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Secure Internet Shopping

From Monday 12 July 2010, Commonwealth Bank will automatically register all eligible Credit Card and Debit MasterCard holders who have NetCode SMS or Token for Secure Internet Shopping (SIS).

SIS is a security feature that offers added protection against fraudulent use of a card when customers shop online. It helps prove the customer is the genuine cardholder completing the transaction. The American Express (Companion) Card will not have the SIS security feature.

The existing NetCode SMS or Token security feature currently used for NetBank transactions will be incorporated into the online shopping process. All existing eligible cards that currently have NetCode (SMS or Token) will automatically receive the SIS security feature. If a customer registers for NetCode (SMS or Token) and they have an existing eligible card, they will automatically receive the SIS security feature.

Changes to Land Title Office Registration Fees

Effective immediately Land Title Office (LTO) registration fees will increase in NSW, SA, VIC, WA and ACT. New fees are listed on [CommBroker](#).

For further information refer to the relevant Land Titles Office websites.

Changes to home buyers/builders grants

Victoria: The VIC First Home Bonus will increase and extend until 30 June 2011 for new homes only. Effective immediately, the bonus for a new home in metropolitan Melbourne will increase from \$11,000 to \$13,000. The bonus for a new home in regional Victoria will increase from \$15,500 to \$19,500. The bonus for the purchase of an established home expired on 30 June 2010.

Note: The increased bonus amounts will only apply to eligible transactions where the commencement date is on or after Thursday 1 July 2010 and on or before Thursday 30 June 2011.

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

Update 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.

NSW: Effective immediately, a new Home Builders Bonus will be available for eligible applicants in NSW. The bonus provides a full or partial exemption from stamp duty for purchases of new homes, off the plan and vacant land on which a new home will be built. The bonus will apply when the contract is entered into between 1 July 2010 and 30 June 2012. To be eligible, the value of vacant land must not exceed \$400,000 and the value of the new home must not exceed \$600,000.

ACT: The ACT Home Buyer Concession has been extended to 31 December 2010 and the thresholds have increased. Effective immediately the upper and lower valued thresholds for residential home and residential land have increased for the ACT Home Buyer Concession. Please refer to the following table for the new thresholds

Property Type	Dutiable value	Concessional duty payable
Residential Home	\$360,000 or less	\$20 (minimum duty)
	More than \$360,000 but less than \$445,000	\$20.55 for each \$100 or part thereof by which the dutiable value exceeds \$360,000 (\$20 minimum duty)
	\$445,000 or more	No concession
Vacant Land	\$200,500 or less	\$20 (minimum duty)
	More than \$200,500 but less than \$246,100	\$16.10 for each \$100 or part thereof by which the dutiable value exceeds \$200,500 (\$20 minimum duty)
	\$246,100 or more	No concession

For further information refer to the relevant State Revenue Office (SRO) websites.

Home Loan Statements and Repayment letters

Half-yearly home loan statements are being posted to customers from 2 July to 2 August 2010. Customers who need to increase their required monthly repayment amount to repay their loan within the contracted loan term will receive a notice advising of change with their home loan statement.