CommonwealthBank
Commonwealth Bank of Australia
ABN 48 123 123 124

Mrs ALEESHA STEYN

Mr CRAIG STEYN

Information about the credit we are offering

Application number: ████0944

On 05/03/2015 the credit we are offering you was assessed as 'not unsuitable' – meaning that it meets your requirements and objectives and you are able to make the contracted repayments. This assessment is valid until 03/06/2015. If you have not accepted the credit variation by this date, you will need to submit a new application and your supporting documentation will need to be re-verified.

What you need to know

This report is a summary of all the information you provided to allow the Bank to make the assessment.

Credit Offered

Standard Variable Rate Investment Home Loan

Security Type	Property
Amount of increase	$150,000.00
New total amount of credit (including financed fees, available redraw amount, current balance plus increase)	$546,507.00
Loan Term	23 year/s

Your Requirements and Objectives

You provided the following information about your requirements and objectives when applying for credit.

Purpose/s for seeking credit	(31) Other (swimming pools, furniture, computers etc)
Amount of credit sought (including financed fees)	$150,000.00
Security type offered	Property
Years and months to repay	See 'Credit Offered' above for details

In applying for this credit you accepted and acknowledged the costs and risks associated with the credit contract.

Your future significant changes

You confirmed that you do not know of any future changes in your ability to make repayments without financial difficulty.

5000 Monthly living expenses V02.00.05
05/03/2015

Commonwealth Bank of Australia
Australian credit licence 234945

Your financial data

To calculate your capacity to repay the credit, we took into account the information you provided and where appropriate used industry standard indices related to living expenses.

Here are the details you provided:

Sum of annual income	$207,507.48
Sum of annual expenses and commitments	$29,700.24
Monthly living expenses	$2,200.00

We're here to help

If you have any questions or require more information, please contact **13 2224** or contact your lending specialist directly.