

Credit Cards.



What you need to know and where to find it

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Finding a card that's right for you

With so much choice out there, looking for a credit card that suits your every need can be a bit daunting, not to mention confusing.

That's why we've tried to make choosing the right credit card for you as easy as possible.

Whether you're looking for a credit card with lower annual fees, want to save money with a lower rate, enjoy being rewarded, or you're looking for extra benefits and privileges, you won't have to look any further than right here!

To see the differences at a glance, there's a comparison chart on pages 2 to 3.

Want to pay lower annual fees?

If your answer is yes, our Low Fee Credit Cards could be a perfect match for you. (See pages 13 to 14 for details.)

Prefer a lower rate?

Then our Low Rate Credit Cards are a great way to save on interest costs if you don't want to pay off your balance every month. (See pages 15 to 16 for details.)

Enjoy being rewarded for everyday spend?

Our Awards Credit Cards come with automatic membership of the Commonwealth Awards program⁺⁺, one of Australia's most popular rewards programs. You'll earn Awards points each time you spend on your Awards Cards, which you can easily redeem for the rewards of your choice – there are literally thousands to choose from! (See pages 5 to 9 for details.)

Looking for extra features and benefits?

We also offer Gold, Platinum and Diamond Awards Cards. These are detailed in the following pages.

Additional benefits for existing Commonwealth Bank customers

If you're already a Commonwealth Bank customer⁺ you could also get a discount on your card's annual fee – that's money you can put into your pocket each and every year.

We can even waive the annual fee entirely for our Low Fee Credit Cards, as long as you spend at least \$1,000 per year on your Low Fee Card (purchases and cash advances only). Or spend at least \$10,000 per year for the Low Fee Gold Card. It's just another way we can help you save.

Easy guide to Commonwealth Bank Credit Cards

Feature	Awards Family			
	Awards	Gold Awards	Platinum Awards	Diamond Awards
				
Annual Fee	\$89/\$59 ¹	\$144/\$114 ¹	\$280/\$250 ¹	\$425/\$395 ¹
Interest Free Days on Purchases	Up to 55	Up to 55	Up to 55	Up to 55
Minimum credit limit	\$500	\$4,000	\$8,000	\$18,000
Additional Cardholder	Yes, for \$15 p.a.	Yes, for \$15 p.a.	Yes, for \$15 p.a.	Yes, for \$15 p.a.
Commonwealth Awards points earned ⁵	American Express: 1.5 points per \$1 MasterCard [®] Card: 1 point per \$1	American Express: 2 points per \$1 MasterCard Card: 1 point per \$1	American Express: 3 points per \$1 MasterCard Card: 1 point per \$1	American Express: 3 points per \$1 MasterCard Card: 1.25 points per \$1
Points cap [~]	Up to 50,000 (plus unlimited Bonus points)	Up to 125,000 (plus unlimited Bonus points)	Up to 250,000 (plus unlimited Bonus points)	Up to 1 million (plus unlimited Bonus points)
Balance Transfer Option ^o	5.99% p.a. for 5 months	5.99% p.a. for 5 months	5.99% p.a. for 5 months	5.99% p.a. for 5 months
Additional Features				
International Travel Insurances [†]	✗	✓	✓	✓
Shopping Insurances [†]	✗	✓	✓	✓
Your Concierge	✗	✗	✓	✓
CreditCard Plus Protection [#]	Optional	Optional	Optional	Optional
Other Benefits				
MasterCard [®] applause [™]	✓	✓	✓	✓
MasterCard moments	✗	✓	✓	✓
MasterCard PayPass [™]	✓	✓	✓	✓
World MasterCard Privileged Access	✗	✗	✗	✓
American Express Premium Privileges	✗	✗	✓	✓
American Express Selects [™]	✓	✓	✓	✓
globaleshop by American Express	✓	✓	✓	✓
Card Security Features	✓	✓	✓	✓

See page 20 for the small print.

	Low Fee Family			Low Rate Family	
	Low Fee	Low Fee Gold	Student	Low Rate	Low Rate Gold
					
	\$24/\$0 ²	\$90/\$0 ³	\$0 ⁴	\$78/\$48 ¹	\$120/\$90 ¹
	Up to 55	Up to 55	Up to 55	Up to 55	Up to 55
	\$500	\$4,000	\$400	\$500	\$4,000
	Yes, free	Yes, free	Yes, free	Yes, free	Yes, free
	n/a	n/a	n/a	n/a	n/a
	n/a	n/a	n/a	n/a	n/a
	5.99% p.a. for 5 months	5.99% p.a. for 5 months	5.99% p.a. for 5 months	5.99% p.a. for 5 months	5.99% p.a. for 5 months
	x	✓	x	x	✓
	x	✓	x	x	✓
	x	x	x	x	x
	Optional	Optional	Optional	Optional	Optional
	✓	✓	✓	✓	✓
	x	✓	x	x	✓
	✓	✓	✓	✓	✓
	x	x	x	x	x
	x	x	x	x	x
	x	x	x	x	x
	x	x	x	x	x
	✓	✓	✓	✓	✓

What you get with all our credit cards

All Commonwealth Bank Credit Cards offer the following:

- **Worldwide acceptance.**
- Up to **55 days interest free** on purchases.
- **Easy access** to your cash through Australia's largest ATM and EFTPOS network, and extensive international ATM network.

