

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 | \$10 |
| Late payment fee Charged if the minimum payment due is not received by the third day after the due date | \$20 |
| 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 |

- 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.
- 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.
- Applies where a transaction is in Australian dollars but the party accepting the card is overseas.
- 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), Everyday Account - Complete Access, Everyday Account - 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, Streamline Unlimited and GoalSaver account.

- 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 1 September 2011

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.

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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 28 March 2011) | Additional Cardholder Fee | Annual Percentage Rate | Maximum Interest Free Period on Purchases |
|----------------------------|---------------------------------|---------------------------|--|---|
| Low Rate | \$48 or \$78 ² | Nil | Purchases: 13.49% Cash Advances: 21.74% | 55 days |
| Low Rate Gold | \$90 or \$120 ² | Nil | Purchases: 13.49% Cash Advances: 21.74% | 55 days |
| Low Fee¹ | \$0 or \$24 ³ | Nil | Purchases: 20.24% Cash Advances: 21.74% | 55 days |
| Low Fee Gold | \$0 or \$90 ³ | Nil | Purchases: 20.24% Cash Advances: 21.74% | 55 days |
| Awards¹ | \$59 or \$89 ² | \$15 | Purchases: 20.74% Cash Advances: 21.74% | 55 days |
| Gold Awards | \$114 or \$144 ² | \$15 | Purchases: 20.74% Cash Advances: 21.74% | 55 days |
| Platinum Awards | \$250 or \$280 ² | \$15 | Purchases: 20.74% Cash Advances: 21.74% | 55 days |
| Diamond Awards | \$395 or \$425 ² | \$15 | Purchases: 20.74% Cash Advances: 21.74% | 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 |
|--|--------------------------|---------------------------|--|---|
| Low Fee (Previously No Annual Fee) | \$0 or \$24 ³ | Nil | Purchases: 19.49% Cash Advances: 21.74% | 55 days |
| Low Fee (no preferential pricing option) | \$24 | Nil | Purchases: 20.24% Cash Advances: 21.74% | 55 days |
| Awards MasterCard | | | | |
| Previously Ezy MasterCard® | \$39 | Nil | Purchases: 20.74% Cash Advances: 21.74% | 55 days |
| Gold Card | | | | |
| Payments required monthly, no Awards | \$114 | \$15 | Purchases: 20.24% Cash Advances: 21.74% | 55 days |
| Payments previously required every 6 months, Awards | \$68 | \$15 | Purchases: 20.74% Cash Advances: 21.74% | 55 days |
| Payments previously required every 6 months, no Awards | \$52 | Nil | Purchases: 20.24% Cash Advances: 21.74% | 55 days |
| Payments previously required every 6 months, no interest free days | \$30 | Nil | Purchases: 19.69% Cash Advances: 21.74% | Nil |

Cash advance fees applicable to all credit cards

| Channel/Type of Transaction | Fee |
|--|--|
| Commonwealth Bank Over the Counter ¹ | \$2.50 or 1.50% of the cash advance amount (whichever is greater) ⁵ |
| ATM ² | 1.50% of the cash advance amount ⁵ |
| Any other Commonwealth Bank Network ³ | 1.50% of the cash advance amount ⁵ |
| Non Commonwealth Bank Over the Counter ⁴ | \$3.00 or 1.50% of the cash advance amount (whichever is greater) ⁵ |
| Overseas Terminal or Bank | \$4.00 or 1.50% of the cash advance amount (whichever is greater) ⁵ |
| Cash Equivalent Items or Cash Substitutes ⁶ | 1.50% of the amount 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. A maximum charge of \$150.00 applies (or a flat fee of \$2.50 if your closing balance on the previous business day was in credit).
6. Charge applies to purchases of cash equivalent items or cash substitutes including gambling transactions and traveller's cheques.

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.