

Credit Card Application

Note

You must be 18 years of age or over in order to apply. For your application to be processed you must answer all questions.

How to apply:

- Present completed form at any Commonwealth Bank branch with your identification
- Apply online at commbank.com.au/creditcards
- Apply over the phone on 13 2221

Section 1 – Card type (please tick (✓) one box only)

Important things to know about credit cards

The following table describes some of the important things you should know about credit cards. You should refer to this along with the 'Key facts about CommBank's credit cards' included as the last page of this application. If your application is successful, you will be provided with full detail of the fees and charges payable in our letter of offer. For more information about our credit cards, visit our internet site at: commbank.com.au/creditcards

Awards Credit Cards	Low Fee Credit Cards	Low Rate Credit Cards	CommBank Neo Credit Card
Ultimate Awards Smart Awards Awards* Business Awards Business Platinum Awards <ul style="list-style-type: none"> • These cards are best if you intend to pay off your balance in full each month and want to earn and redeem Awards Points. • These cards may attract higher annual and monthly fees and interest rates than some of our other card types. * Not eligible to opt-in to earn Qantas Points.	Low Fee Business Interest Free Days <ul style="list-style-type: none"> • These cards are best if you are looking for a card with low fees and intend to pay off your balance in full each month. • These cards attract higher interest rates than some of our other card types. 	Low Rate Business Low Rate <ul style="list-style-type: none"> • These cards are best if you don't regularly pay off your balance in full each month and want to minimise interest charges. • These cards may attract higher card fees than some of our other card types and higher interest rates than CommBank Neo credit credits. • The Business Low Rate card has no annual fee and does not have an interest free period. 	CommBank Neo CommBank Neo Business <ul style="list-style-type: none"> • This card is best if you want to pay no interest on purchases and only need a low credit limit with no cash advances. • This card has a monthly fee based on your credit limit which may add up to more than the card fee on some of our other card types.

Please Note

The minimum credit card limits for CommBank Neo and CommBank Neo Business is \$1,000 (max. \$3,000), Business Awards, Awards, Low Fee, Low Rate and Business Low Rate is \$500, Smart Awards is \$3,000, Ultimate Awards and Business Platinum is \$6,000.

Section 1 – Card type (please tick (✓) one box only) (continued)

Please advise your preferred credit limit below. Note that the credit limit we give you will depend on your ability to meet your repayments.

I would like the maximum credit limit available based on my application or;

Don't offer me a limit more than \$

Section 2 – Personal details

Gender Male Female
 Title Surname

Full given name(s)

Other names known by (if any)

Date of birth

Australian driver's licence number

Home phone

Work number

Mobile phone

No. of dependants

Email address

Visa expiry date (if NOT a citizen or permanent resident of Australia or New Zealand)

What type of Visa do you have?

Australian residential address (PO Box not accepted)

State Postcode

Postal address (if different to above)

State Postcode

Length of time at current address years months

Section 3 – Employment and income**1. Are you a full-time student?**

Yes If 'yes', go to Question 3 below. No

2. Are you employed?

Yes If 'yes', provide below details:
 Employment

**Please Note**

If you are employed on a casual basis, select 'Temporary'. If you are self employed, to be eligible to apply you must have evidence of at least 12 months of income from your self employment.

Job category

Job type/Occupation

Employer's name or if self-employed, tick (✓) the box and provide business name and ABN/ACN

Please provide your ABN/ACN (if self-employed)

Business name to appear on the card (optional) (max. 21 characters)

Employer's address, or if self-employed, business address

State Postcode

Length of time at current employment years months

Before/After tax

Income amount

\$

Section 3 – Employment and income (continued)

No ▶ If 'no', provide details of any other sources of income below:

Income type

Income amount (please enter
'before tax' income amount)

How often do you receive this amount?

\$

Round amount to the nearest dollar

3. Do you have any other source of income?

Other income

Income amount (please enter
'before tax' income amount)

How often do you receive this amount?

\$

Round amount to the nearest dollar

Other income

Income amount (please enter
'before tax' income amount)

How often do you receive this amount?