Any Commonwealth Bank ATM can be used to transfer funds electronically from your linked cheque and/or savings account to your Commonwealth Bank MasterCard® account.

- An **additional card** for a relative or friend who's 16 years or over (a fee applies with our Awards cards).
- **NetBank**, our convenient online banking service, gives you the freedom to do your banking anywhere, any time. You can make enquiries on your account, activate your cards, check your balances and view statements, make credit card payments or set a direct debit AutoPay from your savings or transaction account and request a credit limit increase.
- Our **competitive balance transfer** option helps you save on interest and/or annual card fees when you transfer the full or part balance of your other Australian issued credit cards to your Commonwealth Bank Credit Card account⁹.
- **Emergency card replacement** service gives you security and peace of mind even while you're away from home. Help is available 24/7 if you lose your card overseas or need emergency cash.

Optional extras

- **CreditCard Plus[#]** offers optional card repayment cover against death, disablement and involuntary unemployment. (See page 18 for details.)
- **Secure Sentinel** offers optional lost or stolen card protection. Once you sign up and register your details, Secure Sentinel can help minimise the risk of fraudulent use of your credit cards and will provide assistance for retrieving your possessions with just one call. (See page 18 for details.)

Mastercard PayPass™

- Mastercard PayPass is the faster and safer way to pay for purchases of under \$100. No signature or PIN is required. Just tap your card against the reader and go. And now there are more participating merchants than ever, like 7-Eleven, JB HiFi, Bunnings and Dymocks. Just Tap & Go™. For more information, please visit mastercard.com.au.

Available on MasterCard cards only.

The Awards Cards



One account, two cards, expect more

If you like being rewarded, this option gives you membership in our Commonwealth Awards program.

It also gives you two cards, a Commonwealth Bank Awards American Express® Card and a Commonwealth Bank Awards MasterCard®. Having two cards gives you more ways to earn points – so you can enjoy your rewards sooner.

You get all the benefits of two cards with the simplicity of one account, one credit limit and balance, one statement and the same interest rates. What's more, you'll only pay one annual fee.

More ways to maximise your points[~]

Boost your points balance and earn up to 1.5 Awards points per \$1 spent with your Commonwealth Bank Awards American Express Card.

Earn more points in more places. Enjoy the convenience of worldwide acceptance at over 30 million locations with your Awards MasterCard which earns you 1 Awards point per \$1 spent.

To further maximise your points, you can earn bonus points using either card at any of our Bonus Partners.

Earning potential[^]

You can earn up to 50,000 Awards points per year (plus unlimited bonus points).

Use points to redeem the annual fee

You can use your points to redeem your annual fee, which is \$89 (or \$59 if you are eligible for preferential pricing^{*}).

Here are some other great benefits you'll enjoy as part of the Awards program:

Emergency Travel Assistance on your Commonwealth Bank Awards American Express Card

With your Commonwealth Bank Awards 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.

MasterCard applause[™]

MasterCard applause is your members only online ticket office. For must-see events and special offers, MasterCard applause is just the ticket. For more information please visit mastercardapplause.com.au

American Express Selects[™]

American Express Selects is an exciting selection of year round offers and discounts. Wherever you find yourself in the world, you'll enjoy exceptional value and privileges in travel, leisure, dining and shopping.

State of the art security for your cards 24/7

(See page 17 for details.)

Awards redemption options

You can use your points for a wide range of exciting awards, such as travel, holidays, hotels, homewares, electronics, entertainment, gift cards, shopping and even donations to charities.

You can also redeem for Velocity Rewards^{##}, Air New Zealand Airpoints^{™™} or Qantas Frequent Flyer[~] points. (See page 12 for details.)

The Gold Awards Cards



The extra travel and shopping insurance benefits of Gold Awards provide additional peace of mind. You'll enjoy all the benefits offered on the Awards Card plus Gold's own range of special benefits and rewards.

One account, two cards, expect more

If you like being rewarded, this option gives you membership in our Gold Awards program.

It also gives you two cards, a Commonwealth Bank Gold Awards American Express Card and a Commonwealth Bank Gold Awards MasterCard®. Having two cards gives you more ways to earn points – so you can enjoy your rewards sooner.

You get all the benefits of two cards with the simplicity of one account, one credit limit and balance, one statement and the same interest rates. What's more, you'll only pay one annual fee.

More ways to maximise your points[~]

Boost your points balance and earn up to 2 Awards points per \$1 spent with your Commonwealth Bank Gold Awards American Express Card.

Earn more points in more places. Enjoy the convenience of worldwide acceptance at over 30 million locations with your Gold Awards MasterCard which earns you 1 Awards point per \$1 spent.

To further maximise your points, you can earn bonus points using either card at any of our Bonus Partners.

Earning potential[^]

Earn up to 125,000 Commonwealth Awards points per year or up to 100,000 Commonwealth Awards points if you opt in to Qantas Frequent Flyer Direct[~] (equal to 50,000 Qantas Frequent Flyer points). You can also earn unlimited bonus points when you spend with our Bonus Partners.

Use points to redeem the annual fee

You can use your points to redeem your annual fee, which is \$144 (or \$114 if you are eligible for preferential pricing[^]).

