

Accessing your money overseas.



Things you need to know

Applications for finance are subject to the Commonwealth Bank's normal credit approval. Full terms and conditions will be included in our credit card offer. Fees and charges are payable.

As this advice has been prepared without considering your objectives, financial situation or needs, you should, before acting on the advice, consider its appropriateness to your circumstances.

Full terms and conditions for Telephone Banking, NetBank, ATMs, BPAY® and EFTPOS are available on request. Fees and charges apply.

A Product Disclosure Statement for Travel Money Card is available from commbank.com.au/travelmoney or from any branch of the Bank and should be considered before making any decision about the product.

Traveller's Cheques are issued by American Express International, Inc ABN 15 000 618 208.

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If you have a complaint you can find out about our dispute resolution process by calling 13 2221.

Commonwealth Bank of Australia ABN 48 123 123 124

What you need to know and where to find it

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For important contact numbers please refer to the back cover for wallet-size cards to take with you on your travels.

Your travel checklist

Here's a brief checklist of what you should consider before you go.

- Get hold of essential documents such as your passport and visas.
- Register with **smartraveller.gov.au**
- Let us know when and where you're travelling overseas to avoid a temporary hold being placed on your card(s).
- Take a combination of foreign cash, Travel Money Card, traveller's cheques, credit cards and your Debit MasterCard® or Keycard. This way you will never be stranded without access to your funds.
- Ensure you have requested a PIN for your Debit MasterCard, Keycard and credit cards.
- Don't leave purchasing your foreign cash, cards or traveller's cheques to the last minute.
- Consider locking in your exchange rates up-front with foreign cash, a Travel Money Card or traveller's cheques. This way you know exactly how much currency you have to spend.
- If you need to increase your credit limit, arrange it before you leave the country.
- If you plan to transact on your Everyday Account while overseas, make sure it is linked as the primary savings account on your Debit MasterCard or Keycard. The primary savings account is the account you access when you press the 'savings' option at an ATM or at the checkout.
- Apply for, and set up your Commonwealth Bank accounts on NetBank so you can manage your accounts while you're overseas.
- Arrange travel insurance to cover you should the unexpected occur.

Accessing your money, anywhere in the world

No matter where you go in the world or what your reason for travel, you'll need money to get around and do the things you want. But more than that, you'll want to know that your money is safe and readily available. And if for any reason you run into trouble, you'll want a speedy solution so you're not left stranded in a foreign land.

Here are some of the ways the Commonwealth Bank can help you enjoy your travel, no matter where you decide to go.

Travel Money Card

The Travel Money Card is a prepaid card loaded with foreign currency, which makes it easy and secure for you to access your own money while overseas. You can use it in-store, over the phone and internet, and at ATMs – in fact, the Travel Money Card is accepted at over 30 million worldwide locations, including more than 1 million ATMs, wherever MasterCard® is accepted.

Foreign Cash

The language of cash is universal, so it's always handy to have local currency when you first arrive in any country – especially if you don't speak the local dialect. Before you leave, you can purchase foreign cash at one of our branches. Alternatively you can order it online and have it delivered to a branch of your choice in three working days.

Traveller's cheques

Traveller's cheques are a safe alternative to carrying your funds. We offer American

Express® Traveller's Cheques because if they are ever lost or stolen, American Express can replace them free of charge – virtually anywhere in the world and usually within 24 hours.

Debit MasterCard

Accessing your own money overseas has never been faster or more convenient than with a Debit MasterCard. You can access your money at over 30 million locations worldwide — anywhere MasterCard is accepted, as well as make payments over the phone or internet.

Keycard

For those spur-of-the-moment trips or as a backup for your other travel money solutions, a Keycard gives you easy access to your money through the global Maestro, Cirrus and Visa Plus networks.

Credit cards

No matter where you're going or how much credit you need, the Commonwealth Bank offers a range of credit cards at competitive interest rates. We offer worldwide acceptance and limits to suit all travel needs and styles.

Let's look at these in more detail.

Travel Money Card

The convenience of cash, the security of a card

If you're someone who likes to keep tabs on how much you're spending, or perhaps you find it more relaxing to travel on a set budget, then you'll enjoy the convenience and security of the Travel Money Card.