\$

Round amount to the nearest dollar

Section 4 – Residential Status

Do you live in

Section 5 – Credit cards, loans, other liabilities and living expenses

Home Loan

Institution name

Total amount owed

Your share of repayment

Frequency of repayment

\$

\$

Investment Loan

Institution name

Total amount owed

Your share of repayment

Frequency of repayment

\$

\$

Credit or Store Card

Institution name

Total credit limit

\$

Credit or Store Card

Institution name

Total credit limit

\$

Personal Loan

Institution name

Total amount owed

Your share of repayment

Frequency of repayment

\$

\$

Overdraft

Institution name

Total credit limit

\$

Line of Credit

Institution name

Total credit limit

\$

Other Liabilities (e.g. Child support payments, ATO debt, HECS debt)

Description

Total amount owed

Your share of repayment

Frequency of repayment

\$

\$

Section 5 – Credit cards, loans, other liabilities and living expenses (continued)

Other Liabilities (e.g. Child support payments, ATO debt, HECS debt)

Description

Total amount owed	Your share of repayment	Frequency of repayment
<input type="text" value="\$"/>	<input type="text" value="\$"/>	

What are your share of day-to-day expenses?

It's important to accurately capture your share (just the amount you pay if you split expenses with others) of expenses. Don't include repayments for credit cards, loans or other debts listed in the section above.

Include short term buy now pay later purchases if used as a recurring short term facility and not once off purchase.

Your share of rent (if you pay rent)	Frequency
<input type="text" value="\$"/>	

Living expenses

Living expenses are your essential day-to-day expenses that apply to the majority of people.

Food, clothing and personal items	Frequency
<input type="text" value="\$"/>	

Transport and vehicles	Frequency
<input type="text" value="\$"/>	

Health, medical and fitness	Frequency
<input type="text" value="\$"/>	

Children	Frequency
<input type="text" value="\$"/>	

Tertiary and public education	Frequency
<input type="text" value="\$"/>	

Home, utilities and communication	Frequency
<input type="text" value="\$"/>	

Pets	Frequency
<input type="text" value="\$"/>	

Entertainment and domestic travel	Frequency
<input type="text" value="\$"/>	

Additional expenses

Additional expenses are expenses that may not apply to everyone, such as: additional primary residence expenses like strata, secondary property running costs, private education, personal insurances and counselling like health or income protection, international travel and recreational vehicle expenses.

You don't need to include items you have already listed under living expenses

Additional Expenses	Frequency
<input type="text" value="\$"/>	

Section 6 – Savings and Assets

Your main Commonwealth Bank savings/cheque/transactions account

BSB	Account number	Total savings/investments account balance held with the Bank
		<input type="text" value="\$"/>

Asset type

Description (e.g. Address, Institution name, Super provider)

Value

Round amount to the nearest dollar

Section 6 – Savings and Assets (continued)

Asset type

Description (e.g. Address, Institution name, Super provider)

Value

\$

Round amount to the nearest dollar

Asset type

Description (e.g. Address, Institution name, Super provider)

Value

\$

Round amount to the nearest dollar

Asset type

Description (e.g. Address, Institution name, Super provider)

Value

\$

Round amount to the nearest dollar

Section 7 – Electronic statements & notices

Would you like your statements and notices sent to you in NetBank?

You'll need to have an email address and be registered for NetBank.

We'll email you when they're ready so keep an eye out and tell us if your email address changes.

We will not send you paper statements or notices but you can change back to paper any time in NetBank.

Yes, you have my consent to send my statements and notices to me in NetBank

No, don't send my statements and notices to me in NetBank



Please Note

CommBank Neo and CommBank Neo Business are e-statement only products so by choosing this card you consent to receiving statements, notices and disclosure documents electronically. While you can withdraw your consent at any time, as this is an e-statement only product – we will have to close your account and offer you another card that offers paper statements.

Section 8 – Optional extras

Additional cardholder (must be 16 years or older)

To add an additional cardholder to your credit card account, simply complete this section. Please let this person know that you have provided us with their personal details, and that their information will be used only to provide them with an additional card and allow us to service their relationship with us.

Important: To stop an additional cardholder from transacting on your account, you'll need to ask them to return their card to you and where applicable, delete their card from their digital wallet. If you think they won't do that, then you'll need to ask us to place a stop on the account. This means that all cards linked to the account are canceled and a new card will be issued to you.