Here are some other great benefits you'll enjoy as part of the Gold Awards program:

Complimentary International Travel Insurance[†]

When you charge your travel tickets for a return overseas trip of up to 3 months to either of your Gold Awards Cards, you, your spouse and dependant children travelling with you will be covered for a range of medical, travel, loss and damage expenses, plus personal liability up to \$2.5 million.

Purchase Security Insurance[†]

Replacement of most personal goods bought with your Gold Awards Cards that are lost, damaged or stolen, for up to 90 days from the date of purchase.

Extended Warranty Insurance[†]

Receive an extension on the normal manufacturer's warranty for up to one year on most goods purchased with your Gold Awards Cards in Australia or overseas.

Emergency Travel Assistance on your Commonwealth Bank Gold Awards American Express Card

With your Commonwealth Bank Gold Awards 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.

MasterCard® moments

MasterCard moments is a program of awe-inspiring travel and entertainment experiences reserved for selected MasterCard cardholders. Members can access a host of unforgettable, handpicked experiences to share with friends and family. Find your Moment at mastercardmoments.com.au – registration is free.

MasterCard applause™

MasterCard applause is your members only online ticket office. For must-see events, special admission to the biggest names in entertainment and special offers for cardholders, MasterCard applause is just the ticket. For more information please visit mastercardapplause.com.au

American Express Selects™

American Express Selects is an exciting selection of year round offers and discounts. Wherever you find yourself in the world, you'll enjoy exceptional value and privileges in travel, leisure, dining and shopping.

globaleshop provided by American Express

Use your Commonwealth Bank Gold Awards American Express Card to shop from almost any US online store, even those that don't normally accept international orders or normally deliver to Australia. Now you can buy products that you can't get in Australia with the added benefit of fast delivery at competitive shipping rates.

State of the art security for your cards 24/7

(See page 17 for details.)

Gold Awards redemption options

You can use your points for a wide range of exciting awards, such as travel, holidays, hotels, homewares, electronics, entertainment, gift cards, shopping and even donations to charities.

You can also redeem for Velocity Rewards^{##}, Air New Zealand Airpoints[™] or Qantas Frequent Flyer[~] points. (See page 12 for details.)

The Platinum Awards Cards



Our Platinum Awards program offers extraordinary privileges and rewards with an affordable annual fee.

You get all of the benefits the Awards and Gold Awards Cards offer, plus a range of Platinum privileges.

One account, two cards, expect more

If you're looking for a card that lets you choose how to reward yourself, then this is the card you've been waiting for.

It also gives you two cards, a Commonwealth Bank Platinum Awards American Express Card and a Commonwealth Bank Platinum Awards MasterCard®. Having two cards gives you more ways to earn points – so you can enjoy your rewards sooner.

You get all the benefits of two cards with the simplicity of one account, one credit limit and balance, one statement and the same interest rates. What's more, you'll only pay one annual fee.

More ways to maximise your points~

Boost your points balance and earn up to 3 Awards points per \$1 spent with your Commonwealth Bank Platinum Awards American Express Card.

Earn more points in more places. Enjoy the convenience of worldwide acceptance at over 30 million locations with your Platinum Awards MasterCard which earns you 1 Awards point per \$1 spent.

To further maximise your points, you can earn bonus points using either card at any of our Bonus Partners.

Earning potential^

Earn up to 250,000 Commonwealth Awards points per year, or up to 200,000 Commonwealth Awards points if you opt in to Qantas Frequent Flyer Direct~ (equal to 100,000 Qantas Frequent Flyer points). You can also earn unlimited bonus points when you spend with our Bonus Partners.

Use points to redeem the annual fee

You can use your points to redeem your annual fee, which is \$280 (or \$250 if you are eligible for preferential pricing**).

Here are some other great benefits you'll enjoy as part of the Platinum Awards program:

Platinum Awards redemption options

You can use your points for a wide range of exciting awards, such as travel, holidays, hotels, homewares, electronics, entertainment, gift cards, shopping and even donations to charities.

You can also redeem for Velocity Rewards##, Air New Zealand Airpoints™ or Qantas Frequent Flyer~ points. (See page 12 for details.)

The Diamond Awards Cards



Here's the ultimate premium Awards cards program – Diamond Awards. This program offers the best points earning potential out of all of our Awards cards, with the ability to earn up to 1,000,000 points per year (not including bonus points).

You get all of the benefits of Platinum Awards, plus a range of exclusive privileges only offered to Diamond Awards customers.

One account, two cards, expect more

If you're looking for a card with premium benefits and rewards, then this is the card you have been waiting for.

It also gives you two cards, a Commonwealth Bank Diamond Awards American Express® Card and a Commonwealth Bank Diamond Awards World MasterCard®. Having two cards gives you more ways to earn points – so you can enjoy your rewards sooner.

You get all the benefits of two cards with the simplicity of one account, one credit limit and balance, one statement and the same interest rates. What's more, you'll only pay one annual fee.

Even more ways to maximise your points[~]

Boost your points balance and earn up to 3 Awards points per \$1 spent with your Diamond Awards American Express® Card.

