CommBank Yello Earn Card Benefit Terms and Conditions

If you're a CommBank Yello customer, you could earn CommBank Yello Points for Eligible Purchases using a CommBank Yello Earn Card.

What are CommBank Yello Earn Cards?

A CommBank Yello Earn Card includes any one of the following card types held with us:

- Smart credit card
- Ultimate credit card
- Awards credit card (no longer available for sale)
- Gold Awards credit card (no longer available for sale)
- Platinum Awards credit card (no longer available for sale)
- Diamond Awards credit card (no longer available for sale)
- Business Platinum credit card
- Business Awards credit card (no longer available for sale)
- Business Gold Awards credit card (no longer available for sale)
- World Debit Mastercard

The following account types are not considered CommBank Yello Earn Card accounts:

- accounts in respect of which you have notified us that you hold the account as a trustee;
- business accounts (excluding Business Platinum credit card, Business Awards credit card (no longer available for sale) and Business Gold Awards credit card (no longer available for sale)); or
- accounts opened in the name of a company or an association.

Earning Points: Eligible Purchases using a CommBank Yello Earn Card

Points accumulate to your CommBank Yello Account when you make an Eligible Purchase using a CommBank Yello Earn Card.

An Eligible Purchase is any purchase made using a CommBank Yello Earn Card, except for excluded purchases described below. Excluded purchases differ based on whether the CommBank Yello Earn Card you used to complete the purchase is a credit or debit card. You won't earn Points for excluded purchases.

Points are applied based on the type of CommBank Yello Earn Card used to make the Eligible Purchase:

- **Eligible Credit cards:** Points earned from purchases made by an additional cardholder will be applied to the primary cardholder's CommBank Yello Account.
- **Eligible Debit cards:** Points are applied to the CommBank Yello Account of the cardholder who made the purchase.

Refer to 'How many Points you can earn from Eligible Purchases using a CommBank Yello Earn Card' below for details on how many Points you can earn. Monthly Points earn limits may apply.

Excluded purchases

If the CommBank Yello Earn Card you used is a credit card, the following won't earn you Points:	If the CommBank Yello Earn Card you used is a debit card, the following won't earn you Points:
• Payments through the BPAY Electronic Payments Scheme • Payments to Australian Taxation Office (unless made using Business Awards, Business Gold Awards or Business Platinum credit cards) • Balance Transfers • Payments in return for Cash Advances (including a transaction treated by us as a Cash Advance, for example, payments for gambling or purchases of lottery tickets) • Payment in return for foreign exchange • Payment for travellers cheques • Payment of credit card protection insurance premiums • Payment of interest charges • Payment of bank fees or charges • Card Account repayments • Payment of Qantas Frequent Flyer Direct fees • Any credits to your Card Account, for example, cashbacks • Points redemptions • Transactions for business purposes (excluding transactions on Business Awards, Business Gold Awards and Business Platinum credit cards), and • Any other transactions which may from time to time be excluded as determined and notified by us.	• Payments through the BPAY Electronic Payments Scheme • Payments to the Australian Taxation Office • ATM cash withdrawals and cash outs • Payments of bank fees and charges • Any credits to your Card Account, for example, cashbacks • Points redemption • Account transfers or direct deposits made from your account • Transactions for business purposes • Any other transactions which may from time to time be excluded as determined and notified by us

How many Points you can earn from Eligible Purchases using a CommBank Yello Earn Card

Refer to the applicable table below for further details on how many Points you can earn through Eligible Purchases using a CommBank Yello Earn Card.

Your Tier, card type and whether the spend was domestic or international impacts the number of Points you can earn through Eligible Purchases. Monthly limits may apply.

CommBank Yello Diamond Tier

Card Type	Points per $1 spend (Domestic)	Points per $1 spend (International)
World Debit Mastercard	0.5, up to a Monthly limit of 750 Points	1.5
Smart Credit Card / Ultimate Credit Card	1.5	2.0
Awards credit cards (Awards Credit Card, Gold Awards Credit Card, Platinum Awards Credit Card, Diamond Awards Credit Card)	1.0	2.0
Business credit cards (Business Platinum Credit Card, Business Awards Credit Card, Business Gold Awards Credit Card)	1.5	2.0

CommBank Yello Gold Tier

Card Type	Points per $1 spend (Domestic)	Points per $1 spend (International)
World Debit Mastercard	0.5, up to a Monthly limit of 750 Points	1.0
Smart Credit Card / Ultimate Credit Card	1.0	2.0
Awards credit cards (Awards Credit Card, Gold Awards Credit Card, Platinum Awards Credit	0.75	2.0

Card, Diamond Awards Credit Card)		
Business credit cards (Business Platinum Credit Card, Business Awards Credit Card, Business Gold Awards Credit Card)	1.25	2.0