It's a prepaid MasterCard® card that you load with up to six foreign currencies. As it's a prepaid card, you always know how much you've spent and what you've got left on the card.

Tip

When you purchase your Travel Money Card through a Commonwealth Bank branch, show your Commonwealth Bank Gold, Platinum or Diamond Credit Card and you'll be entitled to a waiver of the card issue fee.

Why choose a Travel Money Card?

Convenience

- Accepted at over 30 million worldwide locations, including more than 1 million ATMs.
- Can be loaded with up to six currencies, choose from US dollars, Pounds Sterling, Euros, New Zealand dollars, Canadian dollars, Japanese Yen, Hong Kong dollars, Singapore dollars or Australian dollars.

- Check your card balance and transaction history online or over the phone.
- Reload your card easily with BPAY® anywhere, anytime through your bank's internet or phone banking facility.

Security

- No value is stored on the card itself and it is not personalised in any way.
- Not linked to your bank account.
- Both PIN and signature enabled.
- Comes with two cards – one to use and another to keep in a safe place as a back-up.

Control

- Exchange rates for foreign currencies are locked in at the time of purchase or reload, meaning you know exactly how much you have to spend.
- Check your balance in the local currency at most MasterCard ATMs*, as well as online at commbank.com.au/travelmoney

Re-use

The Travel Money Card is valid for up to three years, so you can reload and re-use your card as often as you like.

How do I buy a Travel Money Card?

You can buy a Travel Money Card at any Commonwealth Bank branch or in NetBank (if you are registered). You do not need to be a Commonwealth Bank customer, but you will need to be identified.

For further information go to commbank.com.au/travelmoney

* Except in Europe.

Foreign Cash

Cash – the universal language

You've just landed at the airport in Bangkok. You need money for a trolley to carry your bags, to pay for a cab to your hotel or for a quick meal. Unfortunately, you don't speak a word of Thai. That's when you realise how good it is to have some local currency in your pocket.

The Commonwealth Bank buys and sells more than 30 foreign currencies, so we can look after your foreign cash needs before and after your journey.

Why take foreign cash?

- Accepted worldwide.
- Convenient – you can start using it as soon as you arrive at your destination, allowing you to spend more time seeing the sights.
- Control – you choose when to purchase your foreign cash and once purchased, you are not exposed to fluctuations in the local currency value.
- Available in various denominations.

How to purchase foreign cash

Foreign cash is available from any Commonwealth Bank branch or online:

Commonwealth Bank branch

Visit any branch for your foreign cash needs. We recommend that you organise your foreign cash at least one week before you leave.

Online via Express FX

Visit commbank.com.au/expressfx then:

Step 1 Select the currency you need

Step 2 Choose the Commonwealth Bank branch you want to collect your cash from

Step 3 Complete your name and contact details

Step 4 Pay for your order using BPAY®

Your cash will be ready for collection at the branch you selected in three working days.

Q Where can I find out the latest exchange rates?

A Exchange rates are available on our website. There is also a foreign exchange calculator that can work out approximately how much you'll get for your Aussie dollars. Visit our website at commbank.com.au/fxrates, call in to any of our branches, or phone **+61 13 2221** for more details.

Traveller's cheques

The safe alternative to carrying your funds

Imagine you're in a foreign country, you don't speak the language, don't know a soul, and your money has gone missing. Understandably, you're feeling stressed. Which is why it's a relief to carry American Express® Traveller's Cheques.

They're a safe alternative to carrying cash and are available at the Commonwealth Bank in US dollars, Pounds Sterling, Euros and other major currencies. You can even order your traveller's cheques online and have them delivered to a branch of your choice in three working days.

Why American Express® Traveller's Cheques?

Convenience

American Express® Traveller's Cheques are welcomed throughout the world. You can exchange your American Express Traveller's Cheques for local currency or use them to pay for goods and services at accepting retailers, restaurants and hotels. For information on where to use your American Express Traveller's Cheques, visit americanexpress.com/useTC

Security

If they are ever lost or stolen, American Express can arrange for replacement cheques to be available to you, absolutely free, virtually anywhere in the world, and usually within 24 hours.

