



Commonwealth Bank Business Liability Business Credit Card Standard Fees and Charges

Section 1 – Table of fees

Name of fee	Low Rate Business Credit Card	Interest Free Days Business Credit Card	Secured Business Credit Card
Annual Fee	Nil	\$60.00 per card	\$40.00 per card
Establishment Fee (payable on: 1. Account holder accepting the Bank's offer 2. Bank approving account holder's request for credit limit increase)	Nil	Nil	\$600.00
Emergency issue/lost/replacement card fee (may be charged on card replacement)	\$20.00	\$20.00	\$20.00
Late payment charge (may be charged if an amount is not paid on the due date)	\$20.00	\$20.00	\$20.00
Overlimit charge (may be charged if balance exceeds credit limit)	\$10.00	\$10.00	\$10.00
ATM cash advance charge¹	\$1.25	\$1.25	\$1.25
Commonwealth Bank over-the counter cash advance charge²	\$2.50	\$2.50	\$2.50
Non-Commonwealth Bank over-the-counter cash advance charge³	\$3.00	\$3.00	\$3.00
Any other Commonwealth Bank network cash advance charge⁴	\$1.25	\$1.25	\$1.25
Cash equivalent items or cash substitutes cash advance charge⁵	\$1.25	\$1.25	\$1.25
Overseas terminal or bank cash advance charge	\$4.00	\$4.00	\$4.00
Non-Commonwealth Bank ATM balance enquiry fee⁵ (charged on our processing of each request)	\$1.25	\$1.25	\$1.25
International Transaction Fee⁶	2.50%	2.50%	2.50%

- Charge applies to cash advances through a terminal of any financial institution in Australia, at ASB Bank in New Zealand, Commonwealth Bank in Indonesia and Commonwealth Bank in Vietnam.
- Charge applies to cash advances at Commonwealth Bank Branches.
- Fee applies to cash advance transactions made at other financial institutions within Australia.
- Charge applies to cash advances by way of funds transfer through Netbank, PhoneBank Transfer, Commonwealth Bank Customer Service Centre, Australia Post, 13 2221 Transfer Cash, NetBank Transfer Home Loan, Mobile Bank Transfer and NetBank Transfer Personal Loan.
- Charge applies to purchases of cash equivalent items or cash substitutes including gambling transactions and traveller's cheques.
- Fee applies to balance enquiries at ASB Bank in New Zealand, Commonwealth Bank in Indonesia and Commonwealth Bank in Vietnam.
- Applies anytime cash advances, purchases or permitted transactions are converted by MasterCard from foreign currencies to Australian dollar equivalents. The fee includes the fee MasterCard impose on us (1.00%). For cash advances, the relevant cash advance will also apply.



Please note: For cash advances and balance enquires made through a non Commonwealth Bank ATM in Australia, the ATM owner may charge you a fee, which will be disclosed at the time of the transaction. If you proceed with the transaction, the ATM owner's fee will be debited to your account (in addition to the cash advance amount). You should check the ATM owner's fees that apply carefully before completing transactions at non-Commonwealth Bank ATMs in Australia.