

## CommBank refinance offer

Plan	Value	Value Plus	Fast	Fast Plus	Superfast	Ultrafast	Fixed Wireless Plus
nbn® speed tier*	25/10	50/20	<b>100/20</b>	100/40	250/25	1000/50	75/10^
Discount off plan RRP	\$47.00	\$47.00	<b>50% off (currently \$47.00)</b>	\$47.00	\$47.00	\$47.00	\$47.00
Minimum Monthly Charge for first 36 months#	\$25.00	\$41.00	<b>\$47.00</b>	\$52.00	\$68.00	\$88.00	\$41.00
Minimum Monthly Charge after first 36 months#	\$64.80	\$79.20	<b>\$84.60</b>	\$89.10	\$103.50	\$121.50	\$79.20
Additional account fees applicable	Paper Bill Fee: \$3.50 (available on request only) Late Payment Fee: \$10.00						
<b>IMPORTANT</b>	This table sets out pricing and additional account fees applicable under this offer only. Please read in conjunction with the nbn® or Fixed Wireless <a href="#">Critical Information Summary</a> for your plan.						

\* NBN Speed Tier refers to the speed of the technology installed at your premises. These speeds are not necessarily equivalent to the download/upload speeds you will achieve in practice, which may be slower due to a range of factors. See nbn® Critical Information Summary for your plan for more information.

# Promotional pricing only available to eligible customers who use an eligible CommBank online bill payment method and is subject to the terms and conditions outlined below. If you cease to use an eligible CommBank online bill payment method, the minimum monthly charge set out in our More [nbn® CIS](#) will apply to your plan.

^ 75/10 indicates the theoretical maximum attainable speed available for Fixed Wireless Plus plan. These speeds may be unattainable at your property. See Fixed Wireless [Critical Information Summary](#) for more information.

Offer of 50% off the standard retail price of a More Fast nbn® plan for 3 years is available to a limited number of eligible customers from select CommBank institutional banking clients and CBA Group employees that have eligible CommBank home loans funded between 1 April and 31 October 2024, where at least \$250,000 has been refinanced from a financial institution other than Commonwealth Bank or Bankwest. Viridian lines of credit may be eligible as part of a multiple loan facility application if the total minimum refinance amount of \$250,000 or more is met.

To receive this offer, you must then be one of the first 1,500 eligible customers to sign up for a new More Fast nbn® plan using a CommBank credit or debit card as your online bill payment method. To maintain the discounts available under this offer, you must continue to pay for your discounted More nbn® plan with an eligible CommBank online bill payment method (see section 20). CBA Group employees are also eligible to receive this offer, provided they meet all eligibility criteria. CBA Group employees are excluded from the 1,500 sign up cap (see section 3).

If you sign up, More will be your service provider for your nbn® service and will handle all technical enquiries, complaints and servicing. The provision of your More service will be subject to More's standard terms of service and policies, available on the More website [here](#).

The offer is subject to the full terms and conditions and eligibility criteria below:

- The offer period commences on 1/04/24 and ends at 11:59pm AEDT on 31/10/2024 (**Offer Period**).
- The offer is only available to customers who meet the following eligibility criteria (**Eligible Customers**):
  - You are an employee of a CommBank institutional banking client or a CBA Group employee and you have been notified of your eligibility for the offer;
  - You must be one of the first 1,500 eligible customers to complete the sign-up process using a unique offer code issued by CommBank and a CommBank credit or debit card at checkout (unless you are a CBA Group employee and therefore exempt from the cap – see section 3);