No expiry date

American Express Traveller's Cheques never expire, so you can save unused cheques for your next trip. Just remember to sign them and record and save the serial numbers.

How to purchase American Express® Traveller's Cheques

Traveller's cheques are available from any Commonwealth Bank branch or online via Express FX. For more information on how to purchase online via Express FX, see page 5. Your traveller's cheques will be ready for collection at the branch you selected in three working days.

Debit MasterCard

Accepted at more than 30 million locations worldwide, your Debit MasterCard is an easy and convenient way to manage your holiday spending.

You can access your own money online, over the phone and at checkouts overseas when your Everyday Account is linked in the primary savings position on your Debit MasterCard. You can also make cash withdrawals from any ATM with the Maestro, MasterCard or Cirrus logo.

MasterCard® PayPass™

You also can use your Debit MasterCard to make purchases of \$100 or less at participating merchants with a simple tap of your card on the PayPass reader. No signature, no PIN, no waiting.

Security

Secure Chip technology also keeps you secure by protecting your card against copying. For added security, press 'credit' when making purchases to be protected by the Commonwealth Bank's Fraud Monitoring service. When you press 'credit' you still access your own money whilst also enjoying the peace of mind of MasterCard's Zero Liability protection against fraud and unauthorised charges.

Keycard

Your Commonwealth Bank Keycard isn't just a handy way to access your cash in Australia. You can also use it when you go overseas.

Pay by EFTPOS at any outlet connected to the Maestro network, or make a withdrawal from any Maestro, Cirrus or Visa Plus ATM. With more than a million ATMs in 210 countries, it's the easy way to carry extra cash overseas, without carrying cash.

Q How do I apply for a Debit MasterCard or Keycard?

A To apply for a Debit MasterCard or Keycard you can:

- Visit **commbank.com.au/selectortool**;
- Log into NetBank **netbank.com.au**;
- Call **13 2221** 24 hours a day, 7 days a week; or
- Visit any Commonwealth Bank branch.

Q Do charges apply when I use my Debit MasterCard or Keycard overseas?

A Yes. An international ATM and EFTPOS fee is charged on each transaction. Other fees may also be charged. Please refer to our Transaction, Savings and Investment Accounts terms and conditions or go to **commbank.com.au/everyday** for a list of charges.

Credit cards

The perfect travel companion

Your Commonwealth Bank Credit Card is your perfect travel companion. That's because it's accepted worldwide and can be used for just about any purchase. It makes it easy for you to keep track of your purchases too, because you can obtain a record of your transactions in Australian dollars.

With a Commonwealth Bank MasterCard® that is linked to your primary savings or cheque accounts, you can access cash from these accounts through any overseas ATM that displays the MasterCard or Cirrus logo. The exception is Europe, where only your credit account is available.

With a Commonwealth Bank American Express® Card you can get cash advances from any ATM displaying the American Express logo, and you can make purchases at any merchant displaying the American Express logo.

If you have a Commonwealth Bank Visa Card, you can get cash advances and obtain balances from any ATM displaying the Visa or Plus logo, and you can make purchases at any merchant displaying the Visa or Electron logo.

There are additional advantages of taking a Commonwealth Bank Credit Card abroad, especially if you're a Gold, Platinum or Diamond cardholder.

If you charge at least 90% of your overseas travel tickets and/or over \$950 of pre-trip expenses to your Commonwealth Bank Gold, Platinum or Diamond Credit Card, you are automatically entitled to complimentary comprehensive International Travel Insurance*. We also give Platinum and Diamond cardholders International Transit Accident Insurance worth up to \$1.3m*.

Commonwealth Bank Platinum and Diamond cardholders also have access to a complimentary concierge service, *Your Concierge*, which operates 24 hours a day, 365 days per year, internationally and domestically. Services include assistance in locating lost items, travel, restaurant and accommodation bookings plus much more*.

