

24 January 2012

## **New competition for Home Loan customers: 'Start 2012' campaign offers first prize of \$250,000 and five runner-up prizes of \$50,000**

Between **Sunday 29 January 2012 and Friday 6 April 2012**, Commonwealth Bank is giving customers the chance to win one of six prizes (1 x \$250,000 and 5 x \$50,000). To be eligible, customers must apply for new borrowings of \$100,000 or more as a Home/Investment Home Loan or Line of Credit and then go online and tell us in 25 words or less what they'd like to 'start' in their home this year. Both the loan application and the online entry must be submitted by Friday 6 April 2012. The Home Loan must also be funded by Friday 29 June 2012.

### **What you need to know**

- Home Loan applications must be submitted by 23:59 on Friday 6 April 2012
- Customers must go online at [startwithus.com.au/homeloan](http://startwithus.com.au/homeloan) (live on Sunday 29 January) and tell us in 25 words or less what they would like to 'start' in their home this year
  - An A4 flyer that can be provided to customers will be available on [Commbroker](http://Commbroker) from Friday 27 January.
- Home Loans must also be funded by Friday 29 June 2012

### **Customer eligibility**

The promotion is available to borrowing entities meeting these criteria:

- Individuals, companies and family trusts who:
  - Are eligible to apply for a Commonwealth Bank Home/Investment Home Loan in Australia or Line of Credit; and
  - Applicants or any Guarantors (i.e. any individual that acts as a Guarantor for a loan made to a company, family trust or an individual/s) must not be an employee (or a member of immediate family) of Commonwealth Bank.
- Take out new borrowings of \$100,000 or more as a Home/Investment Home Loan or Line of Credit (this includes top ups). **Note:** The minimum loan amount for No Fee Variable Rate of \$150,000 still applies.
- Submit their Home/Investment Home Loan or Line of Credit application to the Bank between Sunday 29 January and Friday 6 April 2012; and
- Go to [www.startwithus.com.au/homeloan](http://www.startwithus.com.au/homeloan) (live on Sunday 29 January), use their Home Loan application number, and answer in 25 words or less 'What would you like to start in your home this year?' This must be submitted by Friday 6 April 2012; and
- The Home Loan must also be funded by Friday 29 June 2012 (i.e. the full loan amount or the first progress payment has been paid to the relevant vendor/representative, or for a line of credit the limit is established and available to draw against).

There is only one entry per borrowing entity (irrespective of the number of eligible loan applications made, approved and funded for that entity). For the purposes of this promotion a 'borrowing entity' is the individual/s, company and/or trust named as applicant/s on the Home/Investment, Home Loan or Line of Credit application (regardless of any Guarantor/s to the loan). For example, if two individuals apply jointly for two different loans, they will be eligible to receive one entry only as both loans will be in the name of one borrowing entity. If these individuals apply for additional loans independently from each other (i.e. as the only person on the application or with different individuals) they will be eligible for additional entries.

For information on Commonwealth Bank home loan products and credit policies go to [www.commbroker.com.au](http://www.commbroker.com.au)

Winners will be judged from 2 July 2012, and will be notified by telephone by 27 July 2012.

**Need to know more?**

For more information on this offer talk to Broker Assist on 13 25 88, select Option 3.