

## **FINAL TERMS**

**PROHIBITION OF SALES TO EEA RETAIL INVESTORS** – The Notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the European Economic Area (the “EEA”). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client as defined in point (11) of Article 4(1) of Directive 2014/65/EU (as amended, “MiFID II”); (ii) a customer within the meaning of Directive (EU) 2016/97 (as amended or superseded), where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II; or (iii) not a qualified investor as defined in Regulation (EU) 2017/1129 (the “Prospectus Regulation”). Consequently no key information document required by Regulation (EU) No 1286/2014 (as amended, the “PRIIPs Regulation”) for offering or selling the Notes or otherwise making them available to retail investors in the EEA has been prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the EEA may be unlawful under the PRIIPs Regulation.

**PROHIBITION OF SALES TO UK RETAIL INVESTORS** – The Notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the United Kingdom (the “UK”). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client as defined in point (8) of Article 2 of Regulation (EU) No 2017/565 as it forms part of UK domestic law by virtue of the European Union (Withdrawal) Act 2018 (the “EUWA”); (ii) a customer within the meaning of the provisions of the Financial Services and Markets Act 2000, as amended (the “FSMA”) and any rules or regulations made under the FSMA to implement Directive (EU) 2016/97, where that customer would not qualify as a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of UK domestic law by virtue of the EUWA; or (iii) not a “qualified” investor as defined in Article 2 of Regulation (EU) 2017/1129 as it forms part of UK domestic law by virtue of the EUWA (the “UK Prospectus Regulation”). Consequently no key information document required by Regulation (EU) No 1286/2014 as it forms part of UK domestic law by virtue of the EUWA (the “UK PRIIPs Regulation”) for offering or selling the Notes or otherwise making them available to retail investors in the UK has been prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the UK may be unlawful under the UK PRIIPs Regulation.

18 September, 2024

**Commonwealth Bank of Australia**  
**ABN 48 123 123 124**

**Issuer’s Legal Entity Identifier (LEI): MSFSBD3QN1GSN7Q6C537**

**Issue of USD 35,000,000 Multi-callable Zero Coupon Notes due 23 September 2044**

**under the U.S.\$70,000,000,000**  
**Euro Medium Term Note Programme**

### **Part A– Contractual Terms**

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions set forth in the Programme Circular dated 1 July 2024 and the supplement to it dated 19 August 2024 which together constitutes a base prospectus for the purposes of the UK Prospectus Regulation (the “Programme Circular”). This document constitutes the Final Terms of the Notes described herein for the purposes of the UK Prospectus Regulation and must be read in conjunction with the Programme Circular in order to obtain all the relevant information. The Programme Circular has been published on the Issuer's website at: <https://www.commbank.com.au/about-us/investors/emtn-programme.html>.

- |  |  |
|--|--|
| 1. Issuer:   | Commonwealth Bank of Australia   |
| 2. (i) Series of which Notes are to be treated as forming part:  | 6618   |
| (ii) Tranche Number:   | 1  |
| (iii) Date on which the Notes will be consolidated and form a single Series:   | Not Applicable   |
| 3. Specified Currency or Currencies:   | United States Dollars (“USD”)  |
| 4. Aggregate Nominal Amount:   |  |
| (i) Series:  | USD 35,000,000   |
| (ii) Tranche:  | USD 35,000,000   |
| 5. Issue Price:  | 100 per cent. of the Aggregate Nominal Amount  |
| 6. (i) Specified Denominations:  | USD 200,000  |
| (ii) Calculation Amount (in relation to calculation of interest on Notes in global form or registered definitive form see Conditions): | Specified Denomination   |
| 7. (i) Issue Date:   | 23 September 2024  |
| (ii) Interest Commencement Date:   | Not Applicable   |
| 8. Maturity Date:  | 23 September 2044  |
| 9. Interest Basis:   | Zero Coupon<br>(see paragraph 15 below)  |
| 10. Redemption/Payment Basis:  | Subject to any purchase and cancellation or early redemption, the Notes will be redeemed on the Maturity Date at 269.0435870 per cent. of their nominal amount |
| 11. Change of Interest Basis:  | Not Applicable   |
| 12. Put/Call Options:  | Issuer Call<br>(see paragraph 16 below)  |

**PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE**

- |  |                     |
|--|---------------------|
| 13. <b>Fixed Rate Note Provisions</b>    | Not Applicable      |
| 14. <b>Floating Rate Note Provisions</b> | Not Applicable      |
| 15. <b>Zero Coupon Note Provisions</b>   | Applicable          |
| (i) Accrual Method:                      | Compounding Accrual |

- (ii) Accrual Yield: 5.073 per cent. per annum
- (iii) Calculation to be on a Calculation Amount Basis: Not Applicable
- (iv) Day Count Fraction in relation to Zero Coupon Notes: 30/360, unadjusted

