

A flexible, all-in-one loan that enables you to take advantage of the equity locked up in your home and other assets.

CALIA+ EXPLAINED

CALIA+ is a portfolio-style credit facility that allows you to conveniently establish and manage multiple loan accounts (sub-accounts) through a single bundled facility. It can also be used to consolidate your unsecured or personal debts that generally attract a higher interest rate.

CALIA+ caters to a wide range of clients, from those looking to purchase their first home to the sophisticated investor looking to access the equity in their home and other assets. It is available to individuals, companies and trusts who wish to:

- Purchase property;
- Refinance and consolidate existing debts;
- Access the equity in their home and other properties for personal or investment purposes;
- Invest in shares, managed funds or other investments; or
- Segregate personal and investment debts to simplify tax management.

ABOUT CALIA+

The flexibility of CALIA+ may allow you to structure the facility to suit your individual needs.

You can create and manage up to 12 separate sub-accounts for different purposes. For example, you may want to establish separate accounts for your home loan, investment property loan, personal loans and your share/managed fund investment loan. Each loan account can be established with either a variable or fixed interest rate. Each variable rate loan operates as a line of credit, while each fixed rate loan operates as a fully drawn fixed term loan.

Creating various loans based on their purpose gives you and your adviser more control and visibility, as well as allowing the progress and repayments of each loan to be monitored individually. It also allows you to separate your tax-deductible loans from your non-deductible loans to make managing your tax simpler.

What makes CALIA+ unique is that each sub-account shares the same common security (being your home and/or investment properties).

“ CREATING VARIOUS LOANS BASED ON THEIR PURPOSE GIVES YOU AND YOUR ADVISER MORE CONTROL AND VISIBILITY. ”

HOW DOES IT WORK?

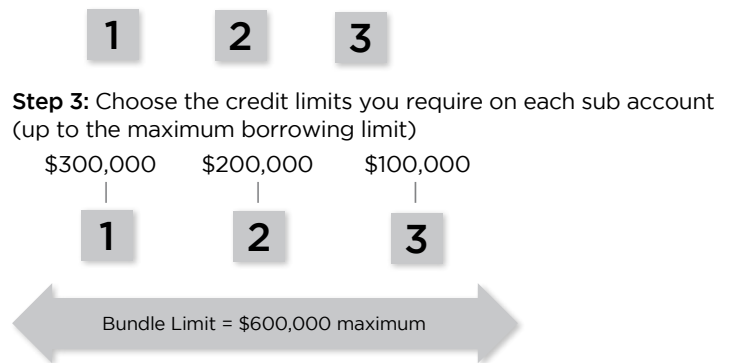
With CALIA+ you can borrow up to 80% of the value of a residential, rural or vacant property (subject to a credit assessment). You then nominate the credit limit for each sub-account up to your approved borrowing limit.

Step 1: Evaluate your maximum borrowing limit

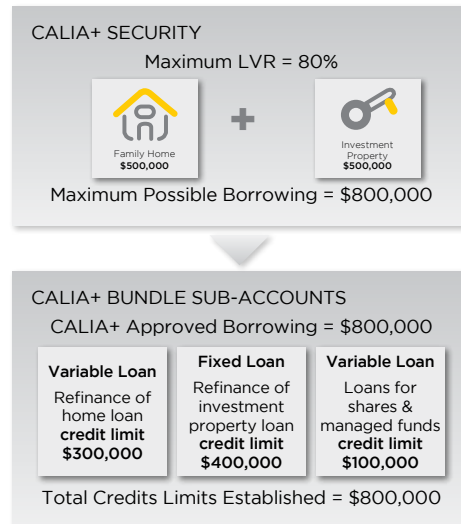
Value of home  \$750,000 x 80% maximum Loan to Security Ratio* = \$600,000

