

Interest Rates			
Colonial – banking products of the Commonwealth Bank of Australia			
ABN 48 123 123 124			
Home Loans			
Product	Interest Rate	Effective Date	Comparison Rate
Standard Variable Rate~	8.97%p.a.	Effective from 08 th February 2008	9.08%p.a.*
12 Month Discounted Variable Rate^	7.94%p.a.	Effective from 08 th February 2008	8.98%p.a.*
1 Year Guaranteed Rate^	8.44%p.a.	Effective from 25 th February 2008	9.04%p.a.*
Base Variable Rate~	8.46%p.a.	Effective from 08 th February 2008	8.59%p.a.*
3 Year Special Rate Saver	8.29%p.a.	Effective from 08 th February 2008	8.41%p.a.*
1 Year Fixed Rate~	8.80%p.a.	Effective from 25 th February 2008	9.08%p.a.**
2 Year Fixed Rate~	8.80%p.a.	Effective from 25 th February 2008	9.06%p.a.**
3 Year Fixed Rate~	8.80%p.a.	Effective from 25 th February 2008	9.04%p.a.**
4 Year Fixed Rate~	8.80%p.a.	Effective from 25 th February 2008	9.03%p.a.**
5 Year Fixed Rate~	8.65%p.a.	Effective from 25 th February 2008	8.94%p.a.**
7 Year Fixed Rate~	8.65%p.a.	Effective from 25 th February 2008	8.90%p.a.**
10 Year Fixed Rate~	8.65%p.a.	Effective from 25 th February 2008	8.86%p.a.**
15 Year Fixed Rate~	8.65%p.a.	Effective from 25 th February 2008	8.81%p.a.**
Investment Home Loans			
Product	Interest Rate	Effective Date	Comparison Rate
Standard Variable Rate~	8.97%p.a.	Effective from 08 th February 2008	9.08%p.a.*
12 Month Discounted Variable Rate^	7.94%p.a.	Effective from 08 th February 2008	8.98%p.a.*
1 Year Guaranteed Rate^	8.44%p.a.	Effective from 25 th February 2008	9.04%p.a.*
Base Variable Rate~	8.46%p.a.	Effective from 08 th February 2008	8.59%p.a.*
3 Year Special Rate Saver	8.29%p.a.	Effective from 08 th February 2008	8.41%p.a.*
1 Year Fixed Rate~	8.80%p.a.	Effective from 25 th February 2008	9.08%p.a.**
2 Year Fixed Rate~	8.80%p.a.	Effective from 25 th February 2008	9.06%p.a.**
3 Year Fixed Rate~	8.80%p.a.	Effective from 25 th February 2008	9.04%p.a.**
4 Year Fixed Rate~	8.80%p.a.	Effective from 25 th February 2008	9.03%p.a.**
5 Year Fixed Rate~	8.65%p.a.	Effective from 25 th February 2008	8.94%p.a.**
7 Year Fixed Rate~	8.65%p.a.	Effective from 25 th February 2008	8.90%p.a.**
10 Year Fixed Rate~	8.65%p.a.	Effective from 25 th February 2008	8.86%p.a.**
15 Year Fixed Rate~	8.65%p.a.	Effective from 25 th February 2008	8.81%p.a.**
Fixed Rate Home Loans/Investment Home Loans within Mortgage Advantage (MAV)			
Product	Interest Rate	Effective Date	Comparison Rate
1 Year Fixed Rate~	8.65%p.a.	Effective from 25 th February 2008	8.93%p.a.#
2 Year Fixed Rate~	8.65%p.a.	Effective from 25 th February 2008	8.90%p.a.#
3 Year Fixed Rate~	8.65%p.a.	Effective from 25 th February 2008	8.87%p.a.#
4 Year Fixed Rate~	8.65%p.a.	Effective from 25 th February 2008	8.84%p.a.#
5 Year Fixed Rate~	8.50%p.a.	Effective from 25 th February 2008	8.75%p.a.#
7 Year Fixed Rate~	8.50%p.a.	Effective from 25 th February 2008	8.69%p.a.#
10 Year Fixed Rate~	8.50%p.a.	Effective from 25 th February 2008	8.62%p.a.#
15 Year Fixed Rate~	8.50%p.a.	Effective from 25 th February 2008	8.54%p.a.#

^ Available for new borrowings only.

