

Capital Series *Trio*

Australian Equities | Gold | Asian Equities



Determined to be different

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Introducing Capital Series *Trio*

Capital Series *Trio* aims to provide you with capital growth over a 5.5 year term which is based on the price performance of an Underlying Portfolio. Three Strategies are available under Capital Series *Trio* which you may choose to invest in. Strategy 1 and 2 also offer the potential for income during the term.

You also have the choice of borrowing to invest via the Capital Investment Loan.²

The three strategies are:

Strategy 1

Underlying Portfolio	Capital protection level ¹	Potential for capital growth	Coupon payments
S&P/ASX 200 Index	100%	Up to 70%	5.00% contingent

Strategy 1 offers the potential for capital growth up to 70% above the Initial Reference Level of the S&P/ASX 200 Index.

Coupon payments of 5.00% may be paid annually starting from Year 1.5 and are contingent on the performance of the S&P/ASX 200 Index reaching predefined levels above the Initial Reference Level. Coupons are payable in arrears at the end of Year 1.5, Year 2.5, Year 3.5, Year 4.5, and Year 5.5.

100% capital protection at maturity is also provided.

Introducing Capital Series *Trio*

Strategy 2

Underlying Portfolio	Capital protection level ¹	Potential for capital growth	Coupon payments
Gold	100%	Up to 70%	3.00% contingent

Strategy 2 offers the potential for capital growth up to 70% above the Initial Reference Level of Gold.

Coupon payments of 3.00% may be paid annually starting from Year 1.5 and are contingent on the performance of Gold reaching predefined levels above the Initial Reference Level. Coupons are payable in arrears at the end of Year 1.5, Year 2.5, Year 3.5, Year 4.5, and Year 5.5.

100% capital protection at maturity is also provided.

Strategy 3

Underlying Portfolio	Weighting	Capital protection level ¹	Potential for capital growth	Coupon payments
HSCEI	40%			
TAIEX Index	30%	80%	Unlimited	Nil
KOSPI 200 Index	30%			

Strategy 3 offers the potential for unlimited capital growth which is based on the performance of a basket of stock market indices within Asia.

The Underlying Portfolio will have 40% exposure to the HSCEI (Hang Seng China Enterprises Index), 30% exposure to the TAIEX Index (Taiwan Stock Exchange Capitalisation Weighted Stock Index) and 30% exposure to the KOSPI 200 Index (Korea Composite Stock Price Index).

Coupons are not payable under Strategy 3.

80% capital protection at maturity is also provided.

For more information regarding each Strategy, including a description of the Underlying Portfolios, please refer to Section 3, Part 2 of the Product Disclosure Statement (PDS).

Features at a glance

There are many reasons to consider an investment in Capital Series *Trio*:

	Strategy 1	Strategy 2	Strategy 3
Underlying Portfolio	S&P/ASX 200 Index	Gold	<ul style="list-style-type: none"> • HSCEI • TAIEX Index • KOSPI 200 Index
Capital growth potential	Up to a maximum of 70% above the Initial Reference Level	Up to a maximum of 70% above the Initial Reference Level	Unlimited
Capital protection¹	100%	100%	80%
Coupon payments	5.00% starting from Year 1.5 and annually thereafter contingent on the performance of the S&P/ASX 200 Index	3.00% starting from Year 1.5 and annually thereafter contingent on the performance of Gold	Nil

	Strategy 1	Strategy 2	Strategy 3
Investment term	5.5 years		
Participation Rate	100%		
Borrow to invest²	Fund your Capital Series <i>Trio</i> investment with the: <ul style="list-style-type: none"> • Capital Investment Loan • Interest in Advance Loan 		
SMSF availability²	Yes		
Minimum investment	A\$10,000 per Strategy		
At maturity	Receive the final value of your investment in either: <ul style="list-style-type: none"> (a) Physical delivery of a parcel of the SPDR S&P/ASX 200 Fund³; or (b) A cash payment⁴ 		

There are risks associated with an investment in Capital Series *Trio*. Please refer to the PDS for more information.

Who should consider investing in Capital Series *Trio*?

Generally, Capital Series *Trio* may be suitable for individuals, companies, trusts and SMSFs who:

- wish to diversify their investment portfolio with indexed exposure to one or more Underlying Portfolios covering multiple asset classes
- feel comfortable knowing their initial investment is protected up to a protection level at maturity
- believe a five and a half year investment over an Underlying Portfolio will generate capital growth
- are looking to invest with the cash flow advantages of potential coupon payments
- seek any possible benefits of borrowing to invest²

Key Dates

Opening Date	7 September 2009
Closing Date	23 October 2009
Start Date	4 November 2009
Maturity Date	11 May 2015

How to get started

To find out more, contact your Financial Adviser to obtain a copy of the Product Disclosure Statement.

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- 1 Capital Protection will only apply at the Maturity Date and is subject to risks, limitations and conditions. Please refer to the PDS for more information.
 - 2 The Capital Investment Loan and Interest in Advance Loan are not available to SMSF.
 - 3 At the commencement of Capital Series *Trio*, the Delivery Asset is one unit in the SPDR S&P/ASX 200 Fund. At maturity, you will receive Delivery Assets to the value of the Maturity Value. Refer to the Capital Series *Trio* PDS for information about the Delivery Asset, Maturity Value and the circumstances where the Delivery Asset may be substituted for another security.
 - 4 By using the Delivery Asset Sale Service outlined in the PDS.

Important Information

Capital Series *Trio* is issued by Commonwealth Bank of Australia ABN 48 123 123 124 (Commonwealth Bank) administered by its wholly owned but non-guaranteed subsidiary Commonwealth Securities Limited ABN 60 067 254 399 (CommSec). A PDS for Capital Series *Trio* is available by calling 13 15 20 and should be considered before making any decision about this product. Investments in Capital Series are not deposits with Commonwealth Bank. They are contracts entered into between Investors and Commonwealth Bank on the terms set out in the Terms of Sale as contained in the PDS. Capitalised terms in this document have equal meaning to the capitalised terms in the PDS. Potential investors should refer to the PDS for risks and costs involved with an investment in Capital Series *Trio*. Commonwealth Bank and its subsidiaries, including CommSec, do not guarantee the performance of Capital Series *Trio*.

The information in this document should not be taken as a recommendation to invest in Capital Series *Trio*. As the information has been prepared without considering your objectives, financial situation or needs, you should, before acting on the information in this document, consider its appropriateness to your circumstances. Past performance is not a reliable indicator of future performance. The Capital Investment Loan and Interest in Advance Loan are provided by Commonwealth Bank and are subject to the Bank's normal credit approval.

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