Organising your cards before you leave

To apply for a Commonwealth Bank Credit Card, increase your existing limit, or to link your account(s) with your credit card:

- Call **13 2221** 24 hours a day, 7 days a week;
- Visit **commbank.com.au/creditcards** (applications only);
- Log into NetBank **netbank.com.au**; or
- Visit any Commonwealth Bank branch during business hours.

* Conditions apply. Refer to your Credit Card Complimentary Insurance and Guaranteed Pricing Cover booklet. For Gold cards the maximum length of cover is a 3 month return trip. For Platinum and Diamond cards the maximum length of cover is a 12 month return trip.

^ Requests for service outside scope of Concierge Service may not be processed. Limits may be placed on excessive requests for services.

And don't forget to tell us when and where you are going on your travels. We're constantly monitoring your card for suspicious transactions, so it's best to let us know about your movements to avoid a temporary hold being placed on your card.

Q Do charges apply when I use my credit card overseas?

A Yes. A foreign currency conversion fee is charged on each transaction, and an overseas terminal cash advance charge will also be payable on every cash advance request. Other fees may also be charged. Please refer to our Standard Fees and Charges for Credit Card Services brochure, or go to **commbank.com.au** for a list of interest rates and annual fees.

Q What should I take with me?

A It's a good idea to take a combination of foreign cash, a Travel Money Card, traveller's cheques, a credit card and your Debit MasterCard® or Keycard. You'll need foreign cash for incidental costs such as taxi fares and tips. A Travel Money Card is a secure and cost-efficient way to withdraw cash from ATMs and for everyday spending. You can also withdraw cash from foreign ATMs using your Debit MasterCard or Keycard. A Debit MasterCard and credit cards are great for shopping, hotels and for larger purchases. Traveller's cheques are a great backup if your cards are lost or stolen.

Tip

Pop out and take the cards at the back of this brochure and keep them separately from your Keycard and credit cards. If you lose your card overseas then MasterCard and Visa can arrange emergency card replacement and emergency cash advances (which will be charged to your account).

With your Commonwealth Bank American Express Card you can get round the clock assistance on medical services, referrals to doctors, lawyers or interpreters and help with emergency ticket replacement. You can also get information on visa requirements, embassies and any immunisations you'll need, whenever and wherever you may be travelling. Make sure you have this card to hand as you never know when you might need some helpful advice when overseas.

Using your cards overseas

Using ATMs overseas is very similar to using ones in Australia – with the exception that you're often given a choice of instructions in the local language and in English.

PIN-based Maestro® and Electron transactions are similar to EFTPOS in Australia. You just swipe your card and enter your PIN at the time of purchase. In many countries, you may be asked to sign for your purchase instead of entering your PIN. With your Commonwealth Bank cards you can access over a million ATMs located worldwide, as well as millions of locations where you can use your cards to make a purchase.

For your added security

The Commonwealth Bank has advanced security and fraud detection systems in place, monitoring your account 24/7. Our state of the art technology detects any abnormal transactions or spend patterns. If a transaction is thought to be suspicious, we'll contact you to confirm the transaction was yours.

Account access

To make it as easy as possible for you to access your accounts overseas, we suggest you carry both your Commonwealth Bank Debit MasterCard or Keycard and your Commonwealth Bank Credit Cards. Also, ensure the accounts you wish to access are correctly linked to your card before you leave.

You may also want to consider loading some of your travel money on to a Travel Money Card for secure access to foreign currency without any linkage to your accounts back home.

Note: In some countries (especially in Europe), ATMs and EFTPOS terminals will not allow you to select between savings and cheque accounts. Instead, your primary savings account will be automatically selected. So it's a good idea to keep the majority of your funds in your primary savings account*. If you don't have a primary savings account, we can arrange one for you before you depart. Please refer to the table on page 11 for more information.

Using your PIN (Personal Identification Number)

If the way that you remember your PIN is by a word, you should know that not all overseas ATMs have letters and numbers on their keypads. So it's a good idea to memorise the numeric sequence that makes up your PIN before you depart.

It's also important to note that more countries are requiring credit card customers to enter their PIN as an alternative to signing for their purchase at the point of sale. If you don't know your current credit card PIN, you can ask for it or establish a new one before you depart at any branch.

* The primary savings account is the account you access when you select the 'savings' option at an ATM or at the checkout.

