

Employee Plus

PERSONAL WEALTH CREATION FOR STAFF AT THE ROYAL CHILDRENS HOSPITAL

Confidential

Every day's a new day.

CommonwealthBank 

Options

The relationship your business has with the Commonwealth Bank now enables staff to take advantage of a range of discounted financial service products through: **Commonwealth Bank Employee Plus**

There are three options available:

- **Employee Plus** - no annual fee
- **Wealth Package** - \$300 annual fee, waived for the first year. Minimum holdings required

* Awarded '*Best Premium Banking Package*', 2004 & 2005, Money Magazine

- **Wealth Package *Plus*** - \$495 annual fee, waived for the first year. Minimum holdings required

Employee Plus

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Options - Employee Plus

Home Borrowings

Standard Variable Rate Loans - Interest Rate discounts:

- 0.25%pa off loans \$0 to \$150,000

Fixed Rate Loans - Interest Rate discount:

- 0.10%pa off loans \$0 to \$150,000

1 Yr Guaranteed and 6~12 Month Discounted Loans - Interest rate discount off standard rate after completion of initial term:

- 0.25%pa off loans \$0 to \$150,000

Viridian Line of Credit - Interest Rate discount off the standard Residential rate:

- 0.25%pa off loans \$0 to \$150,000

Establishment Fees – waived on selected loans

For loans over \$150,000 refer to Wealth Package for discounts

You could save up to \$375 per year with 0.25% pa off a \$150,000 home or investment loan!



Note: Home Loan or Investment Home Loan is a compulsory component.

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Options - Employee Plus

Day-to-Day banking, Building Wealth and Financial Advice

Streamline Account

- monthly account fee waived

Financial Advice

- no obligation financial planning consultation

Commlnsure Home Insurance

Residential Home Package

- 10% pa discount off combined building and contents
- additional 5%pa if applying online

Investment Home Package

- 5% pa discount off combined building and contents
- additional 2.5%pa if applying online

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Wealth Package

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Options - Wealth Package

Borrowings - minimum initial amount \$150,000

Standard Variable Rate Loans and Viridian Line of Credit - Interest Rate discount:

- varies from 0.40%pa ~ 0.70%pa for loans above \$150,000 to \$1m or more

Fixed Rate Loans - Interest Rate discount:

- 0.15%pa

1 Yr Guaranteed and 6~12 Month Discounted Loans

- nil loan service fees
- upon expiry of introductory rate, 0.40% pa interest rate discount off standard rate

CommSec Margin Loan

- 0.25%pa off standard rate

Personal Loans (# minimum loan amounts apply)

- 0.50%pa* off interest rate
- No establishment fee

* No rate concession for Variable Rate Loan during honeymoon period (if applicable)

\$10,000 for Variable/Fixed Rate Loans, or \$20,000 for Fixed Rate Secure Loan)

Establishment Fees and Loan Service Fee - waived on selected loans



**\$300 annual fee
waived in Year One**

**Save up to \$3000 per year with 0.6% pa off
a \$500,000 home or investment loan!**

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Options - Wealth Package

Day-to-Day banking, Building Wealth and Financial Advice

Gold Credit Card

- no annual fee
- Award Program membership

Streamline Account

- no withdrawal or monthly account fees

Term Deposits

- 0.25%pa bonus interest on selected Term Deposits

Commlnsure Home Insurance

Residential Home Package

- 15% discount for a combined building and contents policy
- 10% discount for a building or contents policy

Investment Home Package

- 5% discount for a combined building or contents policy
- 7.5% discount for a combined building & contents policy

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Wealth Package *Plus*

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Options - Wealth Package *Plus*

Initial minimum holdings \$150,000

Borrowings

Standard Variable Rate Loans and Viridian Line of Credit - Interest Rate discount:

- nil for loans up to \$150,000
- varies from 0.40%pa ~ 0.70%pa for loans above \$150,000 to \$1m or more

Fixed Rate Loans - Interest Rate discount:

- 0.15%pa off

1 Yr Guaranteed and 6~12 Month Discounted Loans

- nil loan service fees
- upon expiry of introductory rate, 0.40% pa interest rate discount off standard rate

