



# Commonwealth Bank Personal 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	Business Awards	Business Gold Awards	Business Platinum Awards
<b>Annual Fee</b>	Nil	\$60.00	\$100	\$150	\$300
<b>Additional Cardholder fee</b>	Nil	\$60 p.a.	\$75 p.a.		
<b>Emergency issue/lost/replacement card fee (May be charged on card replacement)</b>	\$20.00				
<b>Late payment charge (may be charged if an amount is not paid on the due date)</b>	\$20.00				
<b>Overlimit charge (may be charged if balance exceeds credit limit)</b>	\$10.00				
<b>ATM cash advance charge<sup>1</sup></b>	1.5% of Cash Advance amount <sup>5</sup>				
<b>Commonwealth Bank over-the-counter cash advance charge<sup>2</sup></b>	\$2.50 or 1.5% of Cash Advance amount (whichever is greater) <sup>5</sup>				
<b>Non-Commonwealth Bank over-the-counter cash advance charge<sup>3</sup></b>	\$3.00 or 1.5% of cash advance amount (whichever is greater) <sup>5</sup>				
<b>Any other Commonwealth Bank Network cash advance charge<sup>4</sup></b>	1.5% of Cash advance amount <sup>5</sup>				
<b>Overseas terminal or bank cash advance charge</b>	\$4.00 or 1.5% of cash advance amount (whichever is greater) <sup>5</sup>				
<b>Non-Commonwealth Bank ATM balance enquiry fee<sup>6</sup> (charged on our processing of each request)</b>	\$1.25				
<b>International Transaction Fee<sup>7</sup></b>	2.50%		2.95%		
<b>International Transaction fee converted by American Express<sup>8</sup></b>	n/a		1.95%		
<b>International Transactions in Australian Dollars<sup>9</sup></b>	n/a		2.00%		

The Commonwealth Bank Business Credit Card Conditions of Use allows us to introduce new fees and charges and also change the annual percentage rate, minimum payment amount, interest free period and fees and charges at any time without your consent.

- 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, CommBiz, 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.
- A maximum charge of \$150.00 applies (or a flat fee of \$2.50 if your closing balance on the previous day was in credit).
- 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.
- Applies anytime cash advances, purchases or permitted transactions are converted by American Express from foreign currencies to Australian dollar equivalents. In addition these transactions are also subject to a 1.50% American Express currency conversion factor which is included in the converted transaction amount. For cash advances, the relevant cash advance will also apply.
- Applies where a transaction is in Australian dollars but the party accepting the card is overseas.



**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.