CommBank Yello Plus Tier

Card Type	Points per $1 spend (Domestic)	Points per $1 spend (International)
World Debit Mastercard	0.5, up to a Monthly limit of 500 Points	1.0
Smart Credit Card / Ultimate Credit Card	0.75	2.0
Awards credit cards (Awards Credit Card, Gold Awards Credit Card, Platinum Awards Credit Card, Diamond Awards Credit Card)	0.5	2.0
Business credit cards (Business Platinum Credit Card, Business Awards Credit Card, Business Gold Awards Credit Card)	1.0	2.0

CommBank Yello Tier

Card Type	Points per $1 spend (Domestic)	Points per $1 spend (International)
Smart Credit Card / Ultimate Credit Card	0.5	2.0
Awards credit cards (Awards Credit Card, Gold Awards Credit Card, Platinum Awards Credit	0.5	2.0

Card, Diamond Awards Credit Card)		
Business credit cards (Business Platinum Credit Card, Business Awards Credit Card, Business Gold Awards Credit Card)	1.0	2.0

Key things to know about earning Points using your CommBank Yello Earn Card in the earn tables above

How you earn Points

The number of Points you can earn for an Eligible Purchase depends on:

- the type of CommBank Yello Earn Card used to make the Eligible Purchase;
- your Tier at the time the Eligible Purchase is fully processed (which may be different from your Tier when you made the Eligible Purchase);
- how much you spend per Eligible Purchase (in Australian dollars or the Australian dollar equivalent); and
- the type of purchase (for example, if the Eligible Purchase was a domestic or international purchase).

All earn rates and Monthly limits are based on Australian dollars (or the Australian dollar equivalent).

You won't earn Points for an Eligible Purchase if you opt out of the Program or become ineligible before the Eligible Purchase is processed.

When you won't earn Points on your CommBank Yello Earn Card

You won't earn Points for an Eligible Purchase using a CommBank Yello Earn Card if, at the time we allocate your Points to you:

(i) your CommBank Yello Earn Card account is closed, stopped or suspended;
(ii) where your CommBank Yello Earn Card is a credit card, the primary card linked to the CommBank Yello Earn Card account is not activated or has been cancelled; or
(iii) where your CommBank Yello Earn Card is a credit card, payments due on the CommBank Yello Earn Card account are overdue by more than 30 days.

We reserve the right not to allocate Points to your CommBank Yello Account for an Eligible Purchase, if the Eligible Purchase:

(iv) is made using a CommBank Yello Earn Card that is a credit card, and the Eligible Purchase causes the credit limit (including a temporary limit) on your CommBank Yello Earn Card account to be exceeded; or
(v) is made using a CommBank Yello Earn Card that is a credit card, and the Eligible Purchase is debited against credit funds in the CommBank Yello Earn Card account (i.e. if you transfer funds onto the card account to put it into credit and then make a purchase).

Changes to how you earn Points

We may change how Points are earned (including rates and Eligible Purchases) to the extent permitted by law and acting with a legitimate business purpose. Where we do so:

- any such change will only take effect prospectively; and
- for material changes which are unfavourable to you, we will provide you with notice in accordance with section 16 of the CommBank Yello Program terms and conditions.

Domestic and international purchases

Purchases made overseas or in Australia (for example, online) where the merchant or entity processing the purchase is located outside of Australia are international purchases for the purposes of the earn tables above.

An Eligible Purchase is otherwise categorised as a domestic purchase for the purposes of the earn tables above.

How Points are calculated

Points are calculated per purchase to the nearest 2 decimal places using standard decimal rounding rules. For example, 5.114 Points will be rounded down to 5.11, and 5.115 Points will be rounded up to 5.12. When you view your Points balance (for example, in the CommBank app), your Points balance will be displayed rounded down to the closest whole number.

The calculation of the maximum number of Points that you may earn in accordance with this section is based on a calendar Month. This is expressed as 'Monthly limit' in these terms and conditions. Points will cease to accrue when the relevant Monthly limit is reached.

When Points are applied to your CommBank Yello Account

Your Points balance is usually updated within 31 calendar days of an Eligible Purchase being fully processed. When we are not able to adhere to this time estimate, we will instead, update your Points balance as soon as reasonably practicable afterwards. Please see section 10 'Tracking your Points balance' of the CommBank Yello Program terms and conditions for more information.

Tax and other important matters

You should consider the potential tax implications of receiving CommBank Yello Points in connection with this Benefit. 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.

For further information on program eligibility, refer to the CommBank Yello Program terms and conditions.

These Benefit terms and conditions apply in addition to the CommBank Yello Program terms and conditions. If there is any inconsistency, the CommBank Yello Program terms and conditions prevail in relation to Program eligibility and Program rules, and these Benefit terms prevail in relation to this Benefit.

Effective date: 1 October 2026