

Home Loan Interest Rates – Owner Occupied

Complete												
Standard Variable Rate (SVR)												
Principal and Interest – Repayment Type						Interest Only – Repayment Type						
Reference Rate Name			Standard Variable Rate			Reference Rate Name			Standard Variable Interest Only Rate			
Reference Rate p.a.			8.80%			Reference Rate p.a.			9.29%			
Package	LVR	Annual percentage rate p.a.	Comparison rate p.a.	Package	LVR	Annual percentage rate p.a.	Comparison rate p.a.					
With Package**	60% or below	6.49%	6.87%	With Package**	60% or below	6.98%	7.05%					
	60.01% to 70%	6.59%	6.97%		60.01% to 70%	7.08%	7.15%					
	70.01% to 80%	6.69%	7.06%		70.01% to 80%	7.18%	7.25%					
	80.01% to 90%	6.94%	7.31%		80.01% to 90%	-	-					
	90.01% to 95%	7.74%	8.10%		90.01% to 95%	-	-					
Without Package	-	8.80%	8.94%	Without Package	-	9.29%	9.17%					

Fixed Rate													
Principal and Interest – Repayment Type						Interest Only – Repayment Type							
Reference Rate Name	1 Year Fixed Rate	2 Year Fixed Rate	3 Year Fixed Rate	4 Year Fixed Rate	5 Year Fixed Rate	Reference Rate Name	1 Year Fixed Interest Only Rate	2 Year Fixed Interest Only Rate	3 Year Fixed Interest Only Rate	4 Year Fixed Interest Only Rate	5 Year Fixed Interest Only Rate		
Reference Rate p.a.	6.74%	6.99%	6.74%	6.84%	6.84%	Reference Rate p.a.	6.74%	7.04%	6.84%	6.94%	6.94%		
Package	Loan Term →	1 year	2 years	3 years	4 years	5 years	Package	Loan Term →	1 year	2 years	3 years	4 years	5 years
With Package**	Annual percentage rate p.a.	6.59%	6.84%	6.59%	6.69%	6.69%	With Package**	Annual percentage rate p.a.	6.59%	6.89%	6.69%	6.79%	6.79%
	Comparison rate p.a.	8.29%	8.19%	8.00%	7.92%	7.82%		Comparison rate p.a.	8.29%	8.20%	8.03%	7.95%	7.85%
Without Package	Annual percentage rate p.a.	6.74%	6.99%	6.74%	6.84%	6.84%	Without Package	Annual percentage rate p.a.	6.74%	7.04%	6.84%	6.94%	6.94%
	Comparison rate p.a.	8.71%	8.55%	8.31%	8.18%	8.04%		Comparison rate p.a.	8.71%	8.56%	8.35%	8.23%	8.10%

Extra Home Loan												
Principal and Interest – Repayment Type						Interest Only – Repayment Type						
Reference Rate Name			Extra Variable Rate			Reference Rate Name			Extra Variable Interest Only Rate			
Reference Rate p.a.			8.03%			Reference Rate p.a.			8.59%			
LVR	Annual percentage rate p.a.*	Comparison rate p.a.	LVR	Annual percentage rate p.a.*	Comparison rate p.a.							
60% or below	6.59%	6.60%	60% or below	7.15%	6.85%							
60.01% to 70%	6.69%	6.70%	60.01% to 70%	7.25%	6.95%							
70.01% to 80%	6.79%	6.80%	70.01% to 80%	7.35%	7.05%							
80.01% to 90%	7.14%	7.15%	80.01% to 90%	-	-							
90.01% to 95%	7.84%	7.86%	90.01% to 95%	-	-							

CommBank Green Loan		
Reference Rate Name	Annual percentage rate p.a. (fixed)	Comparison rate p.a.
CommBank Green Home Loan	3.99%	3.99%

