

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2014/65/EU (as amended, “MiFID II”); (ii) a customer within the meaning of Directive (EU) 2016/97 (as amended or superseded), where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II; or (iii) not a qualified investor as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.

MIFID II PRODUCT GOVERNANCE / PROFESSIONAL INVESTORS AND ELIGIBLE COUNTERPARTIES ONLY TARGET MARKET – Solely for the purposes of the manufacturer's product approval process, the target market assessment in respect of the Notes has led to the conclusion that: (i) the target market for the Notes is eligible counterparties and professional clients only, each as defined in MiFID II ; and (ii) all channels for distribution of the Notes to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the Notes (a “distributor”) should take into consideration the manufacturer's target market assessment; however, a distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the manufacturer's target market assessment) and determining appropriate distribution channels.

NOTIFICATION UNDER SECTION 309B(1)(C) OF THE SECURITIES AND FUTURES ACT 2001 (2020 REVISED EDITION) OF SINGAPORE – In connection with Section 309B of the Securities and Futures Act 2001 (2020 Revised Edition) of Singapore (as amended) and the Securities and Futures (Capital Markets Products) Regulations 2018 of Singapore (the “CMP Regulations 2018”), the Issuer has determined the classification of the Notes to be capital markets products other than prescribed capital markets products (as defined in the CMP Regulations 2018) and Specified Investment Products (as defined in the Singapore Monetary Authority (the “MAS”) Notice SFA 04-N12: Notice on the Sale of Investment Products and in the MAS Notice FAA-N16: Notice on Recommendations on Investment Products).

18 July 2024

Commonwealth Bank of Australia
ABN 48 123 123 124

Issuer’s Legal Entity Identifier (LEI): MSFSBD3QN1GSN7Q6C537

Issue of GBP 300,000,000 Floating Rate Notes due 22 August 2025
under the U.S.\$70,000,000,000
Euro Medium Term Note Programme

The Notes will only be admitted to trading on London Stock Exchange’s main market, which is an UK regulated market/a specific segment of the London Stock Exchange’s main market, to which only qualified investors (as defined in the UK Prospectus Regulation) can have access and shall not be offered or sold to non-qualified investors.

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 which 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: <http://www.commbank.com.au/about-us/investors/emtn-programme.html>.

1. Issuer: Commonwealth Bank of Australia
2. (i) Series Number: 6607
(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: Pounds Sterling (“**GBP**”)
4. Aggregate Nominal Amount:
 - (i) Series: GBP 300,000,000
 - (ii) Tranche: GBP 300,000,000
5. Issue Price: 100.00 per cent. of the Aggregate Nominal Amount
6. (i) Specified Denominations: GBP 100,000
(ii) Calculation Amount (in relation to calculation of interest for Notes in global form see Conditions): GBP 100,000
7. (i) Issue Date: 23 July 2024
(ii) Interest Commencement Date: Issue Date
8. Maturity Date: 22 August 2025
9. Interest Basis: Compounded Daily SONIA + 0.32 per cent. Floating Rate (see paragraph 14 below)
10. Redemption/Payment Basis: Subject to any purchase and cancellation or early redemption, the Notes will be redeemed on the Maturity Date at 100.00 per cent. of their nominal amount

11. Change of Interest Basis: Not Applicable

12. Put/Call Options: Not Applicable

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

13. Fixed Rate Note Provisions: Not Applicable

14. Floating Rate Note Provisions: Applicable

(i) Specified Period(s)/Specified Interest Payment Dates: 23 October 2024, 23 January 2025, 23 April 2025, 23 July 2025 and a short stub on 22 August 2025 subject to adjustment in accordance with the Business Day Convention set out in (ii) below

(ii) Business Day Convention: Modified Following Business Day Convention

(iii) Additional Business Centre(s): London, New York and Sydney

(iv) Manner in which the Rate of Interest and Interest Amount are to be determined: Screen Rate Determination

(v) Calculation to be on a Calculation Amount: Not Applicable

(vi) Party responsible for determining the Rate of Interest and/or calculating the Interest Amount (if not the Principal Paying Agent): Not Applicable

(vii) Screen Rate Determination: Applicable

- Reference Rate: Compounded Daily SONIA

- Interest Determination Date(s): The day falling the number of London Banking Days included in the below SONIA Observation Look-Back Period prior to the day on which the relevant Floating Interest Period ends (but which by its definition is excluded from the Floating Interest Period)

- Relevant Screen Page: Reuters Screen Overnight SONIA Page

- SONIA Observation Method: Lag

- SONIA Observation Look-Back Period: Five (5) London Banking Days

- SOFR Observation Shift Period: Not Applicable
- Index Determination: Not Applicable
- Specified Time: Not Applicable
- Interest Period End Date(s) The Interest Payment Date for the relevant Interest Period

- (viii) Linear Interpolation: Not Applicable
- (ix) Margin(s) +0.32 per cent. per annum
- (x) Minimum Rate of Interest: Not Applicable
- (xi) Maximum Rate of Interest: Not Applicable
- (xii) Day Count Fraction: Actual/365 (Fixed), Adjusted

15. Zero Coupon Note Provisions: Not Applicable

PROVISIONS RELATING TO REDEMPTION

- 16. Issuer Call:** Not Applicable
- 17. Investor Put:** Not Applicable
- 18. Final Redemption Amount:** GBP 100,000 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:** Modified Following Business Day Convention
- 22. Additional Financial Centre(s):** London, New York and Sydney
- 23. Talons for future Coupons to be attached to Definitive Bearer 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(1)): Not Applicable
26. Party responsible for calculating the Spot Rate: Not Applicable
27. Relevant Currency (if different from that set out in Condition 7(1)): 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:

Duly authorised

Part B —Other Information

1. LISTING AND ADMISSION TO TRADING

- (a) 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 with effect from the Issue Date.
- (b) Estimate of total expenses related to admission to trading: GBP 5,850

2. RATINGS

Ratings: The Notes to be issued are expected to be rated:
Standard & Poor's (Australia) Pty. Ltd: AA-

3. REASONS FOR THE OFFER AND ESTIMATED NET PROCEEDS

- (i) Reasons for the offer: See "Use of Proceeds" in the Offering Circular
- (ii) Estimated net proceeds: GBP 300,000,000

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

Save for any fees payable to Commonwealth Bank of Australia (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

Indication of Yield: Not Applicable

6. OPERATIONAL INFORMATION

- (i) ISIN: XS2866526036
- (ii) Common Code: 286652603
- (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 and UK Retail Investors: Not Applicable
- (xii) Prohibition of Sales to Belgian Consumers: Applicable
- (xiii) Relevant Benchmark As at the date hereof, SONIA appears in the register of administrators and benchmarks established and maintained by the UK Financial Conduct Authority pursuant to Article 36 of Regulation (EU) No. 2016/1011 as it forms part of UK domestic law by virtue of the European Union (Withdrawal) Act 2018.

7. THIRD PARTY INFORMATION Not Applicable