

# Things you should know about your Commonwealth Bank Business or Corporate Card

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## 1. Overview

At the request of the accountholder, we are issuing you a Commonwealth Bank Business or Corporate card. This document gives you information about the card, including how to use it and how to protect your card and PIN.

Please read this document carefully and keep it for future reference – it sets out key responsibilities which we and the accountholder have agreed must be complied with by cardholders. You agree to comply with these terms when you activate or first use your card.

## 2. Definitions

In this document:

- “accountholder” means your employer or other entity that requested your card be issued to you
- “access method” means a method we make available to you to give us instructions, including cards, PINs and codes or a combination of those
- “card account” means the account in your name we set up to record transactions you make using the card or card details – the accountholder is liable to pay all amounts debited to this account
- “we” or “us” means Commonwealth Bank of Australia, ABN 48 123 1231 124
- “you” means the individual cardholder to whom a card is issued

## 3. Activating your card

If the letter accompanying your card indicates the card is inactive, simply call **13 1576** anytime, to activate the card. Once activated, the card is valid only for the period indicated on it. The card cannot be used before the commencement month or after the expiry month on the card.

## 4. Protecting your card, PIN and password

Each card remains the property of the Bank. If we ask, you must return your card to us, or destroy it if it is no longer valid.

Make sure you sign your card as soon as you receive it and keep it in a secure place. You should carry your card with you whenever possible and make regular checks to ensure you still have it in your possession.

### Keeping your access methods secure

We refer to the ways you can access the card account (e.g. using a card and PIN at an ATM, or the card number and expiry date online) as access methods. You must take all reasonable care to ensure that access methods and any record of access methods are not misused, lost or stolen.

### Keeping a written record of a code

We will send you a letter containing your PIN. You should memorise it, then destroy the letter. This is the safest policy. However, if you have difficulty remembering your PIN or any other code we provide you and need to keep a written record, make sure you disguise the code, i.e. scramble the details so that others will not be able to decode.

You must never record your code or a disguised record on another part of an access method, e.g. the card. You must never tell anyone your code or let anyone find out your code - not even family or friends;

To avoid a thief getting hold of both the card and a disguised code, make sure your card and codes are never kept together. For example never keep them:

- in a briefcase, bag, wallet or purse (even if in different compartments);
- in a car (even if in different areas of the car; in fact no part of an access method should be left in a car at all);
- at home in the one item of furniture, e.g. different drawers of the same bedroom dresser; or
- in any other situation where the card is not separate and well apart from a code record.

### Making a transaction using a code

When you are about to use an ATM, don't let anyone watch you enter your PIN. Check the location of mirrors, security cameras or any other means of observing your PIN entry, and then shield it from anyone. Never leave anything (such as your card, transaction record or cash) behind when a transaction is completed.

### **Reporting unauthorised use, loss or theft of your card, PIN or other access method details**

If your card is lost or stolen, or you suspect someone knows your PIN or other access method details, tell us immediately. We will then take all necessary steps to detect fraud and avoid extended misuse of the account.

Even if you are confident that your PIN is secure, tell us when you become aware of the loss or theft of your card or of any unauthorised access to the accounts linked to the card.

### **If your card is found**

If you recover your card after reporting it lost or stolen, you must tell us and destroy the card. We will provide a replacement card. If you are overseas at the time, you should tell a financial institution displaying the card scheme sign.

### **How to contact us**

In Australia, call us on **13 1576** anytime or visit any branch during bank hours.

If you are in the USA, phone **1800 627 8372** (free call). For any other country ask the local telephone operator to place a reverse charge/ collect call to the USA and quote **1 636 722 7111**.

You can also report the incident or report your suspicions to any financial institution that displays the relevant card scheme sign.

As proof of the date and time of the report we'll give you a number, which you should keep in a safe place for future reference.

If you are unable to report the loss or register your suspicion of misuse because our hotline facilities are unavailable, visit or telephone one of our branches when it is open.

## **5. Where you can use your card**

You can use your card with any merchant and financial institution that displays the relevant card scheme signs in Australia and most countries overseas. We are not liable if a merchant or financial institution refuses to honour or accept your card.

## **6. Cancellation of your card**

We can cancel your card at any time for any reason without prior notice to you or the accountholder. You must return a cancelled card to us or the accountholder upon request. Should you wish to close your account immediately, please call us on **13 1576**, 24 hours a day/7 days a week.

## **7. Limit on your card account**

Your credit limit is set by the accountholder and may be modified by the accountholder, subject to our agreement with the accountholder. Your credit limit must not be exceeded.

We may reduce or cancel your credit limit at any time but we must give you notice in writing as soon as possible after the reduction or cancellation.

## **8. What we can debit to the card account**

Under our agreement with the accountholder, we establish a separate account for each card the accountholder requests we issue. We debit your card account with anything relating to your card the accountholder must pay under our agreement with the accountholder.

This includes:

- any purchases or cash advances you make using your card with an access method or manual signature
- any other transactions relating to the card (e.g. amounts debited under an authority you give a merchant)
- interest, fees and charges.

## **9. Statement of account**

### **When we send you a monthly statement**

We will send you (or if the accountholder elects, the accountholder) regular monthly statements, using a monthly statement date we decide. There are some instances when we won't send a statement (e.g. if no amounts are owing and there have been no transactions that month). We also send the accountholder a statement of consolidated account.

