CommBank Yello points for home, home and contents, contents only insurance Terms and Conditions

Home and Landlord Insurance

If you're a CommBank Yello Gold or Diamond customer, you could earn CommBank Yello points when you take out an eligible Building Cover or Combined Building and Contents Cover for Home or Landlord Insurance through CommBank (Offer):

- 30,000 CommBank Yello points on new policies with an annual base premium equal to or more than $2,000
- 15,000 CommBank Yello points on new policies with an annual base premium of less than $2,000

To earn CommBank Yello points under this Offer, you must:

- Take out an eligible Home Insurance policy through CommBank (see below for eligible policies and exclusions);
- Keep the policy for at least 90 days from the policy cover start date;
- Be eligible for CommBank Yello in the Gold or Diamond tiers when eligibility is checked; and
- Be up to date with premium payments for the policy when eligibility is checked.

This Offer is provided once per eligible home insurance policy and property. We check eligibility 90 calendar days after the policy cover start date. Points are based on eligibility at the time of assessment. CommBank Yello points are typically paid within 31 days after eligibility is checked. Occasionally, this may take longer. CommBank Yello points under this Offer will appear as "Home and Contents Insurance Sign Up" in View Activity.

Eligible home insurance products are a new Building Cover or Combined Building and Contents Cover for Home or Landlord Insurance, issued by Hollard and accessed through CommBank, unless excluded as set out below.

Things you should know:

- New policies that replace or reinstate an existing home insurance policy, or are taken out within 12 months after a home insurance policy for the same property was cancelled, are not eligible and are excluded from this Offer; and
- You're unable to earn additional CommBank Yello points by changing, upgrading or renewing an existing policy, or by taking out another policy for the same property, except where the "Additional points for Diamond customers" terms apply.

Additional points for Diamond Customers

If you're a CommBank Yello Diamond customer, you could earn monthly CommBank Yello points if you hold an eligible Home Insurance Policy through CommBank (Offer):

- 500 CommBank Yello points each month for each eligible policy you hold

To earn CommBank Yello points under this Offer, the following requirements must be met on the last day of each month:

- You are a CommBank Yello Diamond customer;
- You are a policyholder of an eligible policy (see below for eligible policies); and
- The eligible policy remains active.

Eligible Home Insurance Policies are existing Building Cover or Combined Building and Contents Cover for Home or Landlord Insurance, issued by Hollard and accessed through CommBank.

Where you hold multiple eligible policies covering the same property, CommBank Yello points will only be paid in respect of one eligible policy for that property each month.

Policies held before 1 October 2026

If you held an eligible policy before 1 October 2026, you may be eligible to earn monthly points from 1 October 2026, subject to meeting the requirements above.

Policies taken out on or after 1 October 2026

If you take out an eligible policy on or after 1 October 2026, you will not be eligible to receive monthly points during the first year of the policy.

You may become eligible to receive monthly points after the policy successfully renews for a second year, provided you meet the requirements set out above.

When eligibility is assessed and CommBank Yello points are paid

Eligibility for CommBank Yello points under this Offer will be assessed at the end of each month.

If you are eligible, 500 CommBank Yello points for each eligible policy will typically be paid within 31 days after eligibility is assessed. Occasionally, this may take longer.

CommBank Yello points under this offer will appear as “Home and Contents Insurance Monthly Loyalty” in View Activity.

Contents Insurance

If you're a CommBank Yello customer, you could earn CommBank Yello points when you take out an eligible Contents Cover for Home or Landlord Insurance through CommBank (Offer):

- 5,000 CommBank Yello points for eligible Contents Cover

To earn CommBank Yello points under this Offer, you must:

- Take out an eligible Contents Cover through CommBank (see below for eligible policies and exclusions);
- Keep the policy for at least 90 days from the cover start date;
- Be eligible for CommBank Yello in any tier when eligibility is checked; and
- Be up to date with premium payments for the policy when eligibility is checked.

This Offer is provided once per eligible contents insurance policy and property. We check eligibility 90 calendar days after the policy cover start date. CommBank Yello points are typically paid within 31 days after eligibility is checked. Occasionally, this may take longer.

CommBank Yello points under this offer will appear as "Contents Insurance Sign Up" in View Activity.

Eligible Contents Cover Insurance policies are Contents Cover for Home or Landlord Insurance, issued by Hollard and accessed through CommBank, unless excluded as set out below.

Things you should know:

- New policies that replace or reinstate an existing contents cover policy issued by Hollard or are taken out within 12 months after a contents cover policy for the same property was cancelled, are not eligible and are excluded from this Offer; and
- You're unable to earn additional CommBank Yello points by changing, upgrading or renewing an existing policy; or by taking out another policy for the same property.

General Terms

To earn points, you must be a policyholder of the eligible policy. If there is more than one eligible policyholder, only one eligible policyholder will receive CommBank Yello points. Recipient selection will be handled in accordance with the CommBank Yello Terms and Conditions. People covered under the policy who are not policyholders are not eligible for the above Offers.

Any eligibility, grace period, payment or forfeiture requirements that apply to a policy continue to apply under the relevant policy terms. CommBank Yello points may be forfeited where those conditions are not met.

CommBank may withhold CommBank Yello points under an Offer if we reasonably determine that a customer is not eligible for the Offer, a policy is cancelled or refunded, a premium payment is reversed or dishonoured, or a customer has breached these terms, relevant product terms, or the CommBank Yello Terms and Conditions.

CommBank may vary or withdraw an Offer acting fairly and reasonably; having regard to its legitimate business interests; and providing reasonable prior notice for unfavourable or material changes. Any change will not affect customers who have already met the eligibility criteria before the change, unless otherwise notified or stated.

There may be tax implications of receiving CommBank Yello points under these Offers. Please check our FAQs available at commbank.com.au/commbank-yello/faqsfor further information or seek independent advice from your accountant or tax adviser.

We will make every effort to provide accurate information on the CommBank Yello website and in other communications about the Program, and to operate our systems and processes consistently with these Offer terms and conditions. However, sometimes errors do occur (for example, due to limitations in our systems and processes). Where that happens, without limiting any rights you may have relating to the error, we may, as appropriate, at a later time but as soon as practicable after the error has been identified, make adjustments to put you in the same or similar position had the error not occurred. To the extent permitted by law, we are not responsible for any inaccuracies or misdescriptions except to the extent caused by our negligence, fraud or wilful misconduct.

The Offer terms and conditions set out above (Home and Landlord Insurance, Additional points for Diamond Customers, and Contents Insurance) apply in addition to the CommBank Yello Terms and Conditions. If there is any inconsistency, the CommBank Yello Terms and Conditions prevail in relation to Program eligibility and Program rules, and the Offer terms prevail in relation to the applicable Offer. For further information on program eligibility, refer to the CommBank Yello Terms and Conditions.

Effective date: 1 October 2026