- You must complete the sign-up process for a new Fast nbn<sup>®</sup> plan using a CommBank credit or debit as your online bill payment method;
  - You must continue to use an eligible CommBank online bill payment method (see section 21) to continue to receive the discounts available under this offer; and
  - You must have funded an eligible home loan between 1 April 2024 and 31 October 2024 where at least \$250,000 has been refinanced from a financial institution other than Commonwealth Bank or Bankwest. Viridian lines of credit may be eligible as part of a multiple loan facility application if the total minimum refinance amount of \$250,000 or more is met.
3. CBA Group employees are eligible to receive this offer provided you meet all eligibility criteria. CBA Group employees are exempt from the requirement to be one of the first 1,500 customers to complete sign-up. Any CBA Group employee that signs up under this offer will not contribute towards the 1,500 cap.
  4. The offer entitles you to a discount of 50% off the standard retail price of a More Fast nbn<sup>®</sup> plan for 3 years, provided you continue to satisfy all ongoing eligibility requirements set out in these terms.
  5. You may sign up to a different More nbn<sup>®</sup> plan (other than the Fast nbn<sup>®</sup> plan). If you choose to do this, you will be entitled to a discount which is equal to 50% off the RRP of a More Fast nbn<sup>®</sup> plan throughout the 3-year period, provided you continue to satisfy all ongoing eligibility requirements.
  6. You may upgrade or downgrade to a different More nbn<sup>®</sup> plan at any time after signing up for More Fast nbn<sup>®</sup> plan. If you choose to do this, you will be entitled to a discount on your monthly plan fees for the remaining portion of the 3-year offer term equal to 50% off the RRP of a More Fast nbn<sup>®</sup> plan, and you must pay any additional monthly plan fees that remain after that discount has been applied.
  7. The offer is not available on Bridging Loans or Construction Loans.
  8. Once you settle your eligible home loan during the Offer Period, you should receive your unique offer code within 14 days via email, NetBank or the CommBank app. However, it can sometimes take up to 28 days. If you have not received your code within this timeframe, please contact your CommBank lending specialist.
  9. All unique offer codes issued in connection with this offer are valid until 11:59pm AEST 30 April 2025. Any offer codes not redeemed by that date will expire and will not be valid for use.
  10. To redeem your unique offer code, you must sign up through the More offer landing page <https://more.com.au/personal/cba-refinance-nbn-offer> and use a CommBank credit or debit card as your online bill payment method.
  11. The discount on your More nbn<sup>®</sup> plan commences from the day your eligible nbn<sup>®</sup> service is first activated on the nbn<sup>®</sup> network and runs for 3 years. This is a once-off discount to be applied monthly over a period of 3 years.
  12. After 3 years the cost of your plan will revert to the RRP current at that time, subject to an ongoing monthly discount of 10% off RRP (**Ongoing Discount**) as long as you use an eligible CommBank online bill payment method.
  13. All discounts available under this offer apply to More nbn<sup>®</sup> plan fees only and do not apply to the following:
    - Any modem charges, if you choose to purchase a modem rather than bring your own (BYO) you will be charged for the cost of the modem, at the time of application. Modems supplied by More are unlocked and capable of working with another nbn<sup>®</sup> service provider.
    - Any nbn<sup>®</sup> New Development Fee or nbn<sup>®</sup> New or Subsequent Copper Pair charge. These are charges that are passed through from nbn<sup>®</sup>; and
    - Any additional services/charges/usage outside the base monthly internet plan fee.
  14. If the More Fast nbn<sup>®</sup> plan or any plan of your choosing has its features or pricing changed, you will be notified. If your plan of choice is no longer available, you will be notified and switched over to a comparable More nbn<sup>®</sup> plan with terms and pricing closest to your existing plan and the offer will be applied to that plan.
  15. This offer is provided on a no fixed term contract. You are free to cancel at any time without charges. However, cancelling your service prior to the end of the 3-year period will forfeit any remaining months discounted as part of the offer and the Ongoing Discount. If you sign up to a More nbn<sup>®</sup> plan under this offer and subsequently cancel your service, you will not be eligible to receive the offer again.
  16. CommBank customers are only entitled to receive a CommBank discount on a maximum of 2 nbn<sup>®</sup> services per More account. This limit applies regardless of whether you added any services under this More offer, or any other More nbn<sup>®</sup> offer that has been or may become available to you.
  17. The offer can only be applied to the cost of one More nbn<sup>®</sup> plan and may not apply in conjunction with other offers or discounts.

18. Limit of one offer code per borrowing entity (e.g. individual, joint borrowers, company) and per customer. Limit of one offer code per joint application.
19. If you close your CommBank home loan account during the initial 3-year discount period you will forfeit all further discounts available with this offer. Access to the offer will be revoked with effect from the following month, with the cost of your plan reverting to the RRP current at that time.
20. You must checkout using your CommBank credit or debit card as your online bill payment method to qualify for this offer. To maintain the offer, you must continue to have a CommBank credit or debit card registered as your online bill payment method. Alternatively, after checkout you may change your online bill payment method to a direct debit from a CommBank bank account and remain eligible for this offer. Any other payment method is ineligible under this offer and its use may result in you forfeiting the discount available under it.
21. If you change your online bill payment method to an ineligible payment method at any time during the 3-year discount period, you will forfeit the discount for any months that you pay with an ineligible payment method. Access to the offer will be revoked with effect from the month in which you change to an ineligible payment method, with the cost of your plan reverting to the RRP current at that time for so long as you use an ineligible payment method to pay for your applicable More nbn<sup>®</sup> plan.
22. If you lose your discount under this offer in accordance with section 21 but then subsequently revert to an eligible payment method (as outlined in section 20), you will recommence receiving any remaining discounted months available from the date your eligible payment method is reinstated until the expiry of the 3-year discount period. However, you will not receive an extension on the Promotional Period for any months forfeited due to use of an ineligible payment method.
23. If you change your online bill payment method to an ineligible payment method at any time after your 3-year discount period, you will forfeit the Ongoing Discount in entirety. Access to the offer will be revoked with effect from the following month, with the cost of your plan reverting to the RRP current at that time.
24. The RRP may be changed at any time by giving 30 days written notice by email or letter. The RRP will be the price shown on the [More website](#) for personal More nbn<sup>®</sup> services. If the RRP of a More Fast plan increases at any time during the 3-year period, you will be entitled to 50% of the revised RRP of your Fast plan from the date the increase takes effect for the remaining portion of the offer term. If you sign up for an nbn<sup>®</sup> plan other than the Fast plan, should the RRP of the Fast nbn<sup>®</sup> increase, you will continue to receive a discount off your plan fee equivalent to 50% of the revised RRP of a Fast plan for the remaining portion of the three-year offer term.
25. This offer does not have to be used at the property that is being funded. You can choose to use the discount at any address where a More nbn<sup>®</sup> service is confirmed as available.
26. If you sign up, More will be your service provider for your nbn<sup>®</sup> and will handle all technical enquiries, complaints and servicing.
27. The provision of your nbn<sup>®</sup> service will be subject to More's standard terms of service and policies, which are available [here](#) on the More website.
28. These offer terms and conditions must be read in conjunction with the [nbn<sup>®</sup> Critical Information Summary](#). To the extent of any inconsistencies, these offer terms apply.
29. CommBank reserves the right to withdraw or substitute this offer at any time.

If you have any questions about how this offer may apply to you, please contact us on 1800 733 368.