

Moving to Australia?

Choose the bank more Australians choose.



CommonwealthBank



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Important Information: The information in this brochure has been prepared without considering your objectives, financial situation or needs. Before acting on this information you should consider its appropriateness to your circumstances. Details shown are current as at 8 July 2009 but are subject to change without notice. General Information and Terms and Conditions for Streamline, AwardSaver, Electronic Banking service and Cash Investment Account are available by calling 13 2221 (24 hours a day, 365 days a year) or from any branch of the Bank. If you have a complaint, the Bank's dispute resolution process can be accessed on 13 2221. Our staff do not receive commissions and are remunerated by way of salary and in some cases bonuses on performance.

Welcome to the Commonwealth Bank of Australia.

The Commonwealth Bank of Australia is one of Australia's leading financial institutions.

In 2009, we were named Australia's Best Bank by the Global Finance Awards. We were also one of only 20 banks around the world to be awarded Standard and Poor's AA Credit Rating for strength and security. So you can feel reassured your finances will be in great hands.

We offer a comprehensive range of award-winning products and services – all under the one roof. This includes day-to-day banking, business and institutional banking, funds management, investment, superannuation, insurance and broking services. For your convenience, once you arrive in Australia, you'll enjoy access to the largest number of ATMs than any other bank in the country and more than 1,000 branches.

If you'd like to get to know us even better, visit www.commbank.com.au

International service, local knowledge.

Moving to a new country can be as stressful as it is exciting. But it doesn't have to be. Our aim is to help you set up your banking in Australia, before you leave, so it's as simple as possible.

To assist you, we've created an International Customer Services team (ICS). Whether you're an individual, have a family, moving a business or are an international student, we can help.

We'll take the complexity out of opening bank accounts and transferring funds whilst you are still overseas. When you arrive, you need only visit your nominated branch to access your money*. Our team can assist with all your financial needs including day-to-day transaction accounts, savings accounts, credit cards, personal loans and home loans.

To make things even easier on you, we offer assistance in a variety of languages including English, Mandarin, Cantonese, Indonesian Bahasa, Hindi, Urdu, Fijian Hindi, Korean and Vietnamese at a time that suits you.

See the **Contact Us** page to talk to our ICS team today.

*You'll need to provide sufficient identification at your nominated branch, before accessing your funds in Australia.

Set up your banking before you arrive.

To make your move as easy as possible, we can help arrange some of your banking needs before you even board the plane.

Streamline Account

A Commonwealth Bank Streamline Account is our everyday all-in-one account that offers you flexibility, choice and access to Australia's largest banking network.

Streamline Unlimited offers:

- The freedom of choice when accessing your account.
- Unlimited* transactions for in branch and agency withdrawals, through Commonwealth Bank ATMs, EFTPOS transactions in Australia, over the phone, with cheques written and over the internet (NetBank).

Streamline e-Access offers:

- Unlimited* transactions at Commonwealth Bank ATMs, with EFTPOS transactions in Australia, unassisted Telephone Banking and internet Banking (NetBank).

AwardSaver

Our AwardSaver Account rewards you for making regular savings, by helping you reach your saving goals sooner. And, it won't tie up your funds should you need access to them.

An AwardSaver offers:

- The option to set up an automatic regular savings plan.
- No monthly fee on balances of \$500 or more (\$5 monthly inactive account fee).
- Bonus interest if you make at least one deposit and no withdrawals during a calendar month.
- The ability to link to your Commonwealth Bank ATM card or credit card for convenient 24 hour access to your money via ATMs and EFTPOS.

Cash Investment Account

If you have a lump sum and need somewhere to park it with easy access – a Cash Investment Account could be just the thing to help you maximise your wealth.

A Cash Investment Account offers:

- A secure, low risk investment environment.
- Great return on balances of \$10,000 or more.
- Interest calculated daily on the full balance and is credited to your account on the first business day of each month.
- Instant access to your money whenever you like from ATMs, EFTPOS, NetBank, over the phone, or with the option of a cheque book.

Other Accounts:

Other saving and investment account options are available once you arrive in Australia. Any initial account can easily be changed to another account type in the future if required.

*Excludes all ATMs overseas, EFTPOS transactions overseas, transfer group payments to third parties, International Money Transfers and separate services such as bank cheques, periodic payments and transfers/deposits to other banks. Streamline e-Access also excludes assisted withdrawals and cheques written.

