

Switching Type of Loan

Switch from	Switch to				
	Standard Variable Rate Home Loans Standard Variable Rate	Fixed Rate Home Loans Fixed Rate	Extra Home Loans Extra Variable Rate	Viridian Line of Credit	CommBank Green Loan
Standard Variable Rate ¹	No	Yes	No ⁵	No	No
Fixed Rate (ERA may apply)	Yes	Yes (new fixed rate)	No ⁵	No	No
Extra Variable Rate ²	Yes	Yes	No	No	No
Viridian Line of Credit	Yes	Yes	No ⁵	No	No
No Fee Variable Rate	Yes ⁶	Yes ⁶	No ⁵	No	No
Base Variable Rate (Economiser ³ /Rate Saver ⁴)	Yes	Yes	No ⁵	No	No
Base Variable Rate (Economiser ³ /Rate Saver ⁴) 3 year Special	Yes	Yes	No ⁵	No	No
CommBank Green Loan	No	No	No	No	No

1 Excluding Bridging Loans and partially funded loans (e.g. Construction Loans) 2 Excluding partially funded loans (e.g. Construction Loans) 3 Available only if the Loan was not introduced through an accredited broker. 4 Available only if the Loan was introduced to us through an accredited broker. 5 Available only if there are additional borrowings of \$150,000 or more on the existing loan balance at the time of the switch. 6 Please ensure you provide the customer the fact sheet 'Switching from a No Fee Home Loan'.

Switching Repayment Type

Switch from	Switch to		
	Principal and Interest repayments	Interest Only payments (subject to approval)	Interest In Advance payments (Fixed Rate Investment Home Loan only)
Principal and Interest repayments	No	Yes	Yes
Interest Only payments	Yes	Yes (further Interest Only period)	Yes
Interest in Advance payments (Fixed Rate Investment Home Loan) ¹	Yes	Yes	Yes (further Interest in Advance period)

1 Original loan purpose must be listed as Investment Home Loan.

Split Your Existing Loan

Split from	Split into any of the following loan combination(s)					
	Standard Variable Rate and Fixed Rate (Split Loan)	Multiple Standard Variable Rates	Multiple Fixed Rates	Multiple Extra Variable Rates ³	Multiple Viridian Lines of Credit	Multiple CommBank Green Loans
Standard Variable Rate ¹	Yes	Yes	Yes	No	No	No
Fixed Rate (ERA may apply)	Yes	Yes	Yes	No	No	No
Extra Variable Rate ²	Yes	Yes	Yes	Yes	No	No
Viridian Line of Credit	No	No	No	No	No	No
CommBank Green Loan	No	No	No	No	No	No

1 Excluding Bridging Loans and partially funded loans (e.g. Construction Loans) 2 Excluding partially funded loans (e.g. Construction Loans) 3 Loan splitting is not available for Extra Home Loans during introductory period.