Title First name Middle name Surname

Other names known by (if any)

Date of birth Mobile phone Email address

Please provide details of a Commonwealth Bank account held by additional cardholder (if applicable)

BSB Account number

Section 8 – Optional extras (continued)

Please provide additional cardholder's current Australian residential address (PO Box not accepted)

State

Postcode

Section 9 – Choose your rewards program (eligible Awards cards only¹). Please tick (✓) one box only

CommBank Awards – Redeem your Awards Points instantly in-store and online at Myer or Flight Centre, or choose from a range of items including Gift Cards, electronics, appliances, cash back and more.

Qantas Points – Qantas Frequent Flyer members can opt-in to earn Qantas Points to use towards flights starting from 8,000 points (plus taxes, fees and carrier charges, subject to availability), flight upgrades, hotel stays, wine or shopping at the Qantas Marketplace. Choosing to earn Qantas Points incurs an additional, non-refundable fee² charged when you opt-in and each subsequent year on the anniversary of your opt-in.

Qantas Frequent Flyer Number



Please Note

If you have opted-in to earn Qantas Points, Classic Flight Reward seats are subject to capacity controls. Availability is limited, and some flights may not have any Classic Flight Rewards available. Status Credits and Qantas Points will not be earned on Classic Flight Rewards. Visit qantas.com/classicflightrewards View Classic Flight Rewards for more information.

1. Option to opt-in to earn Qantas Points is only eligible on the following Card types:

- Ultimate Awards
- Smart Awards
- Business Awards
- Business Platinum Awards

Note: If your card type is an Awards card, it will be automatically enrolled into CommBank Awards.

2. Smart Awards and Ultimate Awards:

Qantas opt-in fee is \$90 per year

Business Awards and Business Platinum Awards:

Qantas opt-in fee is \$30 per year

Section 10 – Please read and sign below

By signing this application, I acknowledge:

- I have read and agree to the Important Notices included on pages 6 to 8 of this form and make the declarations in Section B;
- I have been provided a copy of the Key facts about CommBank's credit cards (not applicable to business cards);
- I have reviewed the features and costs of the credit card I am applying for and confirm it suits my objectives, financial situation and needs; and
- I do not know of any future changes to my financial circumstances that would make it difficult for me to repay my credit card account.

Signature

Date

X

Important notices

Section A: Customer information and privacy

Introduction and definitions

You give us permission to collect, use and share your information with others as set out in this form.

The information you give us must be correct and complete. If not, you may be breaking the law and we may not be able to give you the products and services that best suit your objectives, financial situation and needs.

We or us: Commonwealth Bank of Australia.

Group: Commonwealth Bank of Australia and its subsidiaries.

Your information: the information about you that we collect, such as:

- Information about your identity, such as your name and contact details.
- Financial information you give us.
- Information about your interactions with us, such as your transactions, payments and use of our websites.
- Your credit history that we collect from credit reporting bodies.
- Information from public registers or third parties, such as service providers, brokers, and employers.

1. Why we collect your information and what we use it for

We collect your information and use it to:

- Confirm your identity and manage our relationship with you.
- Assess your applications for credit and minimise risks.
- Design, price, provide, manage and improve our products and services.
- Comply with relevant laws, for example the Anti-Money Laundering and Counter-Terrorism Financing Act and the responsible lending provisions of the National Consumer Credit Protection Act.
- Let you know about products and services you might be interested in.
- Where applicable, complete a Visa Entitlement Verification Online (VEVO) check to confirm your visa status.

Sometimes we need to collect sensitive information. For example, if you're in financial difficulty and ask for hardship relief due to illness, we may ask your permission to collect information about your health.

2. Sharing information with credit reporting bodies

We share your information with credit reporting bodies and get credit reports about you from them. We do this so we and other credit providers can:

- Assess your credit applications and ability to manage credit.
- Manage your loans and collect overdue payments.

The credit reporting bodies we use are Equifax (equifax.com.au), Experian (experian.com.au/credit-services) and illion (checkyourcredit.com.au).

See our privacy policy for key information about credit reporting matters, such as:

- What information about you we provide to credit reporting bodies.
- How to get a copy of credit information we obtain from credit reporting bodies, correct this information or make a complaint.
- Where to find each credit reporting body's policy on credit information handling.
- What to do if you think you're a victim of identity fraud.
- Your right to tell credit reporting bodies not to use your information for direct marketing.

