



CommonwealthBank

Last updated 2 April 2020

## New Unsecured Loans - Working Capital Loans

| What's on Offer  | Eligibility   | Detail   |
|--|---|--|
| 3-year BetterBusiness Loan ≤\$250K   | <ul style="list-style-type: none"> <li>• Small to medium businesses and Not-for-profit organisations with annual turnover &lt;\$50 million can apply for loans through the scheme</li> <li>• Both current CBA business customers and new-to-bank customers are eligible</li> <li>• Provision of most recent financial statements and tax returns</li> </ul> | <ul style="list-style-type: none"> <li>• First six months all repayments are deferred</li> <li>• No establishment or account fees</li> <li>• New loan applications only</li> </ul> |
| <p>Contact Relationship Manager; or Broker; or Submit Online Enquiry</p>  |   |  |

For any enquires, please contact your Relationship Manager or Broker

If you would like to speak to our Perks Finance team, please contact:

**Bruce Debenham**  
Director,  
Banking & Finance

Email  
bdebenham@perks.com.au



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## Repayment Relief - Deferment

| What's on Offer   | Eligibility  | Detail   |
|---|--|--|
| <p>Repayment deferment of ≤6mths; including:</p> <ul style="list-style-type: none"> <li>An automatic deferral for 3 months for all CommBank customers</li> <li>After the first three month, eligible customers can opt in for a further three months</li> </ul> | <p>Eligible for small business customers with total lending limits with CBA up to \$5 million in April, May &amp; June 2020</p>  | <p>Automatic Opt-In:</p> <ul style="list-style-type: none"> <li>All CommBank business customers have been opted-in to the April, May and June 2020 deferral</li> <li>CommBank will contact customers from May onwards to let you know how they can extend their loan repayment deferral for another three months if you need to</li> </ul> <p>To Opt Out:</p> <ul style="list-style-type: none"> <li>All CommBank business customers have been opted-in to the April, May and June 2020 deferral</li> <li>CommBank will communicate with customers about how they can make repayments if they do not wish to be covered by the auto-enrolment</li> </ul> |
| <p>Repayment deferment of ≤6mth for business loans between \$5-\$10 million</p>   | <p>Eligible business customers with total lending limits between \$5-10 million can choose to defer BetterBusiness Loan principal and interest repayments for up to six months</p> | <ul style="list-style-type: none"> <li>Commercial property customers will not terminate leases or evict current tenants for rental arrears resulting from coronavirus for the period of the interest capitalisation;</li> <li>The customer has advised that its business is affected by coronavirus; and</li> <li>Impacted loans are current and repayments have been up to date for 90 days prior to the application</li> </ul>   |

Available From April - June 2020 & July - September 2020

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## Repayment Relief - Rate & Fees Options

| What's on Offer   | Eligibility                                  | Availability      |
|---|--|-------------------|
| Reducing small business loans by 1% across all business loans where the variable rate is calculated based on the current cash rate, and will come into effect from 3 April 2020 | Current Comm Bank small business loan holder | Immediately       |
| Reduction of Small Business Loans by 1% across all business loans where the variable rate is calculated based on the current cash rate  | Current Comm Bank small business loan holder | From 3 April 2020 |
| Deferring repayments on overdraft products, for 90 days   | Current Comm Bank Overdraft product holder   | Immediately       |

## Merchant Relief

| What's on Offer   | Eligibility  | Availability           |
|---|--|------------------------|
| Waiving merchant terminal fees for impacted customers with CommBank merchant terminals, for 90 days | Current Comm Bank Merchant Terminal holder that has been Government ordered to shut down; or impacted by restrictions due to Government ordered change of operations | From March to May 2020 |
| Contact Relationship Manager, Broker or Merchant Support Team on 1800230177                         |  |                        |

## Term Deposits

| What's on Offer  | Eligibility   | Availability |
|--|---|--------------|
| Waiving early redraw fees on business term deposit accounts (including Farm Management Deposit accounts) | Current Comm Bank Business Term Deposit or Farm Management Deposit Account holder | Immediately  |

## Other

| What's on Offer   | Eligibility                                       | Availability |
|---|---|--------------|
| Waiving establishment fees and excess interest on Temporary Excess products | Current Comm Bank Temporary Excess product holder | Immediately  |

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