Earn more points in more places. Enjoy the convenience of worldwide acceptance at over 30 million locations with your Diamond Awards World MasterCard®, which earns you 1.25 Awards points per \$1 spent.

To further maximise your points, you can earn bonus points using either card at any of our Bonus Partners.

Earning potential[^]

With Diamond Awards your points cap allows you to earn up to 1 million Commonwealth Awards points (equal to 500,000 Qantas Frequent Flyer points if you opt into Qantas Frequent Flyer Direct[™]). You can also earn unlimited bonus points when you spend with our Bonus Partners.

Use points to redeem the annual fee

You can use your points to redeem your annual fee, which is \$425 (or \$395 if you are eligible for preferential pricing).

Diamond Awards redemption options

You can use your points for a wide range of exciting awards, such as travel, holidays, hotels, homewares, electronics, entertainment, gift cards, shopping and even donations to charities. As a Diamond Awards customer you can redeem your points on just about anything. You also get exclusive access to events such as VIP shopping and dining experiences throughout the year, specifically put together just for Diamond Awards card customers. You can access these benefits through commbank.com.au/diamondmembers

You can also redeem for Velocity Rewards^{##}, Air New Zealand Airpoints[™] or Qantas Frequent Flyer[™] points. (See page 12 for details.)

Diamond and Platinum Awards cards benefits

Your 24/7 Concierge Service

Our dedicated concierge specialists can assist you by organising anything from front row tickets, flowers for a loved one, restaurant bookings or travel arrangements from anywhere in the world.

Complimentary International Travel Insurance†

When you charge your travel tickets for a return overseas trip of up to 12 months to your Diamond or Platinum Awards Cards, you, your spouse and dependent children travelling with you will be covered for a range of medical, travel, loss and damage expenses, plus personal liability up to \$2.5 million.

With our Complimentary Transit Accident Insurance† you're also covered for up to \$1,300,000 worth of transit accident insurance.

Interstate Flight Inconvenience Insurance†

When you charge the entire cost of your return interstate flight to your Diamond or Platinum Awards Cards, you're covered for trip cancellation, flight delays and lost or stolen luggage costs.

Premium Privileges

Your Commonwealth Bank Diamond or Platinum Awards American Express Card opens the door to a world of Premium Privileges, and exceptional offers.

World MasterCard® Privileged Access Program

Your Diamond Awards World MasterCard® brings you a world of exclusive privileges. Enjoy offers to some of the world's best spas and access to Starwood Hotels and Resorts with your SPG® Gold Preferred

membership. For details or to register visit mastercardmoments.com.au/world

MasterCard® moments

MasterCard moments packages are more than just discounted offers, they're all truly amazing. Visit mastercardmoments.com.au

Emergency Travel Assistance

With your Commonwealth Bank Diamond or Platinum Awards 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.

Shopping benefits

You can take advantage of the many shopping benefits including Extended Warranty Insurance† and 90 day Purchase Security Insurance†.

State of the art security for your cards 24/7
(See page 17 for details.)

Guaranteed Pricing Scheme†

If you make a purchase on your Diamond or Platinum Awards Cards, only to find the same product advertised in a printed catalogue at a lower price, you can claim back the difference within 21 days.

American Express Selects™

An exciting selection of year round offers and discounts. Wherever you find yourself in the world, you'll enjoy exceptional value and privileges.

globaleshop provided by American Express

Use your Commonwealth Bank Diamond or Platinum Awards American Express Card to shop from almost any US online store, even those that don't normally accept international orders or normally deliver to Australia.

Earn points towards exciting awards

Discover a world of exciting Awards, Gold, Platinum and Diamond rewards. Commonwealth Awards⁺⁺ is one of the most popular rewards programs in Australia. It offers more choice, freedom and value for money than most other programs.

Even more rewarding

Now all of our Awards programs come with credit cards to match, whether you choose Awards, Gold, Platinum or Diamond. (See pages 5 to 10 for details.)

Whichever level you choose comes with two cards, a Commonwealth Bank American Express Card[®] and a Commonwealth Bank MasterCard[®]. Having two cards gives you more ways to earn points – so you can enjoy your rewards sooner.

Earning points is easy

Here's how to use your two cards to maximise your points:

- Boost your points balance and get more Awards points per \$1 spent with your Commonwealth Bank American Express Card.
- Enjoy the convenience of worldwide acceptance at over 30 million locations with your Commonwealth Bank MasterCard[®] which earns you 1 Awards point per \$1 spent and on your Commonwealth Bank World MasterCard[®] Diamond Awards card you earn 1.25 Awards points per \$1 spent.
- Earn unlimited bonus points when using your Commonwealth Bank Credit Cards to make purchases from Bonus Partners. Visit our website for all our Bonus Partners across Australia.

	Points earned per dollar spent	
	American Express Card	MasterCard Card
Diamond Awards	3 points	1.25 points
Platinum Awards	3 points	1 point
Gold Awards	2 points	1 point
Awards	1.5 points	1 point

Commonwealth Awards points are earned on eligible transactions (most purchases, but not cash advances or balance transfers). They are also subject to points capping. For details see the Commonwealth Awards Program Terms and Conditions.

Reward yourself (and others)

Whatever you'd like to reward yourself or others with, you'll find it in Commonwealth Awards.