3. Who else can we share your information with?

Please be aware that we may share your information with other members of our Group, who can use it for any of the purposes that we can. We can also share your information with others, such as:

- Current or previous employers (to confirm your identity or income).
- Brokers, advisers and people who act on your behalf.
- Service providers, such as loyalty program partners and product distributors.
- Businesses who do some of our work for us.
- Debt collectors and debt purchasers.
- People or organisations involved in arrangements that provide funding to us.
- Other financial institutions (such as banks), auditors, insurers and re-insurers.
- Government and law enforcement agencies or regulators.

Sometimes we might need to send your information overseas, for example to comply with laws, and assist government and law enforcement agencies or regulators. See our privacy policy for information about which countries information may be sent to.

4. Our privacy policy and how to contact us


Visit commbank.com.au/privacy for our privacy policy or ask for a copy at any branch. It tells you about:


- Other ways and reasons we may collect, use or share your information.
- How to access your information and correct it if it's wrong.
- How to make a privacy-related complaint (including about our compliance with the Australian Privacy Principles and credit reporting rules and codes) and how we'll deal with it.

Sometimes we update our privacy policy. You can always find the most up-to-date version on our websites.

Want to speak to us about your privacy?

 Email
customerrelations@cba.com.au;

 Phone
1800 805 605; or

 Write to
CBA Group Customer Relations
Reply Paid 41
Sydney, NSW, 2001

Section B: Declaration

Read these acknowledgements before you accept this form

I confirm that the information I've given or will give as part of my application is true and correct and:

All Applicants

- I've read this form and give you permission to collect, use and share my information in the ways mentioned in Section A of this form;
- If I give you my contact details, you can use these to communicate with me, including to give updates, reminders and marketing information;
- I understand that if I don't want to get any direct marketing messages or want to change my contact preferences, I can log on to NetBank and click Message Preferences or call you on 13 2221;
- If I change my personal details (for example, my phone number or home or email address), I'll let you know as soon as possible;
- If I give you personal information about another person, I have their permission, and I'll tell them what's in this document;
- I understand that after processing my application, the Bank may offer me a different card of the same family (e.g. Awards instead of Ultimate Awards) from the card I selected;
- I have reviewed the features and costs of the credit card I am applying for and confirm that it suits my objectives, financial situation and needs;
- I do not know of any future changes to my financial circumstances that would make it difficult for me to repay my credit card account;
- I am not an undischarged bankrupt; and
- If I have chosen online statements during my application, I confirm I consent to receive statements and notices online through NetBank, and the implications of this have been explained to me.

Additional declaration for Business Credit Card applications

- I am an Australian citizen or Australian permanent resident;
- I am the business owner, director or partner;
- I acknowledge that the Business Credit Card that I am applying for provides for personal liability. You will look to me (and not any company, partnership or any other entity that may employ or engage me) to recover all amounts charged using the Business Credit Card, including any amounts charged by an additional cardholder; and
- Business Credit Card(s) that I am applying for may only be used for business purposes.

Bank use only

Staff member declaration (for application taken in Person)

- The customer has signed the credit card application which will be retained with the branch files.
- The customer has supplied the information it contains and has:
 - Reviewed the application details prior to submission.
 - Signed a printed copy of their application form for acknowledgement of the application, the Important Notices and Declaration.
- Customer identification of all cardholders has been verified and details recorded below.
- I have identified and verified all cardholders and recorded this information below.

Bank or agent use – identification details (e.g. passport, driver’s licence details, etc.) must be completed in all cases where customer identification is obtained

Primary cardholder

Document type	Document number	Name on document	Place of issue	Issue date	Expiry date

Verification has been performed for the customer: Full name, and Date of birth, or Residential address
Trust Deed (if applicable) ABN/ACN (if applicable)

Additional cardholder (if applicable)

Document type	Document number	Name on document	Place of issue	Issue date	Expiry date

Verification has been performed for the customer: Full name, and Date of birth, or Residential address

Bank officer’s name

Lodgement branch number

Staff number

Bank officer’s signature

Date

Key facts about CommBank's credit cards

Correct as at 10 December 2024

This information sheet is an Australian Government requirement under the National Consumer Credit Protection Act 2009