CommSec Margin Loan

- 0.25%pa off standard rate

Personal Loans (# minimum loan amounts apply)

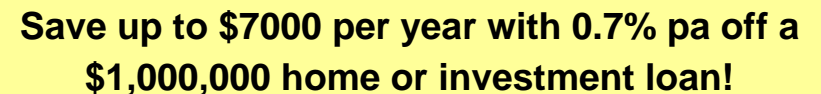
- 0.50%pa* off interest rate
- No establishment fee

* No rate concession for Variable Rate Loan during honeymoon period (if applicable)

\$10,000 for Variable/Fixed Rate Loans, or \$20,000 for Fixed Rate Secure Loan)



**\$495 annual fee
waived in Year One**



**Save up to \$7000 per year with 0.7% pa off a
\$1,000,000 home or investment loan!**

Establishment Fees and Loan Service Fee - waived on selected loans

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Options - Wealth Package *Plus*

Day-to-Day banking, Building Wealth and Financial Advice

Gold or Platinum Credit Card

- no annual fee
- Award Program membership

Streamline Account

- no withdrawal or monthly account fees

Term Deposits

- 0.25%pa bonus interest on selected Term Deposits

Financial Advice

- up to \$400 discount off financial plan preparation fee

CommInsure Home Insurance

Residential Home Package

- 15% discount for a combined building and contents policy
- 10% discount for a building or contents policy

Loan Protection

- 5%pa off annual premium

Investment Home Package

- 5% discount for a combined building or contents policy
- 7.5% discount for a combined building & contents policy

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Support

The Bank has a range of start up tools available to you to communicate the Employee Plus Options to your staff, including:

- group email flyer
- newsletter material
- introductory direct mail letter
- presentation and or site visit by local Branch Manager and or Lending Manager

We can also offer coaching and feedback on ideas, promotions and improvements to promotional materials

There is a dedicated team available via email or phone as follows:

name	Salvatore Dema	John Koutsodontis
phone	0414 889 075	0414 889 091
email	salvatore.dema@cba.com.au	john.koutsodontis@cba.com.au

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Important Information

- This advice has been prepared without taking into account your objectives, financial situation and needs. Because of that, before acting on this advice, you should consider the appropriateness of the advice having regard to your objectives, financial situation and needs.
- Eligibility conditions, and other fees and charges, apply. Please see the handouts provided for more information.
- Nil establishment fee is only available if there is one security and does not apply to Off the Plan and Low Documentation loans. A Deferred Establishment Fee may apply if the loan is repaid within 4 years of the funding date. Offers are available until withdrawn by the Commonwealth Bank and are not available in conjunction with any other offers.
- Applications for finance are subject to normal credit approval. Full terms and conditions will be included in the Bank's loan offer. Fees and charges are payable.
- Streamline Account and term Deposits are issued by the Commonwealth Bank of Australia ABN 48 123 123 124. Product Disclosure Statements for Streamline Account and Term Deposits are available from any of our branches, via commbank.com.au or by calling 13 2221 and should be considered before making a decision about the products.
- Commonwealth Financial Planners are representatives of Commonwealth Financial Planning Limited ABN 65 003 900 169 AFSL 231139.
- Premium Banking and Investment Services are representatives of Commonwealth Securities Limited ABN 60 067 254 399 AFSL 238814.
- Commlnsure is a registered business name of Commonwealth Insurance Limited ABN 96 067 524 216 (CIL) and Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 (CMLA) wholly owned subsidiaries of the Commonwealth Bank of Australia. The Commonwealth Bank does not guarantee CIL or CMLA or the products they offer. Where Commonwealth Bank acts as an agent for CIL or CMLA, the Commonwealth Bank receives a commission from CIL or CMLA. Product Disclosure Statements (PDS) for Commlnsure Home Insurance is issued by CIL and Loan Protection is issued by CMLA and are available from any of our branches or by calling 13 24 23 for CIL or 13 10 56 for CMLA or via comminsure.com.au and should be considered before making a decision about these products.