Products and Facilities no longer for sale


Loan/Facility Type	Reference Name and Rates	Offsale Date and Conditions
3 Year Special Economiser/Rate Saver	Base Variable Rate* 7.87% p.a. (Comparison rate 8.34% p.a.) Base Variable Interest Only Rate* 8.36% p.a. (Comparison rate 8.56% p.a.)	29 September 2018. No longer available for new fundings.
Economiser/Rate Saver	Base Variable Rate 8.34% p.a. (Comparison rate 8.48% p.a.) Base Variable Interest Only Rate 8.83% p.a. (Comparison rate 8.70% p.a.)	
No Fee	No Fee Variable Rate 8.10% p.a. (Comparison rate 8.10% p.a.) No Fee Variable Interest Only Rate 8.59% p.a. (Comparison rate 8.32% p.a.)	
Extra Variable Rate (Including 2 Year and 4 Year Introductory Rate)	Extra Variable Rate* 8.03% p.a. (Comparison rate 7.81% p.a. for 2 Year and 7.69% p.a. for 4 Year) Extra Variable Interest Only Rate* 8.59% p.a. (Comparison rate 8.06% p.a. for 2 Year and 7.95% p.a. for 4 Year)	01 October 2020. No longer available for new fundings.
Equity Unlock Loan for Seniors	Residential Equity Rate 9.70% p.a.	01 January 2019. No longer available for new fundings or limit increases.
MISA (for eligible loans only, Full offset on Standard Variable Rate loans, and 1.50% partial offset on Fixed Rate loans)	-	16 March 2019. No longer available for sale, or able to be activated or reactivated, for any loan.
Viridian Line of Credit	Residential Equity Rate 10.28% p.a.	03 June 2023. No longer available for new fundings or limit increases.


Things You Need to Know

Viridian Line of Credit Excess Drawing Rate is 10.28% p.a.  
 Loan to value ratio (LVR) is the total amount you have borrowed for your loan as a percentage of your property value.  
 Interest Only period switches and extensions can be requested in both years and/ or months via selected processes. The reference rate applicable for an Interest Only period applied in years and/or months will be the same as the Interest Only reference rate applicable to your loan type. Talk to your lender for more information.  
 \* The associated rate includes a margin below or above the applicable reference rate that applies for new lending only.  
 ^ To be eligible for a package you must have an initial total home lending balance of \$150,000 (the sum of the account balance of eligible home lending and line of credit accounts) and pay an annual package fee of \$395. Package rates shown are based on a discount of 0.70% p.a. on the Standard Variable Rate and Viridian Line of Credit, and a discount of 0.15% p.a. on Fixed Rates in a package. Please refer to the Wealth Package/ Mortgage Advantage Fact Sheet for full details.  
 Rates are subject to change. Fees and charges are payable. Applications are subject to credit approval. Full terms and conditions will be included in our loan offer.  
 Comparison rate for CommBank Green Loan calculated on a \$30,000 secured loan over a 5 year term. Comparison rate for all other loan types calculated on a \$150,000 secured loan over a 25 year term. WARNING: Comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Comparison rates for variable Interest Only loans are based on an initial 5 year Interest Only period. Comparison rates for fixed Interest Only loans are based on an initial Interest Only period equal in length to the fixed period. During an interest only period, your interest only payments will not reduce your loan balance. This may mean you pay more interest over the life of the loan.

We're here to help.

If you have any questions or want more information:

 Book an appointment to meet with a Home Lending Specialist at [commbank.com.au/appointment](https://commbank.com.au/appointment) or contact your Broker.

 Call us on **13 2224**

 Visit [commbank.com.au/homeloans](https://commbank.com.au/homeloans)



Complete									
Standard Variable Rate (SVR)									
Principal and Interest – Repayment Type					Interest Only – Repayment Type				
Reference Rate Name		Investment Home Loan Standard Variable Rate			Reference Rate Name		Investment Home Loan Standard Variable Interest Only Rate		
Reference Rate p.a.		9.38%			Reference Rate p.a.		9.64%		
Package	LVR	Annual percentage rate p.a.		Comparison rate p.a.	Package	LVR	Annual percentage rate p.a.		Comparison rate p.a.
With Package <sup>^^</sup>	60% or below	6.60%		6.97%	With Package <sup>^^</sup>	60% or below	6.86%		7.06%
	60.01% to 70%	6.65%		7.02%		60.01% to 70%	6.91%		7.11%
	70.01% to 80%	6.70%		7.07%		70.01% to 80%	6.96%		7.16%
	80.01% to 90%	7.39%		7.76%		80.01% to 90%	7.65%		7.85%
Without Package	90.01% to 95%	7.84%		8.20%	Without Package	90.01% to 95%	-		-
	-	9.38%		9.52%		-	9.64%		9.64%

