

Summary of Changes to the Terms and Conditions for Commonwealth Portfolio Loan

1. General

From 17 March 2022, CBA's Current Terms and Conditions for Commonwealth Portfolio Loan (the current version of which was issued 14 June 2019) (the Old Terms) will be amended and replaced with new terms and conditions (the New Terms).

If there is any inconsistency between this document, the tombstone published 17 March 2022 and the New Terms, the New Terms prevail.

Clauses references in square brackets like this "[]" are to the **Old Terms.** Clauses references in round brackets like this "()" are to the **New Terms**.

Find out more:

• Details of changes and a copy of the New Terms as they apply to other facilities are available at commbank.com.au/businessfinancetandc.

You can ask for an electronic or paper copy by contacting your relationship manager, business banker or broker, or by calling 13 19 98.

2. Current Terms and Conditions for Commonwealth Portfolio Loan

General	
Changed	Contents; [Current Terms and Conditions For Business Finance.] updated to (Current Terms and Conditions For Commonwealth Portfolio Loan.)
	Page 3; [Current Terms and Conditions For Business Finance.] updated to (Current Terms and Conditions For Commonwealth Portfolio Loan.)
	Page 21, B6.1, Annual Review; [Each year we will review the Loan to determine whether we will continue, cancel or reduce the Facility Limit. We will give 30 days' written notice advising you of any decision to cancel or reduce the Facility Limit.] updated to (Each year, we may review the Loan to determine whether we will continue, cancel or reduce the Facility Limit. We will give you 30 days' written notice advising you of any decision to cancel or reduce the Facility Limit.)
	Pages 39, 40, 41, 43; [Financial Services Ombudsman] updated to (Australian Financial Complaints Authority)