

Travel Money Card.



Important information

This brochure has been prepared without taking account of the objectives, financial situation or needs of any particular individual. Because of that, before acting on the information in this brochure, you should consider its appropriateness to your circumstances, having regard to your objectives, financial situation and needs. The examples in this brochure are hypothetical and are for illustrative purposes only.

A Product Disclosure Statement and Conditions of Use document for the Travel Money Card is available on request. You should consider it carefully before making any decision about this product.

If you have a complaint, you can access the Bank's dispute resolution process by calling 13 2221.

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One card, six currencies. What could be simpler?

The Commonwealth Bank Travel Money Card is a safe, convenient and simple way to access your money overseas or within Australia. Simply load your card with up to six different currencies before you go – then relax and focus on your trip, not on managing your cash.

Safe, convenient and simple

- **Simplicity.** Load your card with up to six major currencies. Because it's a smart card, it will automatically draw on the currency you're using for each transaction, as long as that currency is on your card.
- **Convenience.** Use your card to withdraw cash at an ATM or to pay in person, over the phone or online at more than 32 million locations around the world – anywhere that accepts MasterCard®.
- **Security.** Your card is protected by a chip, PIN and your signature, but unlike a credit or debit card, it isn't personalised or linked to your bank account. We also give you a back-up card, so you'll still have access to your cash if your card is lost or stolen.
- **Certainty.** You lock in the foreign currency amount when you load your card, so you'll always know how much you have to spend, no matter how the Australian Dollar moves.
- **Savings.** You won't be charged a transaction fee to make purchases in a currency loaded on your card, and there's a flat ATM withdrawal fee per currency.
- **Support.** Top up your card and check your balance online or by calling the Travel Money Customer Service Centre, 24 hours a day, 7 days a week. We even have emergency cash assistance if you need it.

How it works

A Travel Money Card is a smart choice when travelling. It's easy to purchase, easy to use and easy to reload. You don't even need to be a Commonwealth Bank customer.

Who can use it?

A Travel Money Card is ideal for anyone travelling overseas or in Australia. If you're not a Commonwealth Bank customer or an Australian citizen, that's fine. You can still purchase a card in person at any Commonwealth Bank branch. Just be sure to bring some identification documents with you. You can use either:

- One document with a photograph, such as a passport or driver's licence; or
- Two documents without photographs, such as a birth certificate and a Tax Office notice.

Purchasing your card

You can purchase your card:

Online	<p>Log-on to NetBank to purchase a card without leaving your home or office. Your card will be delivered by mail within 5-7 business days¹.</p> <p>To purchase online, you'll need to:</p> <ul style="list-style-type: none">• Be a Commonwealth Bank customer and registered to use NetBank; and• Have an Australian residential address.
In person	<p>Purchase a card on the spot at any Commonwealth Bank branch.</p> <p>You can pay by:</p> <ul style="list-style-type: none">• Cash;• Direct debit from a Commonwealth Bank transaction, savings or investment account; or• Cash advance from a credit card accepted by us.

¹ Delivery may take longer outside metropolitan areas.

Currencies

You can load your card with just one currency, or up to six different currencies, if you're visiting several countries. Choose from:

- US Dollars
- Australian Dollars
- Hong Kong Dollars
- Euros
- Japanese Yen
- Canadian Dollars
- Great British Pounds
- New Zealand Dollars
- Singapore Dollars

Using your card

Use your card like a credit or debit card, withdrawing cash at an ATM or paying in person, over the phone or online. The amount you spend is deducted from the balance loaded on your card.

Your card has an embedded microchip and a magnetic stripe which means it can be used wherever MasterCard® is accepted. At ATMs you will need to enter your PIN to complete a withdrawal. When making purchases you can either use your PIN or signature – sometimes the option will depend on the merchant's terminal and country you are in.

If you have multiple currencies on your card, it will automatically choose the currency used for that transaction, as long as that currency is loaded on your card. If it isn't, or if there aren't enough funds to cover the whole transaction, we'll automatically convert the amount you need from a different currency on your card (we charge a small conversion fee for doing this).

Checking your balance

A Travel Money Card makes it easy to keep track of your spending and know when your travel funds are running low. You can check your balance:

Online	Log-on to the Travel Money website at commbank.com.au/travelmoney You'll need your Travel Money Card, plus your 6-digit Personal Access Code (PAC) that you chose when you purchased the card.
By phone	Call the Travel Money Customer Service Centre on: <ul style="list-style-type: none">• 1300 660 700 in Australia (local call); or• (+61) 1300 660 700 outside Australia (call charges apply).
In person	Check your balance at an ATM ¹ .
By SMS	Opt in to receive SMS alerts – either daily, weekly, monthly or when your balance reaches a certain amount (as set by you).

Reloading your card

It's easy to reload your card on the go via BPAY® using your bank's phone or internet banking service. You'll need:

BPAY Biller code	113167
Customer reference number	The 16-digit number on the front of your Travel Money Card

Money transferred by BPAY can take up to three business days to appear on your card, so make sure you load your extra funds ahead of time.

You can also reload your card at any Commonwealth Bank branch. Money loaded onto your card in branch will generally be available on the same day.

¹ ATM balance enquiries are not available at all European ATMs.