Great options when you arrive in Australia.

Once you arrive and settle in, be sure to ask our friendly staff how we can simplify your banking and help you make the most of your money. Below are just a few of the great options available.

Debit MasterCard®

Our Debit MasterCard lets you access your money anywhere MasterCard is accepted. This means you can make purchases and payments over the phone or internet with your own money.

A Debit MasterCard offers:

- Access to your money wherever MasterCard is accepted. That's more than 28 million locations worldwide.
- Access to your money 24/7, via phone banking or internet banking (NetBank).
- Greater security with an EMV Chip to prevent fraudulent use of your card.
- MasterCard PayPass™ lets you make purchases of \$35 or less without a signature.
- Convenience and flexibility of automatic direct credits to make payments.

NetBank Saver Account

Our NetBank Saver Account is a high interest, online savings account that can help you reach your savings goals sooner. And it's linked to your Streamline Account*, so access is easy.

A NetBank Saver offers:

- A competitive interest rate.
- No bank fees[#].
- Interest calculated daily.
- Instant funds transfer – just transfer your savings back to your Commonwealth Bank Streamline Account to access your cash whenever you want it.
- 24 hour access – you can transfer your money at any time using telephone banking or internet banking (NetBank).

Compare features, fees and your options.

	Streamline e-Access	Streamline Unlimited	AwardSaver Account	Cash Investment Account
Monthly Account Fee**	\$4	\$6	No monthly fee on AwardSaver accounts with a balance of \$500 or more. \$5 – inactive accounts only.	\$5
Transaction Options	Unlimited [†] Commonwealth Bank electronic withdrawals each month.	Unlimited [†] Commonwealth Bank electronic and assisted withdrawals each month.	1 free electronic withdrawal each calendar month (excludes NetBank service fees).	Up to 5 free electronic and assisted withdrawals each calendar month (with a maximum of 2 assisted withdrawals, excludes NetBank service fees).
Opening Deposit	No minimum	No minimum	\$100	\$10,000
Interest Paid	Quarterly	Quarterly	Monthly	Quarterly
Statement Frequency	Quarterly	Quarterly	Quarterly	Monthly

Accounts can be opened either in one name or jointly with another person.

Are you eligible for a fee exemption? The monthly account fee on transaction accounts is waived for customers with a relationship balance of \$50,000 or more in eligible contributing accounts.

*You must have a Streamline Account to enable transfers in and transfers out of your NetBank Saver Account.

[†]There are no fees for using your NetBank Saver Account but fees may apply on the linked account.

**Monthly Account Fee – charged to your account on the first business day each month for the previous complete calendar month. For a full list of product fees and charges please visit www.commbank.com.au or refer to the General Information and Terms and Conditions booklet available by calling +61 13 2221 or from any branch of the Bank.

[#]Excludes all ATMs overseas, EFTPOS transactions overseas, transfer group payments to third parties, International Money Transfers and separate services such as bank cheques, periodic payments and transfers/deposits to other banks. Streamline e-Access also excludes assisted withdrawals and cheques written.

Student accounts save on fees.

No one wants to pay bank fees, especially students. So don't. Apply for a Streamline Account with Student Options and you could save heaps.

We have more branches within university campuses than any other bank, and to make it even easier, you can set up your student bank account before you have even arrived in Australia.

Streamline with student options – your everyday account

- No monthly account and withdrawal fees* within our network saving you at least \$48 per year.
- 24 hour access to your money with an ATM card, NetBank and Telephone Banking.
- Worldwide ATM and EFTPOS access.

Credit Card**

- No annual fee.
- Up to 55 days interest free on purchases.
- Optional membership to Commonwealth Awards.
- Credit limits from \$400 for those just starting out.

You will need to verify your full-time student status by showing your letter of enrolment or student ID at your nominated Commonwealth Bank branch on arrival in Australia to qualify for Student Options.

*Access fees are payable on all transactions, including balance enquiries, at non-Commonwealth Bank ATMs in Australia, ASB Bank ATMs in New Zealand, PT Bank Commonwealth ATMs in Indonesia, Commonwealth Bank ATMs in Vietnam and the Maestro, Cirrus and Visa/Plus networks overseas. Service fees may also apply to some NetBank transactions.

