

It's nice when you're treated special. So why not save with our special mate's rates.

With the Commonwealth Bank Employee Plus program take advantage of significant discounts on selected home loans of \$150,000 or more, as well as great savings on everyday banking, investment and insurance products.

Wealth Package

Here are just some of the perks that come with this personalised service:

- No annual package fee for the first year (save \$350)
- Up to 0.70% p.a. off new Standard Variable Rate Home Loans*
- 0.15% p.a. off new Fixed Rate Home Loans
- No upfront home loan establishment fee – save up to \$600#
- No home loan service fee – save \$96 a year
- No withdrawal fees or monthly account fees on Smart Access or Complete Access accounts or Streamline transaction accounts^
- No annual credit card fee or additional cardholder fee on a Commonwealth Bank Gold MasterCard, Standard Awards MasterCard, Low Rate MasterCard or Low Fee MasterCard
- Discounts on Building and Contents Insurance Plus, even if you don't sign up for Wealth Package or have a home loan with us, you can still receive the following perks:
 - No monthly account fees or withdrawal fees for six months if you open a Smart Access, Complete Access or Streamline account^
 - 0.25% p.a. bonus interest if you take out a Term Deposit of \$10,000 up to \$500,000
 - Reduction of the documentation fee for Novated Lease from \$385 to \$150

Just contact your Branch Manager today and mention your company name.

Branch Manager

0410 355 050

waggawagga.nsw@cba.com.au

Please see over for important information

commbank.com.au



Determined to be different

Important information: Offers are available until withdrawn by the Commonwealth Bank and are not available in conjunction with any other offer. Eligibility criteria apply.*Discount is dependent on the amount of total home lending balance with the Commonwealth Bank. The interest rate does not apply to customers who hold or are applying for honeymoon products. #The Bank will not charge any upfront establishment fees on Home Loans or Investment Home Loans under the Package. However, a deferred establishment fee may be payable if the Home Loan or Investment Home Loan is repaid in full within four years from the funding date of the loan. Switching to another loan type permitted by us does not constitute repayment but a switching fee will apply. ^Excludes non-Commonwealth Bank ATMs here and overseas, third party payments within a transfer group, international money transfers and separate services such as bank cheques, periodic payments and transfers/deposits to other banks. As this advice has been prepared without considering your objectives, financial situation or needs, you should, before acting on this advice, consider its appropriateness to your circumstances. If you have a complaint, the Bank's dispute resolution process can be accessed by calling 13 2221. Terms and Conditions for Smart Access, Complete Access or Streamline accounts and Term Deposits are available on request. The issuer and insurer of Building and Contents Insurance is Commonwealth Insurance Limited ABN 96 067 524 216 AFSL 235030 (CIL) and Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945 is an arranger of the insurance. A Product Disclosure Statement issued by Commonwealth Insurance Limited for Building and Contents Insurance is available by calling 13 2423 and should be considered in making any decision about the product. You should consider whether or not this product is appropriate for you. Qualifying eligibility criteria apply to Wealth Package. An annual package fee applies (waived in the first year). Full terms and conditions are available at any branch of the Bank. Applications for finance are subject to our normal credit approval. Full terms and conditions will be included in our offer of finance. Fees and charges apply. CBALA0524