Description of CommBank credit card fees and charges

Product name	CommBank Neo credit card	Low Rate credit card	Low Fee credit card	Awards credit card	Smart Awards credit card	Ultimate Awards credit card
Minimum credit limit	\$1,000 (maximum credit limit is \$3,000)	\$500	\$500	\$500	\$3,000	\$6,000
Minimum repayments on all credit cards	If you owe less than \$25, your minimum payment is the amount you owe. Otherwise, your minimum payment is the greater of: <ul style="list-style-type: none"> • Any amount you owe that exceeds your credit limit (excluding any amount by which your credit limit was exceeded in a previous statement period, and which remains unpaid); • 2% of your closing balance rounded down to the nearest dollar; or • \$25 					
Interest on purchases	0% p.a.	10.99% p.a. to 15.99% p.a. ¹	20.99% p.a.	20.99% p.a.	20.99% p.a.	20.99% p.a.
Interest-free period	N/A	Up to 55 days on purchases	Up to 55 days on purchases	Up to 44 days on purchases	Up to 44 days on purchases	Up to 44 days on purchases
Interest on cash advances	0% p.a. ²	21.99% p.a.	21.99% p.a.	21.99% p.a.	21.99% p.a.	21.99% p.a.
Monthly fee ³	\$15, \$20, \$25 or \$0 per month ⁴	\$6 per month	\$3 or \$0 per month ⁵	\$8 per month	\$19 or \$0 per month ⁶	\$35 or \$0 per month ⁷
Late payment fee	\$0	\$20	\$20	\$20	\$20	\$20



Note: There may be circumstances in which you have to pay other fees. A full list of current fees applicable to this credit card can be obtained from commbank.com.au/creditcardfees
For more information on choosing and using credit cards visit the ASIC consumer website at moneysmart.gov.au

The terms on which this credit card is offered can change over time. You can check if any changes have been made by visiting commbank.com.au/keyfacts

- From 10 December 2024, interest rates offered on approval vary from 10.99% p.a. to 15.99% p.a. The rate offered to you (your personalised interest rate) within this range depends on different factors, including your individual credit risk score. Once your credit contract is entered into, your personalised interest rate will be reviewed periodically and may change upon review. We may also vary the range of rates available for new Low Rate credit cards at any time. We'll notify you as outlined in the conditions of use if your personalised interest rate changes. All customers with an existing CommBank Low Rate credit card, and customers who switch from an existing CommBank credit card to a Low Rate credit card will be offered or will retain an interest rate of 13.99% p.a. This rate may be varied at any time during the term of the credit contract.
- For CommBank Neo cards, cash advances will be blocked. Exceptions apply, as we are unable to block cash advance transactions that are not sent to us for authorisation and these will attract interest from the date the transaction is made, until it is repaid. These will not incur any additional fees or interest charges.
- Monthly fees are non-refundable including if your card is switched or closed before that time period expires. If you switch credit card types, your new fee only becomes due and payable, once the time period covered by your previously paid fee expires. Exceptions may apply.
- For CommBank Neo cards, the monthly fee is charged at \$15 per month for a \$1,000 credit limit, \$20 per month for a \$2,000 credit limit and \$25 per month for a \$3,000 credit limit. If you don't have any processed transactions in a given statement period and pay your previous statement closing balance in full by the due date, you won't be charged a monthly fee for that statement period.
- For Low Fee credit cards, there is no monthly fee when you spend at least \$300 on your Low Fee credit card in your statement period to qualify for no monthly fee for that month. Otherwise the monthly fee is \$3. Spend includes all purchases and cash advances made using your Low Fee credit card, minus any refunds. This is for all transactions fully processed in the given statement period (not pending transactions).
- For Smart Awards credit cards, there is no monthly fee if you spend at least \$2,000 on your Smart Awards credit card in your statement period to qualify for no monthly fee for that month. Otherwise the monthly fee is \$19. Spend includes all purchases and cash advances made using your Smart Awards credit card, minus any refunds. This is for all transactions fully processed in the given statement period (not pending transactions).
- For Ultimate Awards credit cards, there is no monthly fee if you spend at least \$4,000 on your Ultimate Awards credit card in your statement period to qualify for no monthly fee for that month. Otherwise the monthly fee is \$35. Spend includes all purchases and cash advances made using your Ultimate Awards credit card, minus any refunds. This is for all transactions fully processed in the given statement period (not pending transactions).