**You need to be 18 years or over to apply for a credit card. Applications for finance are subject to the Bank's normal credit approval. Full terms and conditions will be included in the credit card offer. Other fees and charges may apply.

Open an Australian bank account before you arrive.

How to Apply

Apply Online

Simply visit www.commbank.com.au/movingtoaustralia and complete the online application form. If you are a full-time tertiary student you can select the Streamline Account with Student Options.

or

Contact our International Customer Services team

Call or email our International Customer Services team (see Contact Us section) and we'll inform you of any requirements and answer your questions.

Application Process

Step One	Select the transaction or savings account that is suitable for your banking needs.
Step Two	Submit application online or by contacting our International Customer Services team.
Step Three	We will open your account and pre-order your ATM card within 2 working days. Note: ATM cards for student accounts will not be ordered until arrival in Australia.
Step Four	We will contact you with your new account details, instructions on what to do on arrival in Australia and the details required to transfer funds to your account before you leave your home country. We can also help with any other enquiries you may have relating to your new account.
Step Five	<p>On arrival in Australia attend your nominated branch in order to:</p> <ul style="list-style-type: none">■ Provide proof of identification (your passport is sufficient ID).■ Have your account activated which will give you access to your funds and banking services immediately.■ Collect your ATM card.■ Update your address details to an Australian address (if not done already). <p>For Students</p> <ul style="list-style-type: none">■ Order your ATM card.■ Provide proof of full-time study in order to receive Student Options. <p>Note: For joint accounts both applicants must be identified to activate the account.</p>

7 easy ways to access your account.

With the rapid expansion of electronic banking there are many ways to access your bank accounts and conduct transactions.

ATMs	<p>ATMs can be used to withdraw cash using your ATM card which is connected to your bank account. Your ATM card will be security protected by a PIN (Personal Identification Number) that you will need to enter into the ATM when prompted.</p> <p>ATMs can also be used to:</p> <ul style="list-style-type: none"> ■ Obtain an account balance. ■ Obtain recent transaction records. ■ Transfer money between your linked accounts. ■ Change your PIN. ■ Some ATMs also allow you to deposit cash and cheques into your account.
EFTPOS	<p>Use your ATM card to pay for purchases or withdraw cash at the same time (at the retailer's discretion). There are more than 550,000 EFTPOS terminals in Australia.</p>
Maestro, Cirrus and Visa/ Plus	<p>Maestro is an international EFTPOS system. Cirrus and Visa Plus are international ATM networks. Use your Commonwealth Bank ATM card and existing PIN to purchase goods and services, withdraw cash and obtain balances. Just look for the Maestro, Cirrus or Visa Plus logo.</p>
Telephone Banking	<p>Use a touch-tone telephone or VoIP to pay bills, obtain information on your accounts, transfer funds to linked accounts, activate your ATM card or credit card and change your password. For telephone banking call (+61) 132 221.</p>
NetBank – Online Banking	<p>NetBank is the Commonwealth Bank's online banking system. NetBank is a quick, cost-efficient, simple and secure way to do your banking. With NetBank you can conduct a wide range of online transactions.</p> <p>Via NetBank you can:</p> <ul style="list-style-type: none"> ■ View and check your accounts. ■ View recent transaction history. ■ Transfer money between your accounts and to third parties. ■ Pay bills. ■ Conduct IMTs (International Money Transfers). ■ Schedule automatic payments from your designated accounts.
BPAY® and BPAY View™	<p>Most bills can be paid using BPAY over the telephone or with NetBank. With BPAY View you can also receive some bills electronically instead of in the mail and then view and pay them using NetBank.</p>
In Branch	<p>Many people still enjoy the face-to-face contact with bank staff. You can go into the branch of your bank and with the assistance of branch staff conduct transactions, apply for banking products or simply request information. Performing over the counter transactions may incur a fee.</p>

How to transfer your money to your new account.

One of the safest and most effective ways to receive money from overseas is to have it paid directly into your Commonwealth Bank account.

