CommBank Yello points for investing with CommSec Terms and Conditions

If you're a CommBank Yello Gold or Diamond customer and trade, you could earn monthly CommBank Yello points when you trade with CommSec (Offer):

- 2,200 CommBank Yello points for Diamond customers
- 1,100 CommBank Yello points for Gold customers

To be eligible, you must settle at least one trade over $1,000 AUD monthly, or the international trade equivalent of $1,000 AUD. Trade value is calculated based on the trade execution date, excluding brokerage and fees. Eligible trades must be made through an Individual CommSec Trading Account linked to a Commonwealth Direct Investment Account (CDIA) or CommSec Margin Loan. The trade must be settled by the last day of the previous month. The trade must be either the purchase or sale of Australian securities, International Shares or Exchange Traded Options, or a trade financed by CommSec Margin Loans. We check eligibility for the Offer at the start of each month for trades settled in the previous month.

CommBank Yello points are typically paid within 31 days and are limited to one payment per customer per month. Occasionally, this may take longer. CommBank Yello points will appear as "CommSec Monthly Loyalty" in View Activity. This Offer is not available to customers with a joint, company or trust CommSec Trading Account, or to customers trading through CommSec Pocket.

CommBank may vary or withdraw this 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