

Helping you when it matters most.

Home Loan Compassionate Care is complimentary protection for eligible Owner Occupied home loan customers. It can pay your home loan repayments for a period of time if you, or your spouse or dependant pass away or are medically certified with a terminal illness – so you and your family can focus on the things that matter. It's important to understand Compassionate Care doesn't replace any existing insurances you may have and it's not a substitute for comprehensive mortgage or life insurance.

This guide gives you a brief overview of Compassionate Care. This guide doesn't consider your individual objectives, financial situation or insurance needs. Before basing any decisions on this guide please consider its appropriateness to your circumstances and obtaining professional advice.

For more information including full terms and conditions and definitions of terms used in this guide, see the Information Booklet available at commbank.com.au/compassionatecare

Key considerations for Compassionate Care

This protection is effective from the start date posted on our website commbank.com.au/compassionatecare, which is expected to be on or after 24 February 2020.

Eligibility

Compassionate Care is available to all individuals who are borrowers on an eligible funded **CommBank Owner Occupied** home loan. A benefit may be payable if you or your family member is an **insured person** and the insured person is medically certified with a terminal illness or passes away – we call this a claim event.

An **insured person** is:

- You (the borrower) if aged 18 to 59 (inclusive);
- Your spouse if aged 18 to 59 (inclusive); or
- Your dependant(s) if aged 18 (inclusive) or under.

Eligible CommBank Owner Occupied home loans include:

- Standard Variable Rate, Fixed Rate, Extra Home Loan

Compassionate Care is not available for Investment home loans; select Owner Occupied home loans including Viridian Line of Credit, Equity Unlock for Seniors, Commonwealth Portfolio loans and Staff Housing loans (legacy); and non-CommBank branded home loans.

Note: We determine 'Owner Occupied' based on our records as at the time of the claim event. If you have an Investment home loan and the purpose changes to Owner Occupied, you need to notify us as soon as possible so we can record the change.

We're here to help

If you have any questions or want more information:

- Visit commbank.com.au/compassionatecare
- Call us on **1800 319 457** between 8am and 5pm (Sydney/Melbourne time), Monday to Friday.



Things you should know: This guide is provided by Commonwealth Bank of Australia ABN 48 123 123 124, AFSL & Australian credit licence 234945.

Compassionate Care is underpinned by a group policy held by us with the insurer, The Colonial Mutual Life Assurance Society Limited (CMLA), ABN 12 004 021 809, AFSL 235035. CMLA is part of the AIA group. Compassionate Care may be terminated or varied at any time.

This guide doesn't consider your individual objectives, financial situation or insurance needs. Before basing any decisions on this guide please consider its appropriateness to your circumstances and obtaining professional advice