

# Fees we charge for consumer mortgage lending products.

Effective October 2026

Section 1: Understanding fees and charges

Section 2: Summary of fees

# When we may charge fees

The Commonwealth Bank charges fees for administering your account and providing banking services.

Generally, we may charge fees:

- When you settle the loan
- During the loan term
- If you break a fixed rate loan
- When you fully pay off the loan.

The fees we charge may vary depending on the product you choose or the type of service you request.

# How we collect fees

Fees will be debited to your loan or related account when we process your request or transaction.

# Government charges

Government fees (e.g. stamp duty, transfer, and mortgage registration fees) apply and vary by State or Territory.

Norfolk Island also has specific charges such as Stamp Duty (payable on cheques issued in Norfolk Island) and Goods and Services Tax (on certain service fees the Bank provides). The Bank collects the Goods and Services Tax from you and passes this on to the Government.



**Note:** Government fees are not bank fees. The Bank collects these charges on behalf of the Government. Please contact the relevant State Government Department to find out how much you will be charged.

# Changes to fees

When we change fees, we will notify you of any changes by advertising in a leading daily newspaper in each State or Territory, or in writing to you, no later than the day on which the variation takes effect, or as required under your Loan Contract.

# Meaning of words

| Home loan term | Description |
|---|---|
| **Extra home loan** | Product is removed from sale on and from 10 September 2025 and limit increases (top ups) are unavailable on and from 4 October 2025. |
| **Fixed rate** | An interest rate that is set for an agreed term. |
| **Guarantor** | A party who has legally agreed to be responsible for the payment of another party's debts. |
| **Home loan** | Includes Owner Occupied, Investment, Low Documentation, Interest in Advance and Off the Plan purchase home loans. |
| **Loan** | The credit, described on the front page of the Schedule, we give you under the Contract. |
| **Low Documentation** | A loan generally for self-employed people who may not have the financial documents normally required to obtain a loan. |
| **Off the plan** | Buying a property – usually an apartment – from seeing the plans, before it is completed or even built. |
| **Package** | The Package benefits (which may also be described as 'Wealth Package' or 'Mortgage Advantage' in certain contexts) that are set out in the Consumer Mortgage Lending Products Terms and Conditions and the applicable Product Guides. |
| **Packaged Loan** | Means a Loan that is entitled to the benefits of a Package. |
| **Product Guide** | A document for eligible home loans/Viridian Line of Credit that sets out the key considerations for the product including details of Package benefits. |
| **Redraw facility** | Allows access to additional (special) repayments made on a loan. |
| **Security** | An asset – usually the property purchased with the loan funds – that can be sold by a lender if the debt is not repaid in full. |
| **Settlement** | When the sale or purchase of a property is completed and the owner takes possession of the property. |
| **Settlement date** | The date when the new owner makes a final payment and takes possession of a property. |
| **Variable rate** | An interest rate that can go up and down. |
| **Viridian Line of Credit** | Includes Low Documentation Lines of Credit (introduced to us via a Broker), Low Documentation Viridian Lines of Credit, and Equity Unlock for Seniors.<br><br>On and from 3 June 2023, Viridian Line of Credit is unavailable for new fundings and limit increases. |

# Fees payable at the time of settlement or funding

There are fees associated with the preparation to settlement of a home loan, including if you instruct bank staff to prepare relevant loan documents and any correspondence that may arise when we talk to your legal representative.

Your Loan Contract Schedule identifies the fees that are payable at settlement.

| Name of fee | When is the fee payable | $ |
|---|---|---|
| **Additional Security Fee** | Payable if we require you to provide more than one security (i.e. the security used to support the repayment of the loan), and one or more of these securities is 'new' i.e. does not already secure another loan. | $150 per new security |
| **Establishment Fee^** | We charge the Establishment Fee to cover the costs we incur in establishing your loan and unless it is waived by us, is payable at the date of settlement or funding. This does not include other fees and charges that may also be payable when you enter into the loan, including fees related to settlement or the specific circumstances of your loan. The Establishment Fee isn't related to any legal costs. | |
| | Fees are payable for:<br>• Simple Home Loan when purchasing an established property or refinance (excludes internal refinances and top ups). | $300<br>Or $800 for off-the-plan |
| | • Digi Home Loan when purchasing an established property or refinance. | $300 |
| | The following products when topping up an existing loan:<br>• Standard Variable Rate (if the loan is not a Packaged Loan)<br>• Fixed Rate (if the loan is not a Packaged Loan)<br>• Economiser/Rate Saver<br>• No Fee Variable Rate | $300 |
| **Progressive Drawing Fee** | Payable when we make progressive payments to the funding of your loan. Payable at your final drawing. | $75 per drawing |
| **Rate Lock Fee** | Payable if you elect to lock in your reference interest rates on new Fixed Rate Home Loan or Fixed Rate Investment Home Loan applications. The Rate Lock Fee is debited from your Related Account when the Rate Lock request is processed, and this is when the 90 day Rate Lock period begins. | $750 per Rate Lock |
| **Security Guarantee Fee** | Payable if guarantor(s) are required on the loan. | $200 per borrower |
| **Settlement Fee**** | Payable regardless of whether we attend settlement or not, when the Bank or our representative, arranges the funding of the loan. | $200<br>($150 if the disclosure date in the Contract is before 03/02/12) |
| **Settlement Cheque Fee** | Payable if you require additional cheques (more than two) to fund/settle the loan. | $30 per cheque |

