

CommBank Lender Offer - \$180 Wi-Fi Router discount and discounted nbn® plan via CommBank Yello

This offer provides eligible customers with a once-off discount of \$180 on a Wi-Fi Router Pack and a monthly discount off the recommended retail price (RRP) of a More nbn® plan for 36 months. This offer is only available to eligible customers from the CommBank Workplace Banking Program and CommBank Group employees, that have eligible CommBank home loans funded through a CommBank lender between 15 December 2025 and 31 December 2026, which includes funding at least \$250,000 or more by refinancing from a financial institution other than Commonwealth Bank or Bankwest. These customers must have been informed of their eligibility by a CommBank lender. To receive this offer, you must purchase a new More nbn® plan and a Wi-Fi Router pack in the same transaction and use a CommBank credit or debit card as your online bill payment method. To maintain the discount on your nbn® plan 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 22) and continue to meet the eligibility criteria for CommBank Yello Gold and/or Diamond tiers (see sections 3 and 6).

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:

- 1. The offer period commences on 15/12/2025 and ends at 11:59pm AEDT on 31/12/2026 (Offer Period).
- 2. The offer is only available to customers who meet the following eligibility criteria (Eligible Customers):
 - a. you must have conditional pre-approval of an eligible CommBank home loan from a CommBank lender (which can be obtained prior to the commencement of the Offer Period);
 - b. You are an employee of CommBank Workplace Banking Employers or you are a CommBank Group employee and you have been notified of your eligibility for the offer;
 - e. you must then find a property and fund \$250,000 or more under an eligible CommBank home loan during the Offer Period, or have funded an eligible home loan where at least \$250,000 has been refinanced from a financial institution other than Commonwealth Bank or Bankwest.
 - d. you must complete the sign-up process for a new More nbn® plan and a Wi-Fi Router Pack in the same transaction during the Offer Period using the unique offer code; AND
 - e. must be (or become within 30 days after funding your property) a CommBank Yello Gold tier or Diamond tier customer, who has been informed of your eligibility for this offer by a CommBank lender; and
 - f. you must continue to use an eligible CommBank online bill payment method for your More nbn® plan to maintain all discounts available under this offer.
- 3. This offer provides Eliqible Customers with a discount on an nbn® plan (NBN Discount) as follows:
 - CommBank Yello Gold Tier customers: \$30/mth off the RRP of a new More nbn® plan for 36 months, then \$15/mth off RRP ongoing.
 - CommBank Yello Diamond Tier customers: \$40/mth off the RRP of a new More nbn® plan for 36 months, then \$20/mth off RRP ongoing.

The NBN Discount is not available to customers that are in the CommBank Yello or CommBank Yello Plus tiers (see section 6).

- 4. Subject to clause 5, this offer additionally provides Eligible Customers with a once off discount of \$180 on a Wi-Fi router pack (Hardware Discount). Wi-Fi Router Pack means a purchase comprising one or more Wi-Fi routers sold together as a single unit. For the avoidance of doubt, a Wi-Fi Router Pack may be comprised of 1 Wi-Fi router or may be comprised of 2 or more Wi-Fi routers sold together as a single unit.
- 5. The Hardware Discount is only available when you sign up to a new More nbn® plan and check-out with the Wi-Fi Router Pack in the same transaction during the Offer Period. The Hardware Discount as set out in section 4 only applies once, regardless of whether you add more than one Wi-Fi Router Pack in a single transaction. Wi-Fi routers available under this offer are as set out on the More website from time to



