

How does CommBank Yello work?

Meet Zoe

Zoe has a CommBank Smart Awards credit card for everyday purchases and future travel plans.

Zoe wants to become eligible for CommBank Yello so she can save money for an upcoming holiday.

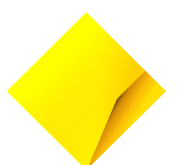
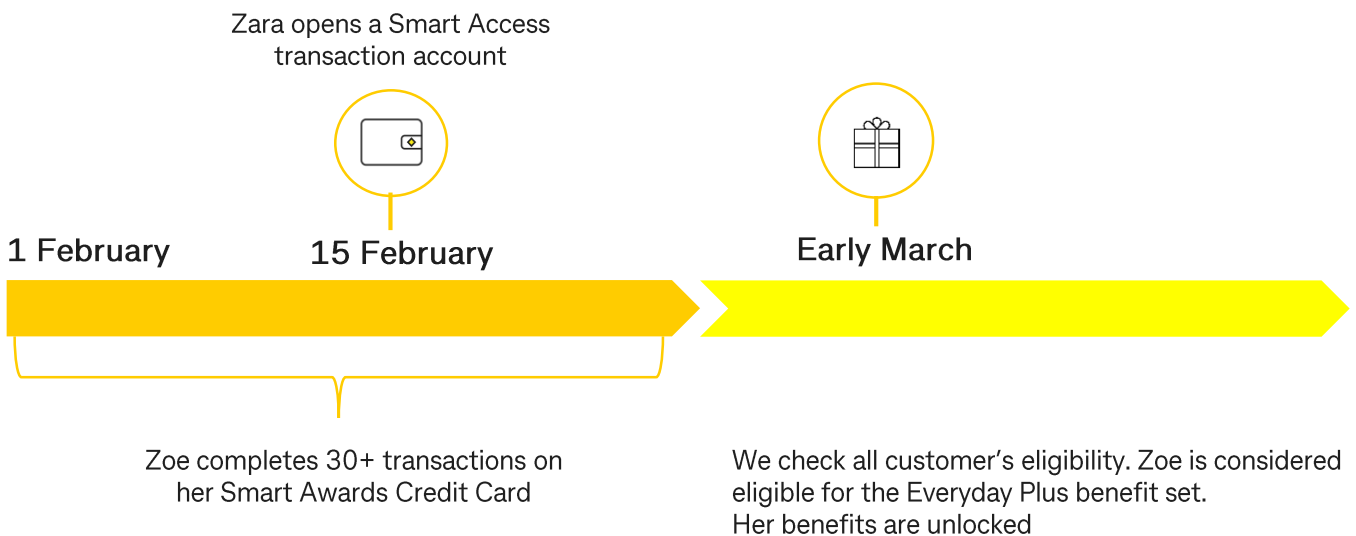


Image of women smiling and talking on phone

In February Zoe opened a CommBank Smart Access transaction account to become eligible for CommBank Yello. During this month, Zoe completed 30+ eligible outbound transactions with no pending transactions.

In early March, we checked all customer's eligibility and Zoe was eligible for the Everyday Plus benefit set. Her benefits were automatically unlocked.

Zoe's eligibility journey:



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Meet John

John has a Smart Access transaction account and an active CommBank home loan.

He's interested in becoming eligible for the Homeowner benefit set to get monthly cashbacks.

Image of man smiling and driving car

In April, John made 31 transactions (27 outbound completed transactions and 4 pending transactions). In May, he visited the branch to ask why he was getting Everyday benefits instead of Homeowner benefits. John discovered 4 of his 31 transactions were pending at the end of April.

All monthly transactions need to be completed to count towards his eligibility. In May, John made sure he met the Homeowner eligibility criteria. In June, his Homeowner benefits were unlocked.

John's eligibility journey:

All customers are assessed. John is assessed as eligible for the Everyday benefit set. His benefits are unlocked.

We check all customer's eligibility. John is considered eligible for the Homeowner benefit set. His benefits are unlocked.



April

Early May

Early June

John completes 27 eligible completed transactions from his Smart Access account and has 4 pending transactions.

John completes 30 eligible completed transactions from his Smart Access account. He waits for his Homeowner benefits next month.