Fixed Rate													
Principal and Interest – Repayment Type						Interest Only – Repayment Type							
Reference Rate Name		Investment Home Loan 1 Year Fixed Rate	Investment Home Loan 2 Year Fixed Rate	Investment Home Loan 3 Year Fixed Rate	Investment Home Loan 4 Year Fixed Rate	Investment Home Loan 5 Year Fixed Rate	Reference Rate Name		Investment Home Loan 1 Year Fixed Interest Only Rate	Investment Home Loan 2 Year Fixed Interest Only Rate	Investment Home Loan 3 Year Fixed Interest Only Rate	Investment Home Loan 4 Year Fixed Interest Only Rate	Investment Home Loan 5 Year Fixed Interest Only Rate
Reference Rate p.a.		6.79%	7.04%	6.79%	6.94%	6.94%	Reference Rate p.a.		6.79%	7.09%	6.89%	7.04%	7.04%
Package	Loan Term →	1 year	2 years	3 years	4 years	5 years	Package	Loan Term →	1 year	2 years	3 years	4 years	5 years
With Package <sup>^^</sup>	Annual percentage rate p.a.	6.64%	6.89%	6.64%	6.79%	6.79%	With Package <sup>^^</sup>	Annual percentage rate p.a.	6.64%	6.94%	6.74%	6.89%	6.89%
	Comparison rate p.a.	8.80%	8.65%	8.41%	8.30%	8.16%		Comparison rate p.a.	8.80%	8.65%	8.44%	8.34%	8.21%
Without Package	Annual percentage rate p.a.	6.79%	7.04%	6.79%	6.94%	6.94%	Without Package	Annual percentage rate p.a.	6.79%	7.09%	6.89%	7.04%	7.04%
	Comparison rate p.a.	9.22%	9.01%	8.72%	8.56%	8.38%		Comparison rate p.a.	9.22%	9.02%	8.76%	8.61%	8.45%


Extra Home Loan										
Principal and Interest – Repayment Type					Interest Only – Repayment Type					
Reference Rate Name		Investment Home Loan Extra Variable Rate			Reference Rate Name		Investment Home Loan Extra Variable Interest Only Rate			
Reference Rate p.a.		8.38%			Reference Rate p.a.		8.94%			
LVR	Annual percentage rate p.a.*			Comparison rate p.a.		LVR	Annual percentage rate p.a.*		Comparison rate p.a.	
60% or below	6.70%			6.71%		60% or below	7.26%		6.96%	
60.01% to 70%	6.75%			6.76%		60.01% to 70%	7.31%		7.01%	
70.01% to 80%	6.89%			6.90%		70.01% to 80%	7.45%		7.15%	
80.01% to 90%	7.64%			7.66%		80.01% to 90%	8.20%		7.91%	
90.01% to 95%	7.94%			7.96%		90.01% to 95%	-		-	


CommBank Green Loan		
Reference Rate Name	Annual percentage rate p.a. (fixed)	Comparison rate p.a.
CommBank Green Investment Home Loan	3.99%	3.99%


Products and Facilities no longer for sale		
Loan/Facility Type	Reference Name and Rates	Offsale Date and Conditions
3 Year Special Economiser/Rate Saver	Investment Home Loan Base Variable Rate* 8.55% p.a. (Comparison rate 8.95% p.a.) Investment Home Loan Base Variable Interest Only Rate* 8.81% p.a. (Comparison rate 9.07% p.a.)	29 September 2018. No longer available for new fundings.
Economiser/Rate Saver	Investment Home Loan Base Variable Rate 8.92% p.a. (Comparison rate 9.06% p.a.) Investment Home Loan Base Variable Interest Only Rate 9.18% p.a. (Comparison rate 9.18% p.a.)	
No Fee	Investment Home Loan No Fee Variable Rate 8.68% p.a. (Comparison rate 8.68% p.a.) Investment Home Loan No Fee Variable Interest Only Rate 8.94% p.a. (Comparison rate 8.80% p.a.)	
Extra Variable Rate (Including 2 Year and 4 Year Introductory Rate)	Investment Home Loan Extra Variable Rate* 8.38% p.a. (Comparison rate 8.14% p.a. for 2 Year and 8.02% p.a. for 4 Year) Investment Home Loan Extra Variable Interest Only Rate* 8.94% p.a. (Comparison rate 8.41% p.a. for 2 Year and 8.28% p.a. 4 Year)	01 October 2020. No longer available for new fundings.
MISA (for eligible loans only. Full offset on Standard Variable Rate loans, and 1.50% partial offset on Fixed Rate loans)	-	16 March 2019. No longer available for sale, or able to be activated or reactivated, for any loan.
Viridian Line of Credit	Investment Residential Equity Rate 10.28% p.a.	03 June 2023. No longer available for new fundings or limit increases.


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 Call us on **13 2224**

 Visit [commbank.com.au/homeloans](https://commbank.com.au/homeloans)



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