Important Notice to Commonwealth Bank of Australia Awards Credit Card Customers

Effective on 29 September 2026, the CommBank Credit Card Conditions of Use dated 1 July 2026 are amended as follows:

Page 2, CommBank offers a variety of different credit cards

In the bullet points under the heading ***Personal***, change the names of the following CommBank credit cards as follows:

- *Awards → Awards (no longer available for sale)*
- *Smart Awards → Smart*
- *Ultimate Awards → Ultimate*
- *Business Awards → Business Awards (no longer available for sale)*
- *Business Platinum Awards → Business Platinum*

Insert the following new paragraph after the last bullet point under the heading ***Business***:

The word "Awards" in the names of some of our off-sale CommBank credit cards, does not denote a right to participate in any reward or loyalty program following the closure of the CommBank Awards Program. Participation in any CommBank reward or loyalty programs, where applicable, is subject to separate terms and conditions.

Page 9, section 2.6, Statements and notices

After the words in the second paragraph *"Each statement includes,"* delete the paragraph numbered 2 and replace with the following:

2. *Your minimum payment and its due date.*
   i. *For Smart, Ultimate, Awards, Gold Awards, Platinum Awards and Diamond Awards, your minimum payment is due 14 days from the last date of your statement period. If your due date falls on a weekend or national public holiday, your due date will be the next business day.*
   ii. *For Business Credit Cards, CommBank Neo, Low Rate, Low Rate Gold, Low Fee, Low Fee Gold and CommBank Essentials, your minimum payment and its due date is 25 days from the last date of your statement period. If your due date falls on a weekend or national public holiday, your due date will be the next business day.*

Page 11, section 2.7, What you have to pay

Delete the third paragraph and replace with the following:

If you have Business Low Rate or Business Interest-Fee Days card:

- *The threshold amount is $75 (rather than $25); and*
- *The minimum payment percentage is 2.5% (rather than 2%).*

Page 19, section 5.1, What's a SurePay instalment plan?

Delete first paragraph and replace with the following:

> *This is an option to help you repay a credit card purchase or all or part of your credit card balance, by arranging for you to pay through monthly instalments. SurePay plans are not available on CommBank Neo cards, Business Low Rate cards, Business Interest-Free Days cards, CommBank Neo Business cards and Corporate cards. For more information on SurePay instalment plans, visit **commbank.com.au/surepay**.*

Page 21, section 5.4, Are there any limits on putting amounts into a SurePay instalment plan?

Delete second paragraph and replace with the following:

> *SurePay plans are not available on CommBank Neo cards, Business Low Rate cards, Business Interest-Free Days cards, CommBank Neo Business cards and Corporate cards.*

Page 41, Contact Us, By Phone – Australia

Delete the words under ***By phone*** and ***Australia*** and replace with following:

13 2221	*131 576*
Personal and Business Platinum, Business Awards and Business Gold Awards customers	*Business Low Rate, Business Interest-Free Days and CommBank Neo Business customers*

IMPORTANT NOTICE TO COMMONWEALTH BANK OF AUSTRALIA CREDIT CARD CUSTOMERS

The Contract of Insurance (Group Policy) between Commonwealth Bank of Australia and Zurich Australian Insurance Limited ABN 13 000 296 640, AFS License Number 232507 is terminating. Insurance arranged on and after 29 September 2026 will not be issued under this Group Policy. For more information about these changes, please visit our website at **commbank.com.au/card-updates**.

You may also contact CommBank on by searching 'Contact Us' on our website to request a copy of the changes, which can be provided to you by post or email.