



09 December 2011

Rates Reduced by up to 0.25% from Monday 19 December 2011

On Thursday 8 December, the Bank announced it will be decreasing the interest rate on its standard variable home loans/investment home loans by 25 basis points and Line of Credit (LOC) by 20 basis points, effective Monday 19 December 2011.

The Bank's new standard variable rate is 7.31% per annum.

As Australia's largest home lender, we are committed to remaining competitive in the mortgage market and will continue to offer competitive products that can be relied on.

Note: Interest rates remain unchanged for any products **not** listed below.

Interest rates for the following lending products (new and existing borrowings, unless indicated otherwise) will change from **Monday 19 December 2011**:

Product	New Rate (p.a.)	Change (p.a.)	Comparison Rate (p.a.)	Effective Date
Variable Rates Home/Investment Home Loans				
Standard Variable Rate (including Low Doc)	7.31%	-0.25%	7.45%	19 December 2011
12 Months Discounted Variable Rate	6.61%	-0.25%	7.37%	19 December 2011
Base Variable Rate (Rate Saver) (including Low Doc)	6.80%	-0.25%	6.94%	19 December 2011
Base Variable Rate (3 Year Rate Saver)	6.49%	-0.25%	6.77%	19 December 2011
Residential Property Investment Loan (no longer available for sale)	7.44%	-0.25%	N/A	19 December 2011
No Fee Home Loan	6.61%	-0.25%	N/A	19 December 2011
Line of Credit (LOC)				
LOC - Residential Equity Rate (including Low Doc)	7.46%	-0.20%	N/A	19 December 2011
Equity Unlock Loan for Seniors	8.46%	-0.20%	8.56%	19 December 2011
LOC - Excess Drawing Rate	17.94%	0.00%	N/A	19 December

For information on Commonwealth Bank home loan products and credit policies go to <http://www.commbroker.com.au/>

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				2011
MISA				
MISA Standard Variable Rate	7.31%	-0.25%	N/A	19 December 2011
MISA – 12 mth Discounted Variable Rate	6.61%	-0.25%	N/A	19 December 2011
MISA – 1-5,7,10 & 15 Year Fixed Rates	1.50%	0.00%	N/A	19 December 2011
MISA – Base Variable Rate (no longer available for sale)	1.50%	0.00%	N/A	19 December 2011
HomePath				
HomePath Variable Rate(no longer available for sale)	6.61%	-0.25%	6.61%	19 December 2011

Note: Only the Comparison Rates and Assessment Rates have changed for Fixed Rate Home Loan/Investment Home Loan.

Product	New Rate (p.a.)	Change (p.a.)	Comparison Rate (p.a.)	Effective Date
Fixed Rates Home/Investment Home Loans				
1 Year Guaranteed Rate	6.33%	0.00%	7.34%	7 October 2011
1 Year Fixed Rate	6.48%	0.00%	7.36%	7 October 2011
2 Year Fixed Rate	6.19%	0.00%	7.22%	25 November 2011
3 Year Fixed Rate	6.48%	0.00%	7.20%	7 October 2011
4 Year Fixed Rate	6.79%	0.00%	7.25%	25 November 2011
5 Year Fixed Rate	6.89%	0.00%	7.26%	7 October 2011
7 Year Fixed Rate	7.74%	0.00%	7.70%	12 August 2011
10 Year Fixed Rate	7.74%	0.00%	7.77%	12 August 2011
15 Year Fixed Rate	7.74%	0.00%	7.84%	12 August 2011
MISA				
MISA - 1 Year Guaranteed Rate	6.33%	0.00%	N/A	7 October 2011

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Fixed Rates Home/Investment Home Loans (WPAC/MAV)				
1 Year Fixed Rate	6.33%	0.00%	6.76%	7 October 2011
2 Year Fixed Rate	6.04%	0.00%	6.66%	25 November 2011
3 Year Fixed Rate	6.33%	0.00%	6.67%	7 October 2011
4 Year Fixed Rate	6.64%	0.00%	6.75%	25 November 2011

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