

Other fees and charges applicable to all credit cards

Fee or Charge	Amount
Emergency issue/lost/replacement card fee May be charged on card replacement	\$20
Overlimit charge charged when we first allow you to exceed your credit limit in a statement period	\$25
Late payment fee charged if the minimum payment due is not received by the third day after the due date	\$25
Duplicate statement/voucher fee may be charged on issue	\$7 each
Recent Transactions List charged on issue of a Recent Transactions List at a Commonwealth Bank ATM	\$0.50 each
International Transaction Fee Transactions converted by MasterCard® or Visa ⁵	2.95%
Transactions converted by American Express® ⁶	1.95%
Transactions overseas but in Australian dollars ⁷	2.00%
Non Commonwealth Bank ATM Balance Enquiry Fee⁸ charged on our processing of each request	\$1.25

5. Applies anytime cash advances, purchases or permitted transactions are converted by MasterCard or Visa from foreign currencies to Australian dollar equivalents. The fee includes the fees they impose on us (MasterCard and Visa 1.00%). For cash advances, the relevant cash advance charge will also apply.
6. 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 charge will also apply.
7. Applies where a transaction is in Australian dollars but the party accepting the card is overseas.
8. Fee applies to balance enquiries at ASB Bank in New Zealand, Commonwealth Bank in Indonesia and Commonwealth Bank in Vietnam.

Preferential Pricing

From 23 October 2009, an annual fee discount or waiver¹ will apply if you have at least one of the Commonwealth Bank accounts or loans listed below when you apply for your credit card.

Accounts that contribute to eligibility for Preferential Pricing

Personal Loans (secured & unsecured), all (including Colonial and HomePath) Home Loans and Investment Home Loans, Equity Unlock Loan for Seniors, Viridian Line of Credit (VLOC), Line of Credit (Colonial Branded), Term Deposits, Farm Management Deposit account (at call & fixed), Debit MasterCard Complete Access, Debit MasterCard Smart Access, Youthsaver account, AwardSaver account, Pensioner Security account, NetBank Saver account, First Home Saver account, Passbook Savings account, Savings Investment account, Security Plus account, Cash Management Call account, Money Market Call account, Cash Investment account, Mortgage Interest Saver account, Personal Credit Card, Campus Loan, Personal Credit Line, Streamline account, Streamline e-Access and Streamline Unlimited.

1. To be eligible for an annual fee waiver on a Low Fee or Low Fee Gold credit card after the first year you must spend (purchases and cash advances only) at least \$1,000 per annum on your Low Fee credit card account and \$10,000 per annum on your Low Fee Gold credit card account in the previous year.

What you need to know

Credit Card Services

Standard fees and charges for credit card services 8 July 2010

This leaflet lists the standard fees and charges for credit card services commonly provided by the Bank to personal customers.

The Bank reserves the right to vary the amounts shown in this leaflet. The Bank gives you notice of any variation in accordance with the legislation (if any) regulating your credit card contract or, where it applies, the Code of Banking Practice.

13 2221
24 hours a day, 7 days a week
commbank.com.au

Commonwealth Bank of Australia
ABN 48 123 123 124

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Credit Card interest rates and annual fees

The following tables show the amount and timing of fees and charges payable under your Credit Cards Conditions of Use.

Card Type	Annual Fee (from 23 October 2009)	Additional Cardholder Fee	Annual Percentage Rate	Maximum Interest Free Period on Purchases
Low Rate	\$48 or \$78 ²	Nil	Purchases: 13.24% Cash Advances: 21.49%	55 days
Low Rate Gold	\$90 or \$120 ²	Nil	Purchases: 13.24% Cash Advances: 21.49%	55 days
Low Fee¹	\$0 or \$24 ³	Nil	Purchases: 19.99% Cash Advances: 21.49%	55 days
Low Fee Gold	\$0 or \$90 ³	Nil	Purchases: 19.99% Cash Advances: 21.49%	55 days
Awards¹	\$59 or \$89 ²	\$15	Purchases: 20.49% Cash Advances: 21.49%	55 days
Gold Awards	\$114 or \$144 ²	\$15	Purchases: 20.49% Cash Advances: 21.49%	55 days
Platinum Awards	\$250 or \$280 ²	\$15	Purchases: 20.49% Cash Advances: 21.49%	55 days

1. Includes World Vision Visa Card (no longer for sale).

2. The lower annual fee is payable if you have a Commonwealth Bank account or loan listed in the Preferential Pricing section on the back page of this brochure at the time you apply for your credit card.

3. For accounts opened from 23 October 2009 the annual fee will be waived in the first year if you have a Commonwealth Bank account or loan listed in the Preferential Pricing section on the back page of this brochure at the time you apply for your Low Fee or Low Fee Gold credit card and in subsequent years if you spend (purchases and cash advances only) at least \$1,000 per annum on your Low Fee card or at least \$10,000 per annum on your Low Fee Gold card account in the previous year.

Products no longer for sale

Card Type	Annual Fee	Additional Cardholder Fee	Annual Percentage Rate	Maximum Interest Free Period on Purchases
No Annual Fee	Nil	Nil	Purchases: 19.24% Cash Advances: 21.49%	Nil
Low Fee (no preferential pricing option)	\$24	Nil	Purchases: 19.99% Cash Advances: 21.49%	55 days
Awards MasterCard				
Previously Ezy MasterCard®	\$39	Nil	Purchases: 20.49% Cash Advances: 21.49%	55 days
Gold Card				
Payments required monthly, no Awards	\$114	\$15	Purchases: 19.99% Cash Advances: 21.49%	55 days
Payments previously required every 6 months, Awards	\$68	\$15	Purchases: 20.49% Cash Advances: 21.49%	55 days
Payments previously required every 6 months, no Awards	\$52	Nil	Purchases: 19.99% Cash Advances: 21.49%	55 days
Payments previously required every 6 months, no interest free days	\$30	Nil	Purchases: 19.24% Cash Advances: 21.49%	Nil

Cash advance fees applicable to all credit cards

Channel	Fee
Commonwealth Bank Over the Counter ¹	\$2.50 or 1.25% of the cash advance amount (whichever is greater) From 30/08/2010 - \$2.50 or 1.50% (whichever is greater) ⁵
ATM ²	1.25% of the cash advance amount From 30/08/2010 - 1.50% ⁵
Any other Commonwealth Bank Network ³	1.25% of the cash advance amount From 30/08/2010 - 1.50% ⁵
Non Commonwealth Bank Over the Counter ⁴	\$3.00 or 1.25% of the cash advance amount (whichever is greater) From 30/08/2010 - \$3.00 or 1.50% (whichever is greater) ⁵
Overseas Terminal or Bank	\$4.00 or 1.25% of the cash advance amount (whichever is greater) From 30/08/2010 - \$4.00 or 1.50% (whichever is greater) ⁵

1. Charge applies to cash advances at Commonwealth Bank branches.

2. 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.

3. 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.

4. Fee applies to cash advance transactions made at other financial institutions within Australia.

5. From 30/8/10 - A maximum charge of \$150.00 applies if your closing balance on the previous day was in debit (or a flat fee of \$2.50 applies if your closing balance on the previous day was in credit).

Note: For cash advances and balance enquiries 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) if applicable. You should check the ATM owner's fees that apply carefully before completing transactions at non-Commonwealth Bank ATMs in Australia.