There are literally thousands of Awards to choose from. Everything from travel, entertainment, hotels, shopping, homewares, charity donations, gift cards and Airline Rewards – the list goes on and on.

Using the website is easy

The Commonwealth Awards website lets you check your points balance, browse through our wide range of Awards, see the latest offers and redeem your points with ease.

Points Plus Pay

An effective way to redeem selected merchandise and travel awards faster. Simply use the points you have and pay the additional amount on your credit card, so you get the award of your choice faster.

Get cash back on your card

Redeem Awards points for the cash back award which gives you a credit back on your credit card account. So, when you use your Commonwealth Awards Cards to make a purchase, the awards points you earn can help you pay off[†] your credit card balance.

Travel on Awards points with Flight Centre

You can use your Awards points to purchase travel with Flight Centre, including flights, hotels, cruises, packages and more. This benefit is available only to Commonwealth Awards cardholders. Conveniently, Flight Centre has over 840 locations nationwide, where you can choose from a wide range of holiday options*. Redeem your points at Flight Centre stores, online through the Commonwealth Awards website or over the phone by calling 1300 165 033.

Airline partner programs

If you are a member of Velocity Rewards^{##}, the loyalty program of the Virgin Australia group of airlines, Air New Zealand Airpoints[™] or Qantas Frequent Flyer[~] you can redeem your Commonwealth Awards points for points in these programs.

To redeem your points for Qantas Frequent Flyer points you need to opt in to Qantas Frequent Flyer Direct. Once you have opted in, all the Commonwealth Awards points you earn each month will be automatically redeemed for Qantas Frequent Flyer points. There is a \$10 annual fee to opt in to Qantas Frequent Flyer Direct.

Find out how many airline points you'll receive below:

Airline program	Points transfer
Velocity Rewards ^{##}	2 Commonwealth Awards points = 1 Velocity Point
Air New Zealand Airpoints [™]	160 Commonwealth Awards points = 1 Airpoints Dollar
Qantas Frequent Flyer [~]	2 Commonwealth Awards points = 1 Qantas Frequent Flyer point

*Flight centre locations include: Flight Centre, Escape Travel, Student Flights, Travel Associates and Cruiseabout retail travel agencies.

Low Fee Card



Don't like paying an annual fee?
You don't have to.

We're always looking for different ways to save you money. Our Low Fee Credit Card is just one of them. It doesn't skimp on other benefits either.

Lowest annual fee

Our Low Fee Credit Card has the lowest annual fee of all our cards at just \$24. It's perfect if you prefer to pay off your monthly balance.

No annual fee at all

If you're an existing Commonwealth Bank customer[∞] your annual fee will be waived in the first year. If you don't want to pay any annual fee at all, we'll waive it each year after that as long as you spend at least \$1,000 a year in the previous year (purchases and cash advances only).

No additional cardholder fee

Need an additional card for a relative or a friend you care about who's 16 years or over? An additional card will give you peace of mind.

Up to 55 days interest free on purchases

Pay your balance by the due date and you won't pay any interest (unless you've had a cash advance or a previous unpaid balance).

State of the art security for your card 24/7

We have a series of security measures and systems in place to help make your credit card transactions even more secure. (See page 17 for details.)

MasterCard® applause™

MasterCard applause is your members only online ticket office. For must-see events, special admission to the biggest names in entertainment and special offers for cardholders, MasterCard applause is just the ticket, and it's free to register. For more information please visit mastercardapplause.com.au

Optional extras

- CreditCard Plus[#] card repayment cover. (See page 18 to find out more.)
- Secure Sentinel lost card cover. (See page 18 to find out more.)
- Balance transfer option with a competitive interest rate.[□]

Low Fee Gold Card



Want everything the Low Fee Card offers, plus a few extras? It's yours.

If you want the best of both worlds – low fees and a few extra benefits and privileges – our Low Fee Gold Credit Card could suit you to a tee.

Lower annual fee

Our Low Fee Gold Credit Card also has a lower annual fee of \$90, making it ideal if you prefer to pay off your monthly balance.

No annual fee at all

If you're an existing Commonwealth Bank customer^o your annual fee will be waived in the first year. If you don't want to pay any annual fee at all, we'll waive it each year after that as long as you spend at least \$10,000 a year in the previous year (purchases and cash advances only).

No additional cardholder fee

Need an additional card for a relative or a friend you care about who's 16 years or over? An additional card will give you peace of mind.

Up to 55 days interest free on purchases

Pay your balance by the due date and you won't pay any interest (unless you've had a cash advance or a previous unpaid balance).

Complimentary International Travel Insurance[†]

When you charge your travel tickets for a return overseas trip of up to 3 months to your Low Fee Gold Card, you, your spouse and dependant children travelling with you will be covered for a range of medical, travel, loss and damage expenses, plus personal liability up to \$2.5 million.

Emergency Assistance Overseas

Enjoy security and peace of mind even while you're away from home. Help is available 24/7 if you lose your card overseas or need emergency cash.

Purchase Security Insurance[†]

Replacement of most personal goods bought with your Low Fee Gold Card that are lost, damaged or stolen, for up to 90 days from the date of purchase.

Extended Warranty Insurance[†]

Receive an extension on the normal manufacturer's warranty for up to one year on most goods purchased with your Low Fee Gold Card in Australia or overseas.

