



Important Notice to Commonwealth Bank of Australia Smart Awards Credit Card Customers

Effective on **29 September 2026**, an International Transaction Fee of 3.5% will apply to transactions converted to Australian dollars by Mastercard and transactions made in Australian dollars with an overseas merchant or otherwise processed as an overseas transaction. In addition, effective **1 January 2027**, the monthly fee applicable to your card will no longer be waived where the monthly spend criteria is met during the statement period.

For Smart Awards credit card customers, the **Details of fees and charges** section of the **Schedule of Credit Card Particulars** to your credit card contract, is amended to reflect the summary of changes above, as follows:

Column/Row	Current	Future
– Fee or charge/International Transaction Fee	0.00% on transactions converted by Mastercard⁵ 0.00% on transactions in Australian dollars but with an overseas connection⁶	Delete current and replace with the following: 3.5% on transactions converted by Mastercard⁵ 3.5% on transactions in Australian dollars but with an overseas connection⁶
Fee or charge/Monthly Fee	This fee is waived in the first statement period after your card is activated	Delete current wording
Amount/Monthly Fee	\$0 monthly fee if you spend \$2,000 during your statement period. Otherwise the monthly fee is \$19 ¹	Delete current and replace with: \$19
Footnote 1	Spend includes all purchases and cash advances made using your credit card, minus any refunds. This is for all transactions fully processed in a given statement period (not pending transactions).	Delete footnote 1

For customers who switched from another CommBank credit card to a Smart Awards credit card, the schedule called **'Details of Fees and Changes'** contained in your notice of variation, is amended on 29 September 2026 as follows:

Column/Row	Current	Future
International fees	• 0.00% on transactions converted by Mastercard⁵ • 0.00% on transactions in Australian dollars but with an overseas connection⁶	Delete current and replace with the following: • 3.5% on transactions converted by Mastercard⁵ • 3.5% on transactions in Australian dollars but with an overseas connection⁶
Monthly fees	\$0 monthly fee if you spend \$2,000 during your statement period. Otherwise monthly fee is \$19	Delete current and replace with: \$19
Footnote 1	Spend includes all purchases and cash advances made using your credit card, minus any refunds. This is for all transactions fully processed in a given statement period (not pending transactions).	Delete footnote 1

EXCEPTIONS

If you have a special arrangement with us

If we have agreed separately with you to waive your monthly fee, there will be no changes to this arrangement. Please note fees and charges are subject to change. We will notify you of any changes. All other fees and charges remain unchanged. Please keep a copy of this for your records.





Important Notice to Commonwealth Bank of Australia Ultimate Awards Card Customers

Effective on **1 January 2027**, the monthly fee applicable to your card will no longer be waived where the monthly spend criteria is met during the statement period.

For Ultimate Awards credit card customers, the **Details of fees and charges** section of your **Schedule of Credit Card Particulars** to your credit contract, is amended to reflect the summary of changes above, as follows:

Column/Row	Current	Future
Fee or charge/Monthly Fee	This fee is waived in the first statement period after your card is activated	Delete current
Amount/Monthly Fee	\$0 monthly fee if you spend \$4,000 during your statement period. Otherwise the monthly fee is \$35 ¹	Delete current and replace with: \$35
Footnote 1	Spend includes all purchases and cash advances made using your credit card, minus any refunds. This is for all transactions fully processed in a given statement period (not pending transactions).	Delete footnote 1

For customers who switched from another CommBank credit card to an Ultimate Awards credit card, the details in the schedule called '**Details of Fees and Charges**' contained in your notice of variation, are amended on 1 January 2027, as follows:

Row	Current	Future
Monthly fees	\$0 monthly fee if you spend \$4,000 during your statement period. Otherwise monthly fee is \$35	Delete current and replace with: \$35
Footnote 1	Spend includes all purchases and cash advances made using your credit card, minus any refunds. This is for all transactions fully processed in a given statement period (not pending transactions).	Delete footnote 1

EXCEPTIONS

If you have a special arrangement with us

If we have agreed separately to waive your monthly fee, there will be no changes to this arrangement. Please note fees and charges are subject to change. We will notify you of any changes. All other fees and charges remain unchanged. Please keep a copy of this for your records.