

the **Brighter**

side of banking

Small biz hacks

Power up
your profits
this year

5 scams to avoid on social media

*Mary
Fowler*

What she's
learnt about
kicking
money goals

Big money dreams?

How bold
plans and the
right mindset
can pay off



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“I’m thrilled that today’s generation have the likes of [CommBank Matildas] Mary Fowler and Ellie Carpenter to look up to.”

— ELISE SMITH, PITT TOWN PIRATES FOOTBALL CLUB

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What Mary Fowler knows about money



Guy Bailey, Chris Chen



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Welcome

I used to love booking holidays. When I lived in London, I'd plot out the countries we'd visit in the school holidays with glee. But after a few years of austerity measures, I'm not sure I can throw money at holidays anymore. I want to get away but I'm haunted by the opportunity cost.

Some would say (like my champion saver husband) that this is a good thing. I should be more thoughtful about how I spend money. And perhaps we're better off keeping it in the bank. But I feel changed by the stress of the past few years – and I'm not sure I like it. I've always seen myself as a doer. The one in our relationship with a bit of vision (aka frivolity) who puts great experiences above the more sensible items on our financial to-do list. Have I really changed? We unpack this notion of money baggage (page 64) – and it's a great read for anyone who relates.

One of the things that sticks with you after long periods of financial pressure is the feeling that everything could come apart so easily (probably because it could). One of the best ways to tackle that is with knowledge. In particular, financial literacy. To that end, CommBank Financial Fitness has just launched and it's an incredible resource available to anyone – not just customers – who wants to learn more about how to manage money, build wealth and so much more. It's a program that teaches you how to look at your finances and make informed decisions about how you spend and save, balancing enjoyment today with what you need down the track – exactly what I need.



Brooke Le Poer Trench
Content Director

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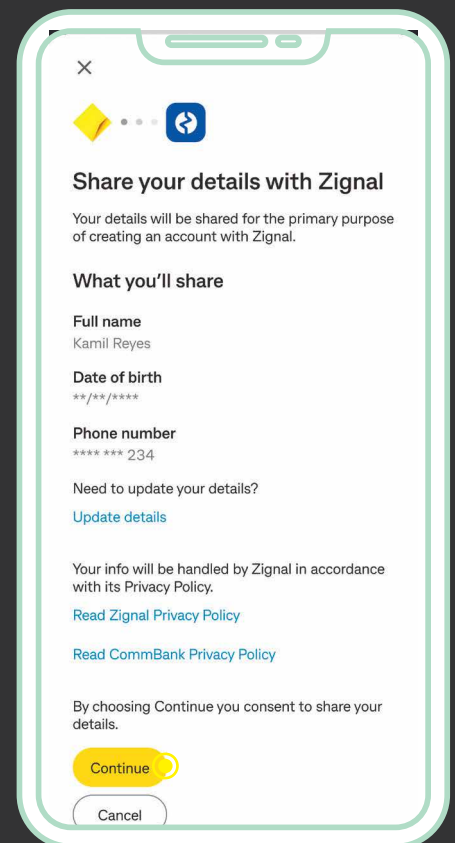
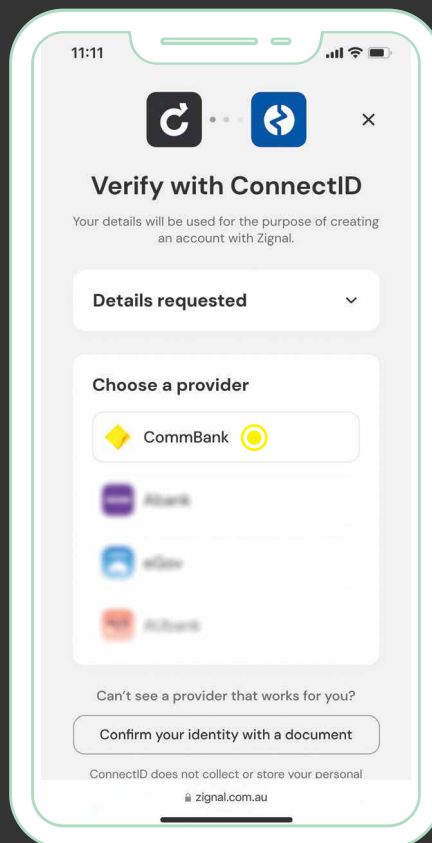