~ Low Documentation loans available on this product.

Information about Comparison Rates

* [View Colonial Home Loan and Investment Home Loan Schedule](#)

** [View Colonial Fixed Rate Home Loan and Investment Home Loan Schedule](#)

[View Colonial Fixed Rate Home Loan and Investment Home Loan within Mortgage Advantage \(MAV\) Schedule](#)

The comparison rate is calculated based on \$150,000 over 25 years for a secured loan.

All Comparison Rates are calculated on the basis of secured credit of \$150,000 over a 25 year term. Comparison Rate Schedules are available by visiting your nearest Colonial Financial adviser or calling 13 2407 (8am to 10pm Monday to Friday).

WARNING: This 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.

Interest Rates Colonial – banking products of the Commonwealth Bank of Australia ABN 48 123 123 124		
Streamline Overdraft		
Overdraft Index Rate, quarterly	11.55%p.a.	Effective from 08 th February 2008
Excess Drawing Rate, quarterly	15.95%p.a.	Effective from 08 th February 2008
Line of Credit		
Residential Equity Rate ~	8.97%p.a.	Effective from 08 th February 2008
Line of Credit Reference Rate ~ ^	7.81%p.a.	Effective from 03/01/08 to 01/04/08
Excess Drawing Rate, monthly	15.95%p.a.	Effective from 08 th February 2008

~ Low Documentation loans available on this product.

^A customer margin may apply.

Interest Rates Banking products of the Commonwealth Bank of Australia ABN 48 123 123 124		
Mortgage Interest Saver Account (MISA): Home Loans and Investment Home Loans		
Standard Variable Rate#	8.97%p.a.	Effective from 08 th February 2008
12 Month Discounted Variable Rate	7.94%p.a.	Effective from 08 th February 2008
1 Year Guaranteed Rate	8.44%p.a.	Effective from 25 th February 2008
Fixed Rates	3.00%p.a.	Effective from 13 th August 2007
Credit Cards		
Effective from 08 th February 2008		
New Interest Rate		
Standard Card Low Rate (MasterCard or Visa Classic)	12.99% p.a.	
Standard Card Low Fee (MasterCard or Visa Classic) +	19.39% p.a.	
Standard Card with Commonwealth Awards (MasterCard or Visa Classic) +	19.99% p.a.	
Gold MasterCard and Visa Gold with Commonwealth Awards Gold (monthly repayments)	19.99% p.a.	
Platinum (MasterCard & Visa) with Commonwealth Awards Platinum	19.99% p.a.	

* On 1 May 2008, a separate interest rate will apply to cash advances on Low Rate cards of 18.49% p.a. (subject to change)

+ Includes World Vision Visa card

For Low Documentation Loans the MISA offset rate will equal the loan interest rate.

All the above rates are used as a basis to determine the interest rates charged on all the relevant loans and are subject to change. Bank and Government charges may apply. Applications are subject to the Bank's normal credit approval. Full details of terms and conditions are available upon request.

Streamline Account	
On Full Balance	Interest Rate
\$0-\$1,999	0.01%p.a.
\$2,000-\$4,999	0.01%p.a.
\$5,000-\$9,999	0.01%p.a.
\$10,000-\$19,999	0.01%p.a.
\$20,000-\$49,999	0.01%p.a.
\$50,000-\$99,999	0.05%p.a.
\$100,000+	0.20%p.a.

Interest is calculated on the daily credit balance and paid quarterly on the first business day of March, June, September and December.