

Important changes to the Commonwealth Awards program



Changes to the Commonwealth Awards program

As part of the changes that are being made to introduce new Commonwealth Bank American Express Cards alongside Commonwealth Bank MasterCard and Visa credit cards there are changes to the Commonwealth Awards program.

From 23 October 2009 existing Platinum Awards, Gold Awards and Awards credit card accounts can request to receive a new Commonwealth Bank American Express credit card and a replacement Commonwealth Bank MasterCard or Visa credit card.

Using the new Commonwealth Bank American Express credit card you'll be able to earn Commonwealth Awards points faster:

Commonwealth Awards points earned per dollar spent		
	American Express®	MasterCard®/Visa®
Platinum Awards	3 Awards points	1 Awards point
Gold Awards	2 Awards points	1 Awards point
Awards	1.5 Awards points	1 Awards point

From the end date of the statement issued on your card account in January 2010 there will be a change to the number of Awards points that you can earn (points capping) and the rates at which you are able to earn points. As a result changes will be made to your terms and conditions and these are detailed in the following pages.

Changes to the Commonwealth Awards program

Clauses 18 and 19 of the Commonwealth Awards Program Terms and Conditions (17 August 2009) have been replaced with the following clauses.

Earning Awards points

18. Members can earn Commonwealth Awards points relative to the number of Australian dollars charged, billed and paid for eligible transactions on their Card account. The number of Commonwealth Awards points a Member may earn is capped according to the Member's Card type and whether or not the Member has opted-in to Qantas Frequent Flyer Direct.

The following transactions are excluded from earning points: balance transfers, cash advances (including a transaction treated by the Bank as a cash advance, for example, utility bills paid in person at a bank), government charges, purchases of foreign exchange, credit card insurance premiums, travellers cheques, interest charges, Qantas Frequent Flyer Direct fees, Bank fees, Card account payments, transactions deemed by the Bank to be for business purposes (with the exception of purchases made from Provet Pty Ltd), and any other transactions which may from time to time be excluded by the Bank.

Platinum Awards Card

Except as specified below, Platinum Awards Members with a Linked American Express Card may earn a maximum of 250,000 Awards points per year in accordance with the table below:

Total Awards points cap = 250,000 Awards points per year		
First 150,000 Awards points earned		Additional 100,000 Awards points earned
Earn 3 Awards points per \$1 spent using Linked American Express Card	Earn 1 Awards point per \$1 spent using MasterCard or Visa Card	Earn 1 Awards point per \$1 spent using Linked American Express Card only

Platinum Awards Members without a Linked American Express Card may earn 1 Awards point per \$1 spent up to a maximum of 150,000 Awards points per year by using their Platinum Awards MasterCard or Visa credit card.

Platinum Awards Members with Qantas Frequent Flyer Direct

Platinum Awards Members with a Linked American Express Card who have opted-in to Qantas Frequent Flyer Direct may earn a maximum of 200,000 Awards points per year in accordance with the table below:

Total Awards points cap = 200,000 Awards points per year		
First 120,000 Awards points earned		Additional 80,000 Awards points earned
Earn 3 Awards points per \$1 spent using Linked American Express Card	Earn 1 Awards point per \$1 spent using MasterCard or Visa Card	Earn 1 Awards point per \$1 spent using Linked American Express Card only

Platinum Awards Members without a Linked American Express Card, who have opted in to Qantas Frequent Flyer Direct, may earn 1 Awards point per \$1 spent up to a maximum of 120,000 Awards points per year by using their Platinum Awards MasterCard or Visa credit card.

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Gold Awards Card

Except as specified below, Gold Awards Members with Linked American Express Card may earn a maximum of 125,000 Awards points per year in accordance with the table below:

Total Awards points cap = 125,000 Awards points per year		
First 75,000 Awards points earned		Additional 50,000 Awards points earned
Earn 2 Awards points per \$1 spent using Linked American Express Card	Earn 1 Awards point per \$1 spent using MasterCard or Visa Card	Earn 1 Awards point per \$1 spent using Linked American Express Card only

Gold Awards Members without a Linked American Express Card may earn 1 Awards point per \$1 spent up to a maximum of 75,000 Awards points per year by using their Gold Awards MasterCard or Visa credit card.

Gold Awards Members with Qantas Frequent Flyer Direct

Gold Awards Members with Linked American Express Card who have opted-in to Qantas Frequent Flyer Direct may earn a maximum of 100,000 Awards points per year in accordance with the table below:

Total Awards points cap = 100,000 Awards points per year		
First 60,000 Awards points earned		Additional 40,000 Awards points earned
Earn 2 Awards points per \$1 spent using Linked American Express Card	Earn 1 Awards point per \$1 spent using MasterCard or Visa Card	Earn 1 Awards point per \$1 spent using Linked American Express Card only

Gold Awards Members, without a Linked American Express Card who have opted-in to Qantas Frequent Flyer Direct, may earn 1 Awards point per \$1 spent up to a maximum of 60,000 Awards points per year by using their Gold Awards MasterCard or Visa credit card.

Awards Card

Except as specified below, Awards Card Members with a Linked American Express Card may earn a maximum of 50,000 Awards points per year in accordance with the table below:

Total Awards points cap = 50,000 Awards points per year	
Earn 1.5 Awards points per \$1 spent using Linked American Express Card	Earn 1 Awards point per \$1 spent using MasterCard or Visa Card

Awards Members without a Linked American Express Card may earn 1 Awards point per \$1 spent up to a maximum of 50,000 Awards points per year by using their Awards MasterCard or Visa credit card.

Awards Members with Qantas Frequent Flyer Direct

Awards Card Members with a Linked American Express Card who have opted-in to Qantas Frequent Flyer Direct may earn a maximum of 50,000 Awards points per year in accordance with the table below:

Total Awards points cap = 50,000 Awards points per year		
First 30,000 Awards points earned		Additional 20,000 Awards points earned
Earn 1.5 Awards points per \$1 spent using Linked American Express	Earn 1 Awards point per \$1 spent using MasterCard or Visa Card	Earn 1 Awards point per \$1 spent using Linked American Express only

Awards Members without a Linked American Express Card, who have opted-in to Qantas Frequent Flyer Direct may earn 1 Awards point per \$1 spent up to a maximum of 30,000 Awards points per year by using their Awards MasterCard or Visa credit card.

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The calculation of the maximum number of Awards points that a Member may earn in accordance with this clause is based on eligible transactions shown on the Member's Card account statements in the period commencing with the statement issued each January (or the first statement issued if the Member opened their Card account in the preceding 12 months) and ending with the statement issued the following December (inclusive). This is expressed as "points per year" in this clause. Awards points will cease to accrue when the relevant points cap is reached.

19. There is no limit on the number of Commonwealth Bonus Awards Points that may be earned by any Member. The calculation of Awards points earned in accordance with this clause is not affected or reset in the event any of a Member's cards are lost, stolen or re-issued.

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8am–8pm (nationally)

Monday to Friday

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Commonwealth Bank of Australia

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