State of the art security for your card 24/7

We have a series of security measures and systems in place to help make your credit card transactions even more secure. (See page 17 for details.)

MasterCard[®] moments

MasterCard moments is a program of awe-inspiring travel and entertainment experiences reserved for selected MasterCard cardholders. Members can access to a host of unforgettable, handpicked experiences to share with friends and family. Find your Moment at mastercardmoments.com.au – registration is free.

Optional extras

- CreditCard Plus[#] card repayment cover. (See page 18 to find out more.)
- Secure Sentinel lost card cover. (See page 18 to find out more.)
- Balance transfer option with a competitive interest rate.^o

Low Rate Card



Prefer a low interest rate?
Go for Low Rate.

Depending how you manage your money, our Low Rate Credit Card is another simple way to save.

Save on interest costs

If you don't want to pay off your balance every month, our Low Rate Credit Card is a great way to save on interest costs.

Discounted annual fee

If you're an existing Commonwealth Bank customer[∞] you can even get a discounted annual fee, saving you \$30 each year. After all, every little bit helps!

Competitive balance transfer rate

Save even more on interest and/or annual card fees – any time you like – when you transfer the full or part balance of your other Australian issued credit cards to your Commonwealth Bank Credit Card account[∞].

No additional cardholder fee

Need an additional card for a relative or a friend you care about who's 16 years or over? An additional card will give you peace of mind.

Up to 55 days interest free on purchases

Pay your balance by the due date and you won't pay any interest (unless you've had a cash advance or a previous unpaid balance).

State of the art security for your card 24/7

We have a series of security measures and systems in place to help make your credit card transactions even more secure. (See page 17 for details.)

MasterCard® applause™

MasterCard applause is your members only online ticket office. For must-see events, special admission to the biggest names in entertainment and special offers for cardholders, MasterCard applause is just the ticket, and it's free to register. For more information please visit mastercardapplause.com.au

Optional extras

- CreditCard Plus[#] card repayment cover. (See page 18 to find out more.)
- Secure Sentinel lost card cover. (See page 18 to find out more.)

Low Rate Gold Card



Want everything the Low Rate Card offers, plus a few extras? Go for Gold.

Save money on interest and enjoy extra benefits and privileges, all at the same time. This could be a very easy choice!

Save on interest costs

If you don't want to pay off your balance every month, our Low Rate Gold Credit Card is a great way to save on interest costs.

Discounted annual fee

If you're an existing Commonwealth Bank customer^o you can also get a discounted annual fee, saving you \$30 each year. After all, every little bit helps!

Competitive balance transfer rate

Save even more on interest and/or annual card fees – any time you like – when you transfer the full or part balance of your other Australian issued credit cards to your Commonwealth Bank Gold Card account^o.

No additional cardholder fee

Need an additional card for a relative or a friend you care about who's 16 years or over? An additional card will give you peace of mind.

Up to 55 days interest free on purchases

Pay your balance by the due date and you won't pay any interest (unless you've had a cash advance or a previous unpaid balance).

Complimentary International Travel Insurance[†]

When you charge your travel tickets for a return overseas trip of up to 3 months to your Low Rate Gold Card, you, your spouse and dependant children travelling with you

will be covered for a range of medical, travel, loss and damage expenses, plus personal liability up to \$2.5 million.

Emergency Assistance Overseas

Enjoy security and peace of mind even while you're away from home. Help is available 24/7 if you lose your card overseas or need emergency cash.

Purchase Security Insurance[†]

Replacement of most personal goods bought with your Low Rate Gold Card that are lost, damaged or stolen, for up to 90 days from the date of purchase.

Extended Warranty Insurance[†]

Receive an extension on the normal manufacturer's warranty for up to one year on most goods purchased with your Low Rate Gold Card in Australia or overseas.

State of the art security for your card 24/7

We have a series of security measures and systems in place to help make your credit card transactions even more secure. (See page 17 for details.)

MasterCard[®] moments

MasterCard moments is a program of awe-inspiring experiences reserved for selected MasterCard cardholders. Find your Moment at mastercardmoments.com.au

Optional extras

- CreditCard Plus[#] card repayment cover. (See page 18 to find out more.)
- Secure Sentinel lost card cover. (See page 18 to find out more.)

Business Credit Cards

If you're looking for a credit card to suit your business needs, we have a variety of cards that you can choose from. Whether you're wanting to save money with our Low Rate Card or wanting to enjoy being rewarded

with our Business Awards cards, you won't have to look any further.

Simply visit commbank.com.au/business for more information or to apply today.

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.

Our guarantee

When you shop on the internet using your Commonwealth Bank Credit Card, the Commonwealth Bank provides a guarantee that you will not be liable for unauthorised transactions provided you comply with the Credit Card Conditions of Use.

Secure Internet Shopping

Secure Internet Shopping provides a more secure way to shop online by offering added protection against fraudulent use of your card. You can use your Commonwealth Bank MasterCard® online at participating merchants with added confidence.

Enhanced security chip protection

We've added a new safety feature to all new MasterCard cards. It's called 'secure chip' technology and it's designed to make your credit card transactions more secure and will help minimise the risk of credit card fraud. The chip card provides greater security because it's more difficult to fraudulently copy the details of your card.

