

Travel funds

Foreign Cash	
Buy foreign currency notes from the Commonwealth Bank	1% of sale amount (minimum \$8.00 per currency)
Sell foreign currency notes to the Commonwealth Bank ⁷	\$8.00 per transaction

⁷ Multiple currencies can be purchased in one transaction.

Travellers' Cheques	
Cashing of foreign currency Travellers' Cheques	\$8.00 per currency
Issue of foreign currency Travellers' Cheques ⁸	1% of amount of purchase (minimum \$12.00)

⁸ For replacement of lost/stolen Travellers' Cheques this charge is waived.

Travel Money Card	
Initial purchase fee	\$15.00
Initial load fee	Free
Reload fee	1% of reload amount
Transfer between currencies	Free
Purchase transaction fee ⁹	Free
ATM withdrawal fee	Varies by currency

⁹ Provided funds for the currency of the transaction are loaded on the card and available.

Other fees and charges apply.

A full list of fees and charges can be found in the Travel Money Card Product Disclosure Statement and Conditions of Use available at commbank.com.au/travelmoney or in any Commonwealth Bank branch.

Other international products

Foreign Currency Account	
Deposit of foreign currency notes	\$8.00 per transaction
Withdrawal of foreign currency notes	1% of transaction amount (minimum \$8.00 per currency)
Cost of issuing duplicate statements	\$7.00 each
Provision of a certificate of balance	\$10.00 each

Other fees as defined elsewhere in the leaflet for related services, such as issue of International Money Transfers and Drafts from Foreign Currency Accounts and inward overseas payments credited to Foreign Currency Accounts also apply.

All fees will be charged direct to the Foreign Currency Account on the basis that the account will be debited with the foreign currency equivalent of the Australian dollar amounts listed. Conversion will occur at the Commonwealth Bank's published International Money Transfer buy rate on the day the charge is made.

Standard fees and charges for International payments and Travel funds

23 November 2011

About these fees and charges

This leaflet lists the standard fees and charges for International payments and Travel funds provided by the Commonwealth Bank.

The Bank reserves the right to vary the amounts shown in this leaflet. Where the Code of Banking Practice applies, variations will be notified to customers by advertisement in a leading daily newspaper in each State, or in writing to affected customers, no later than the day on which the variation takes effect.

All fees and amounts are quoted in Australian dollars and include GST where applicable.

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commbank.com.au

Commonwealth Bank of Australia
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International payment products

Sending money

International Money Transfers Sent

Issued via a branch	\$30.00 per transfer
Issued via NetBank	\$22.00 per transfer
Issued in foreign currency where payment is made from a Foreign Currency Account via a branch	\$30.00 per transfer
Cancellation and request for funds to be returned ^{1,2}	\$25.00 per request plus overseas banks' costs
Amendment to payment instruction, i.e. beneficiary, bank, address when requested by customer, or where the overseas bank is unable to process payment on original instruction ²	\$25.00 per request plus overseas banks' costs
Investigation of sent International Money Transfer (trace) ^{1,2}	\$25.00 per investigation includes any subsequent follow up request

¹ This is a request only and is dependent on the overseas bank obtaining the relevant debit authority to be able to return funds. If funds are returned in foreign currency they will be converted on the next business day using the International Money Transfer buy rate.

² Overseas bank charges (which may vary from country to country) could apply in addition to the charges listed above.

International Money Transfers Sent

Upfront payment of correspondent banks' processing fees

Country	Currency	Correspondent Fee (AUD)	IMT Fee (AUD)
USA	USD	\$30.00	\$30.00
Thailand	THB	\$32.00	\$30.00
Ireland	EUR	\$10.00	\$30.00
France	EUR	\$32.00	\$30.00
Hong Kong	HKD	\$40.00	\$30.00
United Kingdom	GBP	\$25.00	\$30.00
New Zealand	NZD	\$20.00	\$30.00
Solomon Islands	SBD	\$10.00	\$30.00
Papua New Guinea	PGK	\$20.00	\$30.00
Vanuatu	VUV	\$35.00	\$30.00
Sri Lanka	LKR	\$10.00	\$30.00

Please note that all other country and currency combinations (e.g. USD to England) will incur a Correspondent Fee of \$50.00. Upfront payment of correspondent fees is not available for AUD and JPY payments, or payments to Japan, Portugal, Spain, Italy or Greece.

* Note: While CBA will submit the payment for processing on this basis, we are unable to control how the payment will be processed by other banks and therefore makes no guarantee that intermediary and receiving banks will not deduct additional fees and charges from the payment during processing despite payment of this flat fee.

Things you need to know

* Fee charged depends on arrangements with overseas banks. Terms and conditions are available on request.

Drafts

Issued in branch	\$30.00 per draft
Repurchased draft (including issue of replacement) in any currency ³	\$25.00 per draft plus overseas banks' costs
Draft declared lost or stolen (replacement, refund or alternative payment requested) in any currency ³	\$35.00 per draft plus overseas banks' costs
Investigation of issued drafts – (Advice of status) ³	\$25.00 per investigation includes any subsequent follow up

³ Enquiries to certain countries can require follow up messages and we are unable to provide a refund or replacement draft until funds are returned. Also overseas bank charges (which may vary from country to country) could apply in addition to the charges listed above.

Receiving money

International Money Transfers received

For credit of a Commonwealth Bank Australian Dollar (AUD) account (regardless of currency)	Up to \$11.00 per transfer ⁴
For credit of a Commonwealth Bank Foreign Currency Account	Up to \$11.00 per transfer ⁴
For credit of an AUD account at another bank	Up to \$25.00 per transfer ⁴
For credit of a Foreign Currency Account at another bank	Up to \$35.00 per transfer ⁴
Payment by bank cheque	Up to \$20.00 per cheque ⁴

⁴ Fee charged depends on arrangements with overseas banks.

Foreign Cheques/Bills

Bills Negotiated – Foreign cheques, drafts etc payable overseas for immediate credit of funds ^{5,6}	\$10.00 per cheque/bill
Bills for Collection – Collection of cheques, drafts etc payable overseas ⁵	\$10.00 per cheque/bill
Cheque dishonoured by overseas banks	\$5.00 per cheque/bill plus overseas banks' costs

⁵ Any overseas bank charges or interest in excess of \$5.00 where payment has been received outside the transit time allowed for in the on demand rate of exchange will be charged to the customer.

⁶ Items drawn by the same party on the same drawee bank may be bulked and charged as one item.