| Name of fee | When is the fee payable | $ |
|---|---|---|
| **Lenders' Mortgage Insurance Premium (LMI)** | We may require you to pay LMI depending on the circumstances and increased risk associated with your loan. LMI protects us (not you) against the potential loss we may incur if you can't repay your loan. If the security property is sold and the proceeds are insufficient to fully repay the loan, we may recover the outstanding amount under our LMI policy. The LMI provider may seek to recover the outstanding amount from you, as you are still responsible for repaying the whole loan. The LMI premium is a one-off charge added to the total loan amount and is collected on your behalf and passed to our insurance provider. It is not a bank fee or an establishment fee. | To be advised when we calculate the premium |
| **Low Deposit Premium (LDP)** | We may require you to pay LDP depending on the circumstances and increased risk associated with your loan. LDP is a one-off bank fee added to the total loan amount, and if we ask you to pay LDP we won't ask you to pay for LMI. It is not a fee for the establishment of the loan. Even if you have paid LDP, we may still seek to recover from you any outstanding amount if the security property is sold and the proceeds are insufficient to fully repay the loan. | To be advised when we calculate the premium |

^ Extra home loan is unavailable for new applications on and from 10 September 2025 and loan limit increases (top ups) are unavailable on and from 4 October 2025.
** Not payable if your loan type is Digi Home Loan.

# Fees that may apply during the term of your loan

**Note:** The following fees do not apply to existing No Fee Variable Rate Home Loan or No Fee Variable Rate Investment Home Loans.

| Name of fee | When is the fee payable | $ |
|---|---|---|
| **Access Fees (overseas transactions)** | Payable if you make withdrawals from your Line of Credit.<br>Different Access Fees apply depending on the method of access you choose (fees are in Australian currency): | |
| | • Through the Automatic Teller Machines of ASB Bank in New Zealand, Commonwealth Bank in Indonesia and Commonwealth Bank in Vietnam. | $2 |
| | • Overseas access through the Maestro and Cirrus, Mastercard or Visa Plus networks of electronic terminals: | |
| | – Maestro (EFTPOS) or Debit Mastercard purchase in foreign currency (or transaction that involves a currency conversion). | 3.5% of the transaction value |
| | – Cirrus, Mastercard or Visa Plus ATM cash withdrawal in foreign currency. | $5 plus 3.5% of the transaction value |
| | – Maestro (EFTPOS) or Debit Mastercard purchase in Australian dollars when overseas. | 3.5% of the transaction value |

