

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2014/65/EU (as amended, “MiFID II”); (ii) a customer within the meaning of Directive (EU) 2016/97 (as amended or superseded), where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II; or (iii) not a qualified investor as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

21 July 2021

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

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

**Issue of NZD14,000,000 2.51 per cent. Notes due 26 July 2031**  
**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 2 July 2021 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: [https://www.commbank.com.au/about-us/investors/emtn-programme.html?ei=tl\\_emtn-programme](https://www.commbank.com.au/about-us/investors/emtn-programme.html?ei=tl_emtn-programme).

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|---|--------------------------------|
| 1. Issuer:  | Commonwealth Bank of Australia |
| 2. (i) Series of which Notes are to be treated as forming part: | 6430                           |
| (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:	New Zealand Dollars (“NZD”)
4. Aggregate Nominal Amount:	
(i) Series:	NZD14,000,000
(ii) Tranche:	NZD14,000,000
5. Issue Price:	100 per cent. of the Aggregate Nominal Amount
6. (i) Specified Denominations:	NZD500,000
(ii) Calculation Amount (in relation to calculation of interest on Notes in global form see Conditions):	NZD500,000
7. (i) Issue Date:	26 July 2021
(ii) Interest Commencement Date:	Issue Date
8. Maturity Date:	26 July 2031
9. Interest Basis:	2.51 per cent. Fixed Rate
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	Applicable
(i) Rate of Interest:	2.51 per cent. per annum payable annually in arrear
(ii) (A) Interest Payment Date(s):	26 July in each year, commencing on 26 July 2022 up to and including the Maturity Date
(B) Fixed Interest Periods:	Unadjusted
(iii) Fixed Coupon Amount(s) for Notes in definitive form (and in relation to Notes in global form see Conditions):	Not Applicable
(iv) Business Day Convention:	Not Applicable
(v) Additional Business Centre(s):	Not Applicable
(vi) Calculation to be on a Calculation Amount Basis:	Not Applicable
(vii) Broken Amount(s) for Notes in definitive form (and in relation to Notes in global form see Conditions):	Not Applicable
(viii) Day Count Fraction:	30/360, unadjusted

(ix) Determination Date(s):	Not Applicable
14. <b>Floating Rate Note Provisions</b>	Not Applicable
15. <b>Zero Coupon Note Provisions</b>	Not Applicable
<b>PROVISIONS RELATING TO REDEMPTION</b>	
16. Issuer Call:	Not Applicable
17. Investor Put:	Not Applicable
18. Final Redemption Amount:	NZD500,000 per Calculation Amount
19. Early Redemption Amount payable on redemption for taxation reasons or on event of default:	NZD500,000 per Calculation Amount/Condition 6(f) shall apply

**GENERAL PROVISIONS APPLICABLE TO THE NOTES**

20. Form of Notes:	<b>Registered Notes:</b> Registered Global Note registered in the name of a nominee for a common depositary for Euroclear and Clearstream, Luxembourg
21. Payment Business Day Convention	Modified Following Business Day Convention
22. Additional Financial Centre(s):	Auckland, Wellington, New York, London, 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(1)):	Not Applicable
26. Party responsible for calculating the Spot Rate:	Not Applicable
27. Relevant Currency (if different from that in Condition 7(1)):	Not Applicable
28. RMB Settlement Centre(s):	Not Applicable

**DISTRIBUTION**

29. Additional selling restrictions:	Not Applicable
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Signed on behalf of **Commonwealth Bank of Australia:**

By: Thomas Rankine  
Title: Senior Manager, Long 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 FCA with effect from on or around the Issue Date.
- (ii) Estimate of total expenses related to admission to trading: GBP445

### 2. RATINGS

The Notes to be issued have not been 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: NZD14,000,000

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

Save for any fees payable to Mizuho Securities Asia Limited (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: 2.51 per cent. per annum
- The yield is calculated at the Issue Date on the basis of the Issue Price. It is not an indication of future yield.

### 6. OPERATIONAL INFORMATION

- (i) ISIN: XS2368703240
- (ii) Common Code: 236870324
- (iii) CFI Code: DTFXFR, as set out on 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: COMMNW.BK(AU)/2.51 MTN 20310728, as set out on 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

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| (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 not applicable |
|   |  |
| (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[s]:  | Not Applicable                                     |

## **7. THIRD PARTY INFORMATION**

Not Applicable