

Commonwealth Bank Business Credit Card Standard Fees and Charges

Section 1 – Table of fees

Name of fee	Low Rate Business Credit Card	Interest Free Days Business Credit Card	Business Awards	Business Gold Awards	Business Platinum Awards
Annual Fee	Nil	\$60.00	\$100	\$150	\$300
Additional Cardholder fee	Nil	\$60 p.a.	\$75 p.a.		
Emergency issue/lost/replacement card fee (may be charged on card replacement)	\$20.00				
Late payment charge (charged if the minimum payment is not received by the due date)	\$20.00				
Overlimit charge (charged when we first allow you to exceed your credit limit in a statement period)	\$10.00				
ATM cash advance charge¹	1.5% of Cash Advance amount ⁶				
Commonwealth Bank over-the-counter cash advance charge²	\$2.50 or 1.5% of Cash Advance amount (whichever is greater) ⁶				
Non-Commonwealth Bank over-the-counter cash advance charge³	\$3.00 or 1.5% of Cash Advance amount (whichever is greater) ⁶				
Any other Commonwealth Bank Network cash advance charge⁴	1.5% of Cash Advance amount ⁶				
Cash equivalent items or cash substitutes cash advance charge⁵	1.5% of Cash Advance amount ⁶				
Overseas terminal or bank cash advance charge	\$4.00 or 1.5% of cash advance amount (whichever is greater) ⁶				
Non-Commonwealth Bank ATM balance enquiry fee⁷ (charged on our processing of each request)	\$1.25				
International Transaction Fee^{8,9}	3.00%				
International Transaction fee converted by American Express¹⁰	N/A	2.00%			

- Charge applies to cash advances through a terminal of any financial institution in Australia, at ASB Bank in New Zealand, Commonwealth Bank in Indonesia and Commonwealth Bank in Vietnam.
- Charge applies to cash advances at Commonwealth Bank Branches.
- Fee applies to cash advance transactions made at other financial institutions within Australia.
- Charge applies to cash advances by way of funds transfer through NetBank, CommBiz, Phonebank Transfer, Commonwealth Bank Customer Service Centre, Australia Post, 13 2221 Transfer Cash, NetBank Transfer Home Loan, Mobile Bank Transfer and NetBank Transfer Personal Loan.
- Charge applies to purchases of cash equivalent items or cash substitutes including gambling transactions and traveller's cheques.
- A maximum charge of \$150.00 applies (or a flat fee of \$2.50 if your closing balance on the previous day was in credit).
- Fee applies to balance enquiries at ASB Bank in New Zealand, Commonwealth Bank in Indonesia and Commonwealth Bank in Vietnam.
- Applies anytime cash advances, purchases or permitted transactions are converted by MasterCard from foreign currencies to Australian dollar equivalents. The fee includes the fee MasterCard impose on us (1.00%). For cash advances, the relevant cash advance will also apply.
- Applies where a transaction is in Australian dollars but the party accepting the card is overseas. Please note additional fees may be charged by the overseas merchant.
- Applies anytime cash advances, purchases or permitted transactions are converted by American Express from foreign currencies to Australian dollar equivalents. In addition these transactions are also subject to a 1.50% American Express currency conversion factor which is included in the converted transaction amount. For cash advances, the relevant cash advance will also apply.



Please note: For cash advances and balance enquires made through a non Commonwealth Bank ATM in Australia, the ATM owner may charge you a fee, which will be disclosed at the time of the transaction. If you proceed with the transaction, the ATM owner's fee will be debited to your account (in addition to the cash advance amount). You should check the ATM owner's fees that apply carefully before completing transactions at non-Commonwealth Bank ATMs in Australia.