- time and are subject to change without notice. The Wi-Fi routers available for each customer to purchase may vary depending upon the nbn® connection type available at your premises and your chosen nbn® plan. Where a Wi-Fi Router Pack is available for purchase for less than the value of the discount outlined in section 4, you will receive the Wi-Fi Router Pack for \$0, however you will not receive any cashback for the difference. This offer is not available to Wi-Fi Router Packs available on the More Business website.
- 6. As a CommBank Yello customer, you may be eligible to receive the NBN Discount if you meet each of the applicable eligibility criteria set out for each tier in the CommBank Yello Terms and Conditions and your eligibility is not excluded by those terms. The CommBank Yello Terms and Conditions and eligibility criteria may be subject to change. Please review the full CommBank Yello Terms and Conditions at http://www.commbank.com.au/commbankyello.
- 7. The offer is only available on proprietary originated loan applications.
- 8. The offer is not available on Bridging Loans or Construction Loans. This offer is not available if your CommBank home loan was obtained via a mortgage broker.
- 9. Once you're ready to settle your eligible home loan by 31/12/2026, if you are eligible to receive this offer (in accordance with section 2(f)), please contact your CommBank lending specialist to claim your unique offer code.
- 10. All unique offer codes issued in connection with this offer are valid until 11:59pm AEDT 30/06/2027. Any offer codes not redeemed by that date will expire and will not be valid for use. In order to redeem the offer code, you must be eligible for the CommBank Yello Diamond or CommBank Yello Gold tier, at the time of code redemption (or become eligible within 30 days after funding your property).
- 11. To redeem your unique offer code, you must sign up through the More offer landing page www.more.com.au/personal/commbank-home-loan-nbn and use a CommBank credit or debit card as your online bill payment method. If you redeem your offer code through any other More webpage, you will not be eligible to receive the Hardware Discount or NBN Discount, and you will not be eligible to receive a new code under this offer (though you may still be eligible to receive a separate, stand-alone CommBank Yello offer).
- 12. The NBN Discount commences from the day your eligible nbn® service is first activated on the nbn® network and runs for 36 months (Promotional Period). This is a once-off discount to be applied monthly over a period of 36 months.
- 13. After 36 months the cost of your plan will revert to the RRP current at that time, subject to an ongoing monthly discount off the RRP of your plan (as set out in section 3) (Ongoing Discount).
- 14. All discounts available under this offer apply to More nbn® plan fees only and do not apply to the following:
 - a. Any nbn® New Development Fee or nbn® New or Subsequent Copper Pair charge. These are charges that are passed through from NBN Co; and
 - b. Any additional services/charges/usage outside the base monthly internet plan fee.
- 15. If your chosen More nbn® plan 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® plan with terms and pricing closest to your existing plan and the offer will be applied to that plan.
- 16. 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 Promotional Period will forfeit any remaining months discounted as part of the offer and the Ongoing Discount. If you sign up to a More nbn® plan under this offer and subsequently cancel your service, you will not be eligible to receive the offer again.
- 17. Eligible customers are only entitled to receive a CommBank discount on a maximum of 2 nbn® services per More account. This limit applies regardless of whether you added any services under this More offer, or any other More nbn® offer that has been or may become available to you.
- 18. The offer can only be applied to the cost of one More nbn® plan and may not apply in conjunction with other offers or discounts.
- 19. 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.
- 20. If you cease to meet the eligibility criteria for the CommBank Yello Gold or Diamond tier during the Promotional Period, this may result in your forfeiting any remaining discounts available with this offer. Access to the offer may be revoked at any point after you cease to meet the eligibility criteria for the CommBank Yello Gold or Diamond tier, with the cost of your plan reverting to the RRP current at that



- time. Where available, we may move you to an alternative More nbn® offer for which you meet the eligibility criteria, and the discount(s) available under that offer will be applied to your plan.
- 21. From time to time, CommBank may notify you that your CommBank Yello tier has changed. If we are notified by CommBank that you have changed to another CommBank Yello tier (i.e. because you become eligible for a higher tier or cease to be eligible for your current tier), at our discretion we may change the discount value for your nbn® plan to the amount available to you under the new CommBank Yello tier for which you are eligible. The change to the discount value will take effect from the start of your next billing period after we become aware that your CommBank Yello tier has changed. Your revised discount based on your new CommBank Yello tier will continue in effect for any remaining months of your Discount Period, unless or until you change to another CommBank Yello tier at any time before this period ends. As the CommBank Yello tier and CommBank Yello Plus tier are not available under this offer, if you change to either of these tiers, at our discretion we may move you to the CommBank Yello NBN offer for any remaining discounted period and you may receive a discount for the new CommBank Yello tier for which you are eligible, in accordance with the terms and conditions under the CommBank Yello NBN offer.
- 22. 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.
- 23. 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® plan.
- 24. If you lose your discount under this offer in accordance with section 23 but then subsequently revert to an eligible payment method (as outlined in section 22), 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.
- 25. If you change your online bill payment method to an ineligible payment method at any time after the Promotional Period, you will forfeit the Ongoing Discount in entirety. Access to the offer will be revoked with effect from the following billing period, with the cost of your plan reverting to the RRP current at that time.
- 26. The More nbn® RRPs may be changed at any time by giving 30 days written notice by email or letter. The RRPs will be the price shown on the More website for personal More nbn® services.
- 27. 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® service is confirmed as available.
- 28. If you sign up, More will be your service provider for your nbn® and will handle all technical enquiries, complaints and servicing.
- 29. The provision of your nbn® service will be subject to More's standard terms of service and policies, which are available here on the More website.
- 30. These offer terms and conditions must be read in conjunction with the nbn@Critical Information
 Summary. To the extent of any inconsistencies, these offer terms apply.
- 31. 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.