start with the Welcome Call.



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