Access Facility	Accounts you can access overseas**				
	Primary savings	Primary* cheque	Debit MasterCard®	Credit card account (American Express, MasterCard or Visa)	Travel Money Card
Maestro® merchant terminals	Keycard	No access	MasterCard	MasterCard	MasterCard
MasterCard Cirrus® ATMs (Europe)	Keycard	No access	MasterCard	MasterCard	MasterCard
MasterCard Cirrus ATMs (other destinations)	Keycard or MasterCard	Keycard or MasterCard	MasterCard	MasterCard	MasterCard
Visa Plus ATMs	Visa Card	Visa Card	No access	Visa	No access
Electron merchant terminals	No access	No access	No access	Visa	No access
American Express ATM	No access	No access	No access	American Express	No access
American Express merchant terminal	No access	No access	No access	American Express	No access

* Where access to cheque account option is available.

** Access fees apply to all transactions (including balance enquiries) made using ASB Bank ATMs in New Zealand, Commonwealth Bank ATMs in Indonesia and Vietnam and Maestro/Cirrus and VisaPlus networks overseas. Please refer to your account terms and conditions/conditions of use.

How to withdraw foreign currency from your account, while overseas

You can obtain foreign currency while overseas by making a withdrawal from an overseas ATM using your Commonwealth Bank Keycard, Debit MasterCard® or credit cards. Withdrawals on your MasterCard, American Express or Visa credit cards are treated as a cash advance. You can often only access your primary savings account by using your Keycard overseas.

How much you can withdraw

Your daily cash withdrawal limit or cash advance limit on your MasterCard® card, Cirrus®, Maestro or Visa will vary depending on where you are, but it is generally A\$800 per card per calendar day (Sydney time). This includes cash withdrawals and cash advances. For American Express cards, there is a maximum of A\$800 per calendar day (Sydney time) shared between the primary and additional cardholders on the account.

If you have your account linked to two cards, say a Keycard and a MasterCard card, you can withdraw up to A\$1,600 per day. You can also arrange a higher daily limit before you depart if you think you'll need more. Any Commonwealth Bank branch can help you.

Travel Money Cards have a daily withdrawal limit of (approximately) \$A2,500 and daily purchase limit of (approximately) \$A5,000, depending on the currency of your card. Please refer to the Travel Money Card brochure for full details.

A couple of important points to note:

- All transaction amounts and balances will be shown in the local currency of the country you are in, so you'll need to work out what your daily limit is in that currency.
- ATMs in some countries may apply a lower transaction limit.

Q Will I get a receipt for my transaction?

A We can't guarantee that all overseas terminals will give you a transaction receipt, but most will.

Q What will the receipt show?

A The receipt will show the withdrawal amount in the currency of the country you are in, but it may not always show the remaining balance of your account. If you require an account balance, you may need to request a balance enquiry separately, and a fee may apply. Keep in mind that account balances may not be available in all countries.

What to do if your card is compromised, lost or stolen

If your card is lost, stolen or misused, or if you believe your PIN is compromised, then you must advise us immediately.

For lost, misused or stolen Travel Money Cards

You are issued with two cards when you purchase a Travel Money Card. If you lose one of these cards, you can still access your funds using the back-up card. You must block the lost card by contacting us on **+61 1300 660 700**.

If you lose both of your Travel Money Cards we can issue you an Emergency Cash Advance – almost anywhere in the world – through the MasterCard® network. Simply call us on **+61 1300 660 700** to request this.

For lost, misused or stolen Keycards and Debit MasterCard cards

Call us on **+61 13 2221** (24 hours, 7 days a week) or **+61 2 9999 3283** (24-hour service) if you are overseas.

We will give you a reference number as proof of the date and time of your call. You should write this number down as we may require you to quote it on your return.

Once reported lost or stolen, your card becomes invalid. If you do find it after reporting it, please contact us before you attempt to re-use it.

If you need a replacement Debit MasterCard while you are travelling overseas please contact MasterCard Global Service™. Their number is listed on the back cover.