Optional extras

CreditCard Plus#

CreditCard Plus has you covered

If you become involuntarily unemployed or you are unable to work due to accident or illness, CreditCard Plus Insurance can help you with your repayments by paying over three times the minimum payment due on your credit card each month. This is based on the outstanding balance at the time of the claim event.

In the event of death, terminal illness or permanent disablement, not only can it pay off your outstanding credit card balance in full (up to a maximum of \$25,000) but it can also pay you or your estate the same amount as a Cash Assistance Benefit.

Affordable credit card insurance

It costs 55 cents for every \$100 of the closing balance on your monthly credit card statement.

So a \$1000 statement closing balance would mean the insurance costs just \$5.50 for the month. And there is no premium due for any month the closing balance is zero or in credit.

Your cover is pre-approved, acceptance is guaranteed and no medical examination is required.

For more information on benefits or terms and conditions, please read the CreditCard Plus Policy Disclosure Statement.

How to apply

Simply tick the CreditCard Plus box on your application form.

Secure Sentinel

Lost or stolen card protection

Secure Sentinel offers a range of services that can help deal with the loss or theft of your personal possessions. Once you sign up and register your details, Secure Sentinel can help minimise the risk of fraudulent use of your credit cards and will provide assistance for retrieving your possessions with just one call.

What does Secure Sentinel do?

In the case of any registered possessions being lost or stolen a member can make one phone call, 24/7, to the Secure Sentinel Customer Service Centre who will:

- Arrange to cancel and reorder your lost or stolen credit, debit and ATM cards.
- Arrange cancellation of your missing passport and provide you with the contact details of the Australian Embassy to organise a replacement.
- Get an emergency cash advance of up to AUD \$1,000 to you, anywhere in the world (conditions apply).
- Arrange to block your lost or stolen mobile phone.

You can also register the details of all your important documents. That way, if they are lost or stolen, all the information needed for a police or insurance report is in the one safe place.

To find out more, call **1800 022 043** or visit **commbank.com.au/securesentinel**

CreditCard Plus is issued by The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035 (CMLA), a wholly owned but non guaranteed subsidiary of Commonwealth Bank of Australia ABN 48 123 123 124. You can obtain a Product Disclosure Statement (PDS) by calling 13 2015 between 8am and 8pm (Sydney time), Monday to Friday, or from any Commonwealth Bank branch. You should consider the Credit Card Plus PDS before reaching a decision about the product.

Found the right card?

Applying and accessing your account

Ways to apply for a Commonwealth Bank Credit Card

Apply online or via NetBank	Visit us at commbank.com.au/creditcards or login to netbank.com.au
Apply over the phone	Simply call 13 2221 24 hours a day, 7 days a week.
In person	Simply visit any Commonwealth Bank branch and one of our friendly staff will assist you with your application.

Accessing your credit card account is easy

NetBank	Manage your finances online in a secure environment. View statements, transfer money, pay bills, redeem for rewards, activate your card and much more. To logon or register go to commbank.com.au/netbank
Over the phone	Transfer funds 24 hours a day, 7 days a week. Simply call 13 2221 , to establish a password.
ATM network	Throughout Australia, you can use any Commonwealth Bank ATM to transfer funds electronically from your linked accounts. You can also access your linked accounts worldwide via an extensive international ATM network.
EFTPOS	Make purchases at any EFTPOS terminal displaying the MasterCard® acceptance mark or American Express® logo.
MasterCard® PayPass™	Your MasterCard card comes enabled with <i>PayPass</i> which allows you to make low-value payments by simply tapping your card against a <i>PayPass</i> reader.
Mail/In person	Pay by completing and mailing your statement payment section along with your cheque or in branch or at any Australia Post Bank@Post™ outlet.
AutoPay	Automatically pay your credit card each month by setting up a direct debit from your Commonwealth Bank cheque or savings account. Set this up via Netbank or in branch.

Checklist

Get your Credit Card faster by making sure you have everything you need for your application.

If you are an existing Commonwealth Bank customer, you may not need to provide us with any additional documentation as long as:

- ✓ Your PAYG salary/wages or other main income has been paid into your Commonwealth Bank account for the last three months; and
- ✓ You are an Australian resident; and
- ✓ You are not self employed.

If you are not an existing Commonwealth Bank customer or don't meet the requirements above you'll need to provide:

- ☐ Your two most recent payslips less than 60 days old showing your name, employer's details, and year to date income; or
- ☐ Your last three month's bank statements from another financial institution showing salary credits into your account; or
- ☐ Any **two** of the following
 - > A letter from your employer or a copy of your employer contract;
 - > Your most recent tax return or Tax Assessment notice;
 - > One payslip less than 60 days old.

If you are self employed, you'll need to provide:

If self employed for more than two years, you will need to supply

- ☐ Your most recent Tax Assessment Notice; and
- ☐ Your tax returns for past two years.

For less than two years, you will need to supply

- ☐ Your tax returns since becoming self employed (if available); and
- ☐ Trade Industry certificates (if relevant); and
- ☐ A tax return, PAYG payment summary or tax assessment from the period before you became self-employed.