### **Keeping vouchers and transaction records**

Make sure you keep all vouchers and transaction records that merchants, financial institutions and electronic equipment give you. You should also check the details and entries on each statement of the card account for accuracy as soon as you receive it.

The date appearing on a transaction record may not be the transaction date shown on the statement because transactions completed on non-business days or after 3pm on business days may be processed on the next business day.

Tell us if you think your statement is in error

Tell us immediately if you think there is a mistake in your statement or it records a transaction which is possibly unauthorised or an error has occurred with electronic equipment.

If you or the accountholder don't tell us promptly any delay may limit our ability to resolve the situation (see Section 10. *Disputing a transaction*).

## 10. Disputing a transaction

We are not responsible for the goods or services supplied to you unless required by law. You must take up any complaints direct with the merchant.

You should make sure that the correct amount is entered in electronic equipment before you authorise a transaction. Take up directly with the merchant any dispute over what you believe to be incorrect charging.

A merchant must issue a valid credit voucher to make a refund to you. We can only credit the card account with the refund when we receive the voucher from the merchant's bank.

### How to dispute a transaction

You or the accountholder should contact us right away if you notice a transaction on your card account that is unauthorised, or is authorised but you want to dispute it (e.g. if the goods or services were not provided).

MasterCard allows us to dispute a transaction for you in certain circumstances, but we must do this within strict time limits. If MasterCard's rules allow us to do so, we will claim a refund of the transaction ("chargeback") for you.

Usually we can only do this if you tried to get a refund from the merchant first and were unsuccessful. You should tell us within 30 days of the statement date if you want us to chargeback a transaction for you so that we do not lose our chargeback rights. If you tell us after this time and we cannot chargeback the transaction, and the dispute relates to an authorised transaction, the accountholder will continue to be liable for that transaction.

### Our dispute process

Within 21 days of receiving the details of the complaint, we will either complete our investigations or write and inform the accountholder that we need more time. Unless there are exceptional circumstances, we will complete our investigation of a transaction involving use of a card and PIN within 45 days. We will then advise the accountholder of the outcome, the reason for our decision, and the relevance of any of the terms and conditions of use of the card that may apply.

## 11. Customer information and privacy

### What information we collect

In this clause 'you' includes our customer and any person who holds office in an entity which is a customer. We collect information about you (such as your name, address and contact details), and information about your interactions with us, such as transactions on your account. We may also collect publicly available information about you.

### Why we collect your information and what we use it for

We collect your information because we are required to identify you in accordance with the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* and in order to comply with taxation laws, such as the *Taxation Administration Act 1953* and the *Income Tax Assessment Act 1936*. We also collect it to administer our customer relationships and internal processes including risk management and pricing, to meet our obligations in relation to external payment systems and under our arrangements with government agencies, and to identify and tell you about products and services that may interest you (unless you tell us not to). We won't send you marketing information in your individual capacity unless you separately agree with us that we can.

If you give us your electronic and telephone details, you agree we may use this to communicate with you electronically, by phone or SMS, including providing updates, reminders and (unless you tell us not to) marketing information.

You must give us accurate and complete information; otherwise you may be breaking the law and we may not be able to provide you with the products and services that you require.

If you change your personal details (e.g. address, name or email address) you must tell us straight away.

### Who we may exchange your information with

We may exchange your information with other members of the Group who may use your information for any of the purposes we can.

We may also exchange your information with others outside the Group, for example, your representatives, our service providers, other financial institutions (for example, in relation to a mistaken payment claim), enforcement and government authorities, relevant public registers and payment system operators (for example, BPAY Pty Ltd).

Sometimes it may be necessary to send your information overseas – for example, where we outsource functions overseas, send information to Group members overseas, where we need to complete a transaction on your behalf or where this is required by laws and regulations in Australia or in another country. See our Group Privacy Policy for more information.

### Our Group Privacy Policy

Our Group Privacy Policy is available on our website at [commbank.com.au](http://commbank.com.au) (follow the **Privacy Policy** link) or upon request from any branch of the Bank and should be read in conjunction with the above. It contains further details about our information collection and handling practices including information about:

- other ways we may collect, use or exchange your information;
- how you may access and seek correction of the information; and
- how to make a complaint about a breach of your privacy rights, and our complaint handling procedures.

We encourage you to check our website regularly for any updates to the Policy.

### How to contact us

For privacy-related enquiries, please contact us by:

- email at [CustomerRelations@cba.com.au](mailto:CustomerRelations@cba.com.au)
- telephone **1800 805 605**, or
- writing to the address in our Group Privacy Policy.

## 12. Access your information

You may (subject to permitted exceptions) access your information by writing to us at Customer Relations; Commonwealth Bank; Reply Paid 41; Sydney NSW 2001. We may charge you for providing access to this information. For further information on our privacy and information handling practices, please refer to our Privacy Statement, which is available at [www.commbank.com.au](http://www.commbank.com.au).

### Contact us



For assistance with your card, please call **13 1576**, 24 hours a day/7 days a week. Please note that outside office hours of 8am–8pm, Monday to Friday this service primarily supports activations and reporting lost and stolen cards.



Or visit  
[www.commbank.com.au](http://www.commbank.com.au)