Returning to Australia

If you're a frequent traveller, you can keep your card to use again and again at any time until its expiry date. You can also transfer any unused funds back to Australian Dollars and withdraw them from an ATM or continue using your card in Australia. You can still do this if you don't transfer your foreign currency back to Australian Dollars but a conversion fee will apply.

Alternatively, you can visit any Commonwealth Bank branch to close your card and redeem any leftover funds. We'll convert your remaining balance back to Australian Dollars at our retail foreign exchange rate.

The Travel Money Card in action

How Jason saved time and money on the trip of a lifetime.

Jason's challenge	Jason was planning the trip of a lifetime, visiting the UK and Europe with a stop-over in Singapore on the way. He had everything planned, and he had his ticket. Now all he needed was an easy way to carry money around the world, without blowing his budget.
Jason's solution	<p>Jason bought a Travel Money Card, loaded with three different currencies: Singapore Dollars, Pounds and Euro. Now he was ready to travel while managing all of his day-to-day spending with a single card.</p> <p>Jason's card automatically chose the right currency for each transaction, so he didn't have to spend time and money changing currencies.</p> <p>Because the balance in each currency was already locked in, he knew exactly how much he had to spend. And because his Travel Money Card had no transaction fees when making purchases and a flat fee per currency for ATM withdrawals, he also knew in advance how much each transaction would cost.</p> <p>After his stop-over in Singapore, Jason had some Singapore Dollars he hadn't spent. He called the Travel Money Customer Service Centre to organise a cross currency transfer and convert this remaining balance to Pounds, giving him a little extra spending money in London.</p>

What does it cost?

With a flat ATM withdrawal fee per currency and no transaction fee when making purchases in a currency loaded on your card, you'll always know how much you'll be charged.

To purchase your card	AUD 15
Loading your card (first time)	Free
Reloading your card	1% of the reload value
Making a purchase	Free
Withdrawing from an ATM¹	The fee depends on the currency you are withdrawing: <ul style="list-style-type: none">• USD 2.50• EUR 2.20• GBP 2.00• AUD 3.50²• JPY 220• NZD 4.50• HKD 17.00• CAD 3.00• SGD 3.50

¹ Some ATM operators may also charge you a fee that will be deducted from the Travel Money Card balance.

² No charge at any Commonwealth Bank or BankWest ATMs in Australia.

See the Travel Money Card Product Disclosure Statement for a complete list of fees and charges.

What else do I need to know?

Is it a credit card?

A Travel Money Card is not a credit card or a debit card – it's a reloadable prepaid card. That means each transaction comes out of the money you've already loaded on to the card. But transactions are processed through the MasterCard® network, so you can use your card anywhere that MasterCard is accepted.

What if my card is lost or stolen?

If your card is lost or stolen, you'll need to call the Travel Money Customer Service Centre on:

- **1300 660 700** in Australia (local call); or
- **(+61) 1300 660 700** outside Australia (call charges apply).

We'll block your lost or stolen card immediately to prevent any unauthorised use.

You can continue to safely use your back-up card. It accesses the same value and currencies as your primary card.

If both cards have been lost or stolen, we can help you with an emergency cash advance by forwarding funds to you anywhere in the world via the MasterCard network (we charge a fee for this service.) Alternatively, you may also purchase replacement cards.

Card and transaction limits

Minimum load and reload per currency	AUD 200 or foreign currency equivalent
Maximum initial load and reload per card	AUD 25,000 or foreign currency equivalent
Maximum balance at any one time per card	AUD 25,000 or foreign currency equivalent
Maximum amount you can withdraw from ATMs in 24 hours	AUD 2,500 or foreign currency equivalent
Maximum value of POS/EFTPOS transactions in 24 hours	AUD 5,000 or foreign currency equivalent

Exchange rates

	Exchange rate	More information
Loading your card	Our retail foreign exchange rate at the time of loading.	We'll provide a quote before you load your card.
Reloading your card in branch	Our retail foreign exchange rate at the time of reloading.	This may be different to the rate when you initially loaded your card. We'll provide a quote before you reload your card.
Reloading your card via BPAY®	Our retail foreign exchange rate on the day we process your BPAY transaction.	BPAY transactions can take up to three business days to be processed, so that rate may be different to the rate on the day you sent your transaction.
Transacting in a different currency	A retail foreign exchange rate determined by MasterCard®, which is based on market rates at the time of the transaction.	If you don't have the currency loaded on your card we'll use a currency that is loaded on your card to complete the transaction. The amount will be converted at the MasterCard exchange rate.
Transferring from one currency to another	Our retail foreign exchange rate at the time of the transfer.	We'll provide a quote before you transfer funds.
Closing your card	Our retail foreign exchange rate on the day we process your closure request.	This may be different to the rate when you initially loaded your card. It may also be different to the rate on the day you ask us to close your card if there are outstanding transactions or disputes.

We're here to help

To purchase a Travel Money Card, visit your nearest Commonwealth Bank branch – or if you're already a Commonwealth Bank customer and registered for online banking, log-on to NetBank.

We're here to help you 24 hours a day, 365 days a year. For more information and support:

- Visit commbank.com.au/travelmoney
- Call the Travel Money Customer Service Centre on:
 - **1300 660 700** in Australia (local call); or
 - **(+61) 1300 660 700** outside Australia (call charges apply).
- View our FAQs at commbank.com.au/searchanswers

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