#### **PROVISIONS RELATING TO REDEMPTION**

- 16. Issuer Call: Applicable
  - (i) Optional Redemption Date(s): See Schedule 1 below
  - (ii) Optional Redemption Amount: See Schedule 1 below
  - (iii) If redeemable in part:
    - (a) Minimum Redemption Amount: Not Applicable
    - (b) Maximum Redemption Amount: Not Applicable
  - (iv) Notice period: 5 Business Days
- 17. Investor Put: Not Applicable
- 18. Final Redemption Amount: USD 538,087.17 per Calculation Amount
- 19. Early Redemption Amount payable on redemption for taxation reasons or on event of default: Condition 6(f) shall apply

#### **GENERAL PROVISIONS APPLICABLE TO THE NOTES**

- 20. Form of Notes: **Bearer Notes:**  
Temporary Bearer Global Note exchangeable for a Permanent Bearer Global Note which is exchangeable for Definitive Notes upon an Exchange Event
- 21. Payment Business Day Convention: Following Business Day Convention
- 22. Additional Financial Centre(s): New York, London and Sydney
- 23. Talons for future Coupons to be attached to Definitive Notes: No

#### **PROVISIONS APPLICABLE TO RMB NOTES**


- 24. RMB Currency Event: Not Applicable
- 25. Spot Rate (if different from that set out in Condition 7(l)): Not Applicable
- 26. Party responsible for calculating the Spot Rate: Not Applicable
- 27. Relevant Currency (if different from that in Condition 7(l)): Not Applicable
- 28. RMB Settlement Centre(s): Not Applicable

**DISTRIBUTION**

29. Additional selling restrictions:

Not Applicable

Signed on behalf of **Commonwealth Bank of Australia:**

By 

Title:.....Manager, Term Funding.....

Duly authorised

## **Part B– Other Information**

### **1. LISTING AND ADMISSION TO TRADING**

- (i) Listing and admission to trading: Application is expected to be made by the Issuer (or on its behalf) for the Notes to be admitted to trading on the London Stock Exchange's main market and to be listed on the Official List of the Financial Conduct Authority with effect from or around the Issue Date.
- (ii) Estimate of total expenses related to admission to trading: GBP 3,000

### **2. RATINGS**

The Notes are not rated

### **3. REASONS FOR THE OFFER AND ESTIMATED NET PROCEEDS**

- (i) Reasons for the offer: See "Use of Proceeds" in the Programme Circular
- (ii) Estimated net proceeds: USD 35,000,000

### **4. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE**

Save for any fees payable to the Dealer, so far as the Issuer is aware, no person involved in the issue of the Notes has an interest material to the offer. The Dealer and its affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business.

### **5. YIELD**

Not Applicable

### **6. OPERATIONAL INFORMATION**

- (i) ISIN: XS2901891874
- (ii) Common Code: 290189187
- (iii) CFI Code: See the website of the Association of National Numbering Agencies (ANNA) or alternatively sourced from the responsible National Numbering Agency that assigned the ISIN
- (iv) FISN: See the website of the Association of National Numbering Agencies (ANNA) or alternatively sourced from the responsible National Numbering Agency that assigned the ISIN
- (v) CMU Instrument Number: Not Applicable
- (vi) Any clearing system(s) other than Euroclear and Clearstream, Luxembourg and the relevant identification number(s): Not Applicable
- (vii) CMU Lodging and Paying Agent: Not Applicable
- (viii) Delivery: Delivery against payment

(ix) Names and addresses of additional Paying Agent(s) (if any):	Not Applicable
(x) U.S. Selling Restrictions:	Reg. S Compliance Category 2, TEFRA D
(xi) Prohibition of Sales to EEA Retail Investors:	Applicable
(xii) Prohibition of Sales to UK Retail Investors:	Applicable
(xiii) Prohibition of Sales to Belgian Consumers:	Applicable
(xiv) Relevant Benchmark:	Not Applicable
<b>7. THIRD PARTY INFORMATION</b>	Not Applicable

## SCHEDULE 1

Optional Redemption Date	Optional Redemption Amount (USD)
23 September 2030	47,099,341.77 / 134.56954790%
23 September 2031	49,488,691.37 / 141.39626107%
23 September 2032	51,999,252.69 / 148.56929339%
23 September 2033	54,637,174.78 / 156.10621365%
23 September 2034	57,408,918.65 / 164.02548186%
23 September 2035	60,321,273.10 / 172.34649456%
23 September 2036	63,381,371.28 / 181.08963223%
23 September 2037	66,596,708.24 / 190.27630927%
23 September 2038	69,975,159.25 / 199.92902644%
23 September 2039	73,524,999.08 / 210.07142595%
23 September 2040	77,254,922.29 / 220.72834939%
23 September 2041	81,174,064.49 / 231.92589855%
23 September 2042	85,292,024.79 / 243.69149939%
23 September 2043	89,618,889.20 / 256.05396915%