Switching Loan Type

The following switches are not permitted:

- Switching into or out of CommBank Green Loan (product unavailable for new fundings on and from 01 October 2025).
- Switching into Extra Home Loan or Digi Home Loan.

Switch from	Switch to		
	Standard Variable Rate Home Loans Standard Variable Rate	Fixed Rate Home Loans Fixed Rate	Simple Home Loan[6]
Standard Variable Rate[1]	Yes (change to a Packaged Loan)	Yes	Yes
Fixed Rate (ERA may apply)	Yes	Yes	Yes
Extra Variable Rate[2]	Yes	Yes	Yes
Digi Home Loan	Yes	Yes	Yes
Simple Home Loan[6]	Yes	Yes	No
No Fee Variable Rate[5]	Yes	Yes	Yes
Base Variable Rate (Economiser[3]/Rate Saver[4])	Yes	Yes	Yes

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** Please ensure you provide the customer the fact sheet 'Switching from a No Fee Home Loan'. **6** Each Simple Home Loan may have no more than two borrowers.

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

The following home loans are not eligible to be split into or from:

- Digi Home Loan.
- Simple Home Loan.
- CommBank Green Loan (product unavailable for new fundings on and from 01 October 2025).

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
Standard Variable Rate[1]	Yes	Yes	Yes	No
Fixed Rate (ERA may apply)	Yes	Yes	Yes	No
Extra Variable Rate	Yes	Yes	Yes	No

1 Excluding Bridging Loans and partially funded loans (e.g. Construction Loans).