



Standard Fees and Charges

Summary of Common Banking fees we charge for consumer mortgage lending products (Effective 13 March 2009)

This leaflet provides information on some of the fees we may charge when you purchase any of the following consumer mortgage lending products: Commonwealth Bank Home Loans, Investment Home Loans, Viridian Line of Credit, Line of Credit, Equity Unlock Loan for Seniors and Mortgage Interest Saver Account (MISA).

The Bank may vary the fees and the amounts shown in this leaflet. We will notify you of any changes by advertising in a leading daily newspaper in each State, or in writing to you, no later than the day on which the variation takes effect, or as required under your Loan Contract.

Up-to-date information about our fees and charges can also be obtained by visiting your local branch or calling: **13 2224** (non broker customers) 8am–10pm (Sydney time) Monday to Sunday, or **13 2407** (broker customers) 8am–8pm (Sydney time) Monday to Friday and 8am–5pm (Sydney time) Saturday.

Name of fee	When the fee is payable	Amount
Outward Dishonour Fee	Payable if you have: <ul style="list-style-type: none"> insufficient funds in your nominated account to make your home loan repayment; or insufficient funds in your Viridian Line of Credit/Line of Credit account and a cheque is drawn. 	\$35
Overdrawing Approval Fee	Payable if you overdraw or exceed your credit limit on the Related Account or Loan Account.	\$30
Special Clearance Fees	Payable if you ask us for special clearance on a cheque deposited in the Loan Account.	\$15 per cheque plus any out of pocket cost
Statement Fee	Payable if you ask us to provide a copy of the loan statement which is outside the normal statement period under the Contract. Note: <ul style="list-style-type: none"> Home loan statements are issued 30 June and 31 December. Viridian Lines of Credit/Lines of Credit statements are issued quarterly. 	\$7
Voucher Fee	Payable if you ask us to retrieve a voucher (ie. deposit, credit or debit slips) that records a transaction on the Loan Account.	\$4 per voucher (minimum charge \$12) or \$60 per hour spent to retrieve voucher(s)
Periodical Payments or Transfers	Payable if you arrange a periodical payment or ask us to transfer funds.	\$1.80 plus transfer fee, bank cheque fee and postage as applicable
Stop Payment Notice Fee	Payable if you ask us to stop payment on a cheque you have written.	\$15 per request

Name of fee	When the fee is payable	Amount
Recent Transaction List Fee	Payable if you use a Commonwealth Bank Automatic Teller Machine to obtain a recent transaction list.	\$0.50 each
Access Fees (overseas transactions)	<p>Payable if you make withdrawals and account balance enquiries on your Loan Account.</p> <p>Different Access Fees apply depending on the method of access you choose (fees are in Australian currency):</p> <ul style="list-style-type: none"> • Through the Automatic Teller Machines of ASB Bank in New Zealand, Commonwealth Bank in Indonesia and Commonwealth Bank in Vietnam. • Overseas access through the Maestro and Cirrus, MasterCard or Visa Plus networks of electronic terminals. <ul style="list-style-type: none"> - Maestro or Debit MasterCard EFTPOS transaction - Cirrus, MasterCard or Visa Plus ATM balance enquiry - Cirrus, MasterCard or Visa Plus ATM cash withdrawal 	<p>\$2</p> <p>\$1 plus 2% of transaction value</p> <p>\$2</p> <p>\$5 plus 2% of transaction value</p>
ATM fees within Australia	<p>Note: The Bank does not charge Access Fees on withdrawals or account balance enquiries on transaction and savings accounts (including MISA), home loans, investment home loans and lines of credit through non-Commonwealth Bank ATMs in Australia. However, ATM owners may charge a fee, which will be disclosed at the time of the transaction. If you proceed with the transaction, the ATM owner's fee will be debited to your account (in addition to the withdrawal amount, if applicable). You should check the ATM owner's fees that apply carefully before completing transactions at non-Commonwealth Bank ATMs in Australia.</p>	
Other electronic banking fees	<p>Payable if you use any of our electronic banking services to access your account.</p> <p>For details of fees please refer to our <i>Electronic Banking Terms and Conditions</i> brochure which can be obtained by contacting us.</p>	

Government Charges

Stamp Duty

Government stamp duty is payable on cheques issued in Norfolk Island.

Goods and Services Tax

Goods and services tax is levied on fees received by the Bank for a taxable supply. The Bank passes the goods and services tax on to you.