Unfortunately, we cannot issue you with a replacement Keycard while you are travelling overseas. For this reason, we suggest you carry your Keycard and a Debit MasterCard or credit card, as well as other payment options to avoid being stranded without access to your money.

For lost, misused or stolen Credit Cards

Depending on the card type, call one of the following numbers.

MasterCard Global Service™

If you are in the USA freecall 1-800-MasterCard (**1800 627 8372**). If you are in another country, call the USA reverse charges/collect on **+1 636 722 7111** (local operators should be able to assist you with this). Please note that calls from mobile phones will incur charges.

Visa®

If you are in the USA – free call **1 866 765 9644**. If you are in any other country, contact the local telephone operator and request a reverse charge/collect call to the USA and quote **+1 303 967 1090**.

American Express

Call **+61 13 2221** or **+61 2 9999 3283** (reverse charges accepted).

Banking from anywhere in the world

NetBank

Do your banking anywhere in the world. No matter where you go in the world these days, an internet connection is never far away. And that means NetBank is always close at hand, which can be really handy if you need to make enquiries on your account, activate your cards, check your balances, make credit card payments, transfer funds or pay your bills while you're abroad.

Before you leave

Before you travel, you can use NetBank to:

- Increase your credit card limit.
- Schedule a regular funds transfer to your holiday account, helping you boost your savings and take your holiday sooner.
- Schedule your regular bill payments for a future date.

While you're away

If you can access the internet while you're away, you can use NetBank to:

- Check your Commonwealth Bank account balances.
- Keep track of your spending and repay your credit card.

- Transfer funds between your linked accounts. You can also transfer funds to another person or organisation – you'll just need their account name, BSB and account number. Then, simply log in to NetBank, go to the 'Transfers' tab and select 'Transfer money'. Most Australian financial institutions accept fund transfers.
- Send international money transfers to people overseas.
- View and pay your bills online with BPAY® View.

Q What do you need to get started with NetBank?

- A You can register online* at commbank.com.au/netbank Otherwise, call **+61 13 2221** 24 hours a day, 7 days a week, or visit any Commonwealth Bank branch.

* To register online, you must be an existing Commonwealth Bank credit card, Debit MasterCard® or Keycard customer and have a telephone banking password.

What to do if you need to contact us

How to contact us

For general enquiries about your cards or travelling overseas, contact us:

- By telephone on **+61 13 2221** 24 hours a day, 7 days a week;
- In writing, addressed to GPO Box 2719, Sydney NSW 1155;
- Through our website **commbank.com.au**; or
- In person at any of our branches.

For queries about your ExpressFX order, please contact American Express Foreign Exchange Services on **1300 133 289**.

For Travel Money Card queries, please call **1300 660 700**.

Important contact numbers



American Express Emergency Assistance

For lost or stolen cards overseas call **+61 13 2221** or **+61 2 9999 3283** (reverse charges accepted).

For help in an emergency whilst overseas call reverse charges **+61 2 9273 2730** for medical and legal advice, as well as interpretation services and local information.



Visa International Assistance

If you are in the USA – **1 866 765 9644** (freecall*).
If you are in any other country, contact the local telephone operator and request a reverse charge/collect call to the USA and quote **+1 303 967 1090**.

Alternatively, call into any financial institution displaying the sign for that brand of card (e.g. Visa sign) and notify them of the loss, theft, or unauthorised use of the card. (Even if you only suspect loss, theft or misuse, it's important to call.)

* Excluding mobiles

13 2221

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

Commonwealth Bank of Australia
ABN 48 123 123 124



MasterCard® Global Service™

If you are in the USA freecall*
1-800-MasterCard
(1 800 627 8372)

If you are in another country and need a replacement card, call the USA reverse charges/collect on **+1 636 722 7111** (local operators should be able to assist you with this). Please note that calls from mobile phones will incur charges.

* Excluding mobiles



For Keycards

Call **+61 2 9999 3283** (24-hour service), or **+61 13 2221** (24 hours, 7 days a week). Calls to both these numbers are at your expense.

For Travel Money Cards

Remember, if you lose one of your Travel Money Cards you can still access your funds using the back-up card. However, you must block the lost card by calling us on **+61 1300 660 700**.