Providing us with any of the below documents can also help with your application:

- ☐ Rental income – a lease agreement or letter from managing agent confirming expected rental income or tax return showing rental income.
- ☐ Government benefits – a Centrelink letter showing benefit amount (excluding unemployment benefits)
- ☐ Superannuation benefits
- ☐ Child maintenance/support income – a Family Law Court order; or a letter from the Child Support Agency; or a solicitor's letter.

Please speak to a branch staff member to find out more.

The small print

Footnotes for table on pages 2 and 3.

- 1 The lower annual fee will be charged if you hold an eligible Commonwealth Bank account or loan at point of application. Otherwise the higher fee will be charged. See the Standard Fees and Charges booklet (ADB1682) for a list of eligible accounts and loans. This is available from branches or from commbank.com.au/preferentialpricing.
- 2 The annual fee on the Low Fee Card is waived in the first year if you hold an eligible Commonwealth Bank account or loan at point of application, and in each subsequent year if you have spent (purchases and cash advances only) at least \$1,000 in the previous year. See the Standard Fees and Charges booklet (ADB1682) for a list of eligible accounts and loans. This is available from branches or from commbank.com.au/preferentialpricing.
- 3 The annual fee on the Low Fee Gold Card is waived in the first year if you hold an eligible Commonwealth Bank account or loan at point of application, and in each subsequent year if you have spent (purchases and cash advances only) at least \$10,000 in the previous year. See the Standard Fees and Charges booklet (ADB1682) for a list of eligible accounts and loans. This is available from branches or from commbank.com.au/preferentialpricing.
- 4 \$0 annual fee charged on the Student option for the duration of your studies. To qualify you must be a full-time tertiary student and have a Student Options Debit MasterCard® or Streamline account. Reverts to Low Fee Card pricing after your studies have finished.
- 5 Commonwealth Awards points are earned on eligible transactions (most purchases, but not cash advances or balance transfers) and are subject to points capping – for details please refer to the Commonwealth Awards Program Terms and Conditions.

Things you need to know

This information has been prepared without taking into account your objectives, financial situation or needs.

Because of that, before acting on the information, you should consider the appropriateness of the information having regard to your objectives, financial situation and needs.

Terms and Conditions for Electronic Banking (electronic banking services include Telephone Banking, NetBank, ATMs, BPAY® and EFTPOS) are available online at commbank.com.au/important-info, by calling 13 2221 24 hours a day, 7 days a week, or from any branch of the Commonwealth Bank.

Applications are subject to the Bank's normal credit approval. Fees and charges are payable.

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.

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- + Conditions apply. Funds credited to member's Commonwealth Awards Credit Card account under the cash back award will not contribute to any minimum payment due.
- ++ Commonwealth Awards is only available on Commonwealth Bank Awards, Gold Awards, Platinum Awards and Diamond Awards Credit Cards.
- † Conditions apply. Refer to your Credit Card Complimentary Insurance and Guaranteed Pricing Cover booklet.
- ^ For full details of how points are applied to your account and points capping, please refer to the Commonwealth Awards Program Terms and Conditions brochure available online at commbank.com.au or by calling 13 2221.
- ## Velocity is owned and operated by Velocity Rewards Pty Ltd as trustee of the Loyalty Trust. To earn and redeem Velocity Points, you must be a Velocity Member. Velocity Membership and Points earn and redemption are subject to the Member Terms and Conditions, available at velocityrewards.com.au, as amended from time to time. A minimum of 3,600 Commonwealth Awards points must be redeemed for Velocity Points. Once Commonwealth Awards points have been redeemed for Velocity Points, they are governed by the Velocity Membership Terms & Conditions and cannot be reversed.
- » Air New Zealand Airpoints™ is the frequent flyer program of Air New Zealand. Airpoint members can redeem their Commonwealth Awards points for Airpoint Dollars™ (Airpoints frequent flyer currency) for use on any available seat with Air New Zealand or its Partner airlines. A minimum of 1600 Commonwealth Awards points needs to be redeemed.

- ~ For full details of how points are supplied to your account and points capping levels, refer to Commonwealth Awards Program Terms and Conditions. To ensure that future points are transferred to your Qantas Frequent Flyer account you must opt in to Qantas Frequent Flyer Direct. You will not be able to transfer your existing points balance to your Qantas Frequent Flyer account. You must be a member of the Qantas Frequent Flyer program to earn and redeem Qantas Frequent Flyer points. A joining fee applies. Membership and points are subject to the terms and conditions of the Qantas Frequent Flyer program. An additional annual fee of \$10 will be charged by the Bank for opting in to Qantas Frequent Flyer Direct. Points will be transferred monthly. If you opt in to Qantas Frequent Flyer Direct, you will be unable to redeem Commonwealth Awards points earned after you opt in for other Awards. Qantas Frequent Flyer Direct customers will be able to earn a maximum number of Qantas Frequent Flyer points as follows: Awards customers; 25,000 / Gold Awards customers; 50,000 / Platinum Awards customers; 100,000 / Diamond Awards customers; 500,000.
- Conditions apply. See application for full details
- ∞ The lower annual fee is payable if you have an eligible Commonwealth Bank account or loan when you apply for your credit card. Call into one of our branches or go online at commbank.com.au/preferentialpricing to see the list of eligible accounts or loans.

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