| Name of fee | When is the fee payable | $ |
|---|---|---|
| **ATM fees within Australia** | The Bank does not charge Access Fees on withdrawals or account balance enquiries on lines of credit through non-Commonwealth Bank ATMs in Australia. However, ATM owners may charge a fee to your loan if you proceed. For more information, please refer to our Electronic Banking Terms and Conditions brochure which can be obtained by contacting us and available at **commbank.com.au**. | |
| **Annual Service Fee** | Payable if your home loan is with the former State Bank of Victoria and the terms and conditions state the fee is required. | $33 |
| **Annual Wealth Package and Mortgage Advantage Fee** | The non-refundable Package Fee will be charged to a loan that receives Package benefits or may be redirected to a related transaction account to the eligible loan (for example, for interest-only loans) in accordance with the terms and conditions of that loan. Please refer to the applicable product guide and Consumer Mortgage Lending Products Terms and Conditions for full details. | $395 per annum |
| **Late Payment Fee#** | For home loans – If your account falls into arrears, you will be charged a late payment fee. This fee is payable on the fifth business day after the monthly repayment due date. We will continue to charge the fee monthly until you repay all arrears or you enter into an arrangement with us for the full repayment of those arrears (even if you repay your loan weekly or fortnightly). If you break that arrangement the fee will continue to apply. | $20 |
| **Loan Service Fee^*** | • For home loans (excluding Digi Home Loan, Extra home loan, Simple Home Loan and Packaged Loans) – charged monthly to each Loan Account on the repayment due date.<br>• For Interest in Advance Investment Home Loans, the fee is charged to the Related Account monthly on the first business day of each month. | $8 per month |
| | • For Digi Home Loan | $0 per month |
| | • For Viridian Lines of Credit (excluding Packaged Loans) – charged to your nominated account on the first calendar day of each month for each loan. | $12 per month |
| | • For Simple Home Loan – charged monthly to each Loan Account on the repayment due date. | $10 per month |
| **Other Electronic Banking Fees** | Payable if you use any of our electronic banking services to access your account.<br>For details of fees please refer to our Electronic Banking Terms and Conditions brochure which can be obtained by contacting us and is available at **commbank.com.au**. | |
| **Outward Dishonour Fee** | Payable if you have insufficient funds in your Viridian Line of Credit account and a cheque is drawn. | $5 |
| **Paper Statement Fee** | For Digi Home Loan – Payable if you opt out of electronic statements and request bi-annual paper statements, ask us to print a statement or provide you with an ad-hoc paper statement. | $2.50 per statement |
| **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 |
| **Security Substitution Fee** | Payable if you ask us to substitute one of your securities with another. | $300 |
| **Stop Payment Notice Fee** | Payable if you ask us to stop payment on a cheque you have written. | $15 per request |
| **Switching Fee** | For Digi Home Loan – Payable when switching your loan purpose, repayment type or product type. | $50 per change |
| **Trust Investigation Fee and UTC Clause 2.1** | Payable if we incur investigation cost for loans involving a Trust. This fee applies even if we don't give you a loan. (Refer to UTC Clause 2.1) | To be advised when we calculate the fee |

| Name of fee | When is the fee payable | $ |
|---|---|---|
| **Voucher Fee** | Payable if you ask us to retrieve a voucher (i.e. 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) |

^ Extra home loan is unavailable for new applications on and from 10 September 2025 and loan limit increases (top ups) are unavailable on and from 4 October 2025.
* Not payable if your loan type is Equity Unlock for Seniors.
\# Not payable if your loan type is:
– Viridian Line of Credit
– Equity Unlock for Seniors

# Fees if you prepay or switch a fixed rate loan

When the Bank processes your request we debit the Administrative Fee and Early Repayment Adjustment to your Loan Account.

| Name of fee | When is the fee payable | $ |
|---|---|---|
| **Administrative Fee** | **Fixed Rate Home Loan**<br>Payable if you:<br>• Repay your home loan in full before the fixed interest rate period expires; or<br>• Make partial prepayments which exceed $10,000 in any year of your fixed rate loan. | $50 |
| **Early Repayment Adjustment** | Payable if you:<br>• Make partial prepayments on a fixed rate loan which exceed $10,000 in any year of your fixed rate loan (including paying the loan off in full); or<br>• Switch your fixed rate loan before the selected fixed period expires; or<br>• Top up the amount of credit of a home loan during a fixed rate period. | To be advised when we calculate the fee |

# Fees if you pay off your loan early

**Note:** The following fees do not apply to existing No Fee Variable Rate Home Loan or No Fee Variable Rate Investment Home Loans.

| Name of fee | When is the fee payable | $ |
|---|---|---|
| **Early Repayment Fee payable on Standard Variable Rate and Base Variable Rate** (approved before 1 November 1996) | Payable if you:<br>• repay the loan early, in full or by lump sum payment; or<br>• refinance your loan internally or externally.<br>Fee calculation: This fee is calculated by multiplying the loan balance at the time of repayment by one month's interest. The interest rate charged will be at the rate applicable at that date. | To be advised when we calculate the fee |
| **Settlement Fee (Discharge)** | Payable if you discharge the loan, i.e. either sell part or all of the Security Property or refinance your Loan with another credit provider. | $350 |

# We're here to help.

If you have any questions or want more information:

Book an appointment with a Home Lending Specialist at **commbank.com.au/appointment** or contact your Broker.

Message us in the **CommBank app**

Call us on **13 2224**

For more information visit **commbank.com.au/homeloans**



**Things you should know:**
Loan applications are subject to credit approval and any loan offer includes full terms and conditions. Fees and charges apply. Commonwealth Bank of Australia ABN 48 123 123 124, AFSL & Australian credit licence 234945.