* Subject to an approved credit assessment

Step 2: Determine number of loan sub-accounts you require



Typical Structure of CALIA+



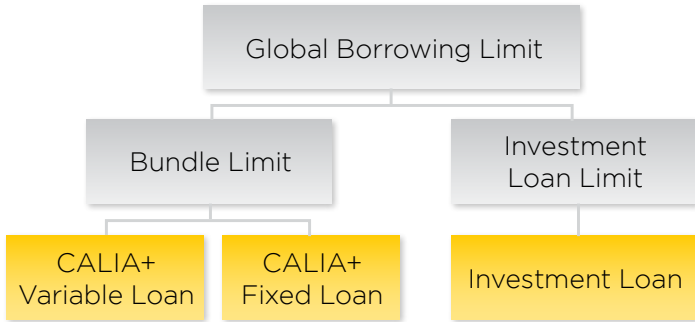
Investment Loan Facility

In addition to setting up your sub-accounts which will be secured by your property assets, you also have the option of establishing a separate CALIA+ Investment Loan (a margin loan facility) secured by your shares, managed funds and cash holdings.

A CALIA+ Investment Loan is designed for clients who want to invest in shares or managed funds and is ideal for those who wish to leverage existing shares or managed funds they already own.

The amount you can borrow depends on your approved credit limit and the investments you provide as security. Each investment we accept as security has a borrowing limit (the percentage of the investment's value that you can borrow). Borrowing limits are generally between 40% and 75%.

Structure of CALIA+ with Investment Loan Facility

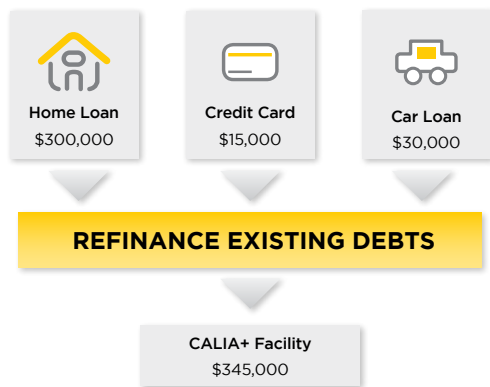


DEBT CONSOLIDATION

CALIA+ can be cost effective as it allows you to consolidate unsecured or personal debts that generally attract a higher interest rate than property secured loans.

Consolidating all your debts within a CALIA+ credit facility is simple and could significantly reduce your interest costs.

Typical Debt Consolidation Structure



WHY CHOOSE CALIA+?



STRENGTH

CALIA+ loans are provided by Australia's biggest bank, the Commonwealth Bank of Australia.



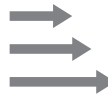
EXPERIENCE

Formerly Colonial Geared Investments, CommSec Adviser Services investment lending and CALIA+ business has been providing award-winning and innovative investment lending solutions to Australian investors since 1996.



STREAMLINED

Combine equity from residential and rural property, shares, managed funds and cash into one, easy to manage facility. Receive a single statement for all your loan accounts.



SERVICE

We've built our business on understanding clients and their advisers so that we can better meet your needs.



FLEXIBLE

No set repayments plus the ability to easily add or remove sub-accounts and change your credit limit means you can re-structure the facility as your requirements change.

FOR MORE INFORMATION ON HOW CALIA+ CAN HELP YOU, SPEAK TO YOUR FINANCIAL ADVISER.

Phone: 1800 252 351

Email: caliateam@cba.com.au

Web: CommSecAdviserServices.com.au

Important information:

CALIA+ and the Investment Loan are products available under the CommSec Adviser Services brand, and are provided by Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit licence 234945 ("Bank"). The Bank's wholly owned but non-guaranteed subsidiary Commonwealth Securities Limited ABN 60 067 254 399 AFSL 238814 (CommSec), a Participant of the ASX Group and Chi-X Australia, only administers the Investment Loan Sub-accounts within CALIA+. Consider the Product Disclosure Statement and Terms and Conditions available from www.CommSecAdviserServices.com.au/Public/FormsAndResources/Forms.aspx before making any decisions about this product. Applications are subject to Commonwealth Bank's normal credit assessment criteria. Fees and charges apply.

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Risk Disclosure:

Remember, whilst borrowing to invest can multiply your investment returns, it may also multiply your losses if the value of your investment falls. Only investors who fully understand the risks associated with gearing into investments should apply.

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