CommBank Yello points for Home Loan Package Terms and Conditions

If you're a CommBank Yello Gold or Diamond customer, you could earn annual CommBank Yello points on your CommBank Standard Variable Rate or Fixed Rate home loan (Eligible Loan).

- 20,000 CommBank Yello points for Diamond customers
- 10,000 CommBank Yello points for Gold customers

To earn CommBank Yello points:

- You must be a CommBank Yello Gold or Diamond tier customer;
- Your Eligible Loan must receive Package benefits under the Consumer Mortgage Lending Products T&Cs (Home Loan T&Cs); and
- You must hold at least one Eligible Loan that is receiving Package benefits. A Package is established in the name of up to two individual borrowers when an Eligible Loan is opened. A Package Holder cannot hold multiple Packages. For more details, read the Home Loan T&Cs.

CommBank Yello points are assessed annually on the Anniversary Date, which is based on when your home loan was settled or funded, or the Package establishment date (as applicable). The number of CommBank Yello points you receive depends on your CommBank Yello tier on the Anniversary Date.
CommBank Yello points are earned once per Package per year, regardless of how many Eligible Loans are linked to that Package. Where there are two Package Holders on a Package, only one Package Holder will receive the CommBank Yello points for that Package. Recipient selection will be handled in accordance with the CommBank Yello Terms and Conditions.

CommBank Yello points are typically paid within 31 days after the Anniversary Date. Occasionally, this may take longer. For example, if your home loan was funded on 1 July 2026, your Anniversary Date will be 1 July each year, and eligible points will be credited within 31 days after 1 July 2027.

CommBank Yello points will appear as “Home Loan Annual Loyalty” in View Activity.

You won’t be eligible if (unless we agree otherwise):

- You're a corporate entity Package Holder, as CommBank Yello points are only available to Eligible Loans held in a personal name;
- You don’t hold an Eligible Loan receiving Package benefits on the Anniversary Date;
- You’re not eligible for the CommBank Yello Gold or Diamond tier on the Anniversary Date; or
- You’re ineligible under the CommBank Yello Terms and Conditions.

CommBank may vary or withdraw the Offer acting fairly and reasonably; having regard to our legitimate business interests; and providing reasonable prior notice for unfavourable or material changes.

There may be tax implications of receiving CommBank Yello points under this Offer. Please check our FAQs available at commbank.com.au/commbank-yello/faqs for 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.

These Offer terms and conditions 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 these Offer terms prevail in relation to this Offer. For further information on Program eligibility, refer to the CommBank Yello Terms and Conditions.

Effective date: 1 October 2026