Arranging an International Money Transfer

To make an International Money Transfer (IMT) to your Commonwealth Bank account, your overseas bank will need the following details:

- **SWIFT payment to:** CTBAAU2S
- **Bank:** Commonwealth Bank of Australia
- **Beneficiary Name:** Your full name as it appears in your passport
- **Branch Name:** Supplied by ICS once account is opened
- **Bank/State/Branch Code:** Supplied by ICS once account is opened
- **Account Number:** Supplied by ICS once account is opened

Transferring from the US and Canada

For transfers from the US and Canada, the following information is required:

- **Agent Bank:** Bank of New York
- **ABA:** 021 0000 18 001
- **SWIFT Address:** IRVTUS3N

Please note, all funds transferred into a Commonwealth Bank account will be charged an acceptance fee.

Credit Cards and Personal Loans.

Need to pay rent, buy a car or pay tuition fees when you arrive in Australia? Make the move easier with a pre-assessed Commonwealth Bank credit card or personal loan.

Commonwealth Bank is pleased to offer a pre-assessed MasterCard with a minimum credit limit of \$1,000 and pre-assessed personal loans to new arrivals to Australia who fulfil the following eligibility criteria:

Eligibility criteria

- Have confirmed employment in Australia.
- Have confirmed income over \$50,000 per annum in Australia.

Additional eligibility criteria for personal loans

- Hold a 457 visa.
- Have a Commonwealth Bank transaction account with a reasonable balance.

Credit card options

Credit card type	Minimum Limit	Commonwealth Awards	Annual Fee
Gold Credit Card	\$5,000	Yes	\$114
Standard Awards Credit Card	\$1,000	Yes	\$59
Low Rate Credit Card	\$1,000	No	\$48
Low Fee Credit Card	\$1,000	No	\$24

Note: The Complimentary Insurance Cover feature offered with the Gold Credit Card is not available to non resident card holders.

Personal loan options

Gross annual salary	Maximum loan amount	Loan term
≥ \$50,000	\$5,000	Minimum Loan Term = 1 year Maximum Loan Term = 3 years
≥ \$70,000	\$10,000	
≥ \$100,000	\$15,000	
≥ \$150,000	\$20,000	

Note: The loan cannot be funded until after the first salary payment has been credited to the transaction account. Loan maturity date is a minimum of 6 months prior to visa expiry.

How to Apply

Contact our International Customer Services (ICS) team. They'll explain the offer and send you an application form. Once completed, fax or email copies of the following documents to the ICS team:

Required documents:

- Completed application form.
- Passport including visa (New Zealand passport holders do not require a visa).
- Letter of Employment (must include your salary and length of employment).

Additional documents required for pre-assessed personal loan applications:

- Passport must include 457 visa.
- Evidence of a Commonwealth Bank day-to-day transaction account.

Then fax to **+61 2 9151 8399** or email to **ics@cba.com.au**

Home Loans.

Make Australia your new home with a Commonwealth Bank Home Loan

We offer a complete range of home loan options designed to meet your needs, whatever they are.

Eligibility criteria

You may be considered for a Commonwealth Bank Home Loan if you are at least 18 years of age and can provide:

- Evidence of an ongoing regular income.
- Proof of sufficient funds (loans and savings not with Commonwealth Bank) to cover the legal and government fees that come with buying a property in Australia.
- Sufficient personal identification and in some cases, other details.

If you are not a resident of Australia, you'll require approval from the Foreign Investment Review Board (FIRB) before buying residential property in Australia. For more information, visit the FIRB website at www.firb.gov.au

How to Apply

Once you have arrived in Australia, contact 13 2224, 24 hours, 7 days a week or visit any Commonwealth Bank branch to arrange an appointment.

If you are interested in arranging an appointment prior to arrival in Australia, contact the ICS team (see Contact Us section for details).

Contact Us.

Talk to our ICS team at a time that suits you – toll free.

Country calling from	Toll Free Number
Canada	1866 547 0817
China	00 800 3368 8866
Fiji	00 800 2526
Hong Kong	001 800 3368 8866
India	000 800 610 3122
Indonesia	001 803 0612 128
Malaysia	1800 181 018
New Zealand	0800 229 888
Philippines	180016120131
Singapore	800 6162 219
South Africa	0800 980 339
South Korea	0079 8612 1062
Taiwan	00801232429
United Kingdom	0808 234 8969
USA	1800 793 4199
Vietnam	1800 1507

International Phone +61 2 9762 0920
Australia Toll Free 1800 188 888
Website www.commbank.com.au/movingtoaustralia
Email ics@cba.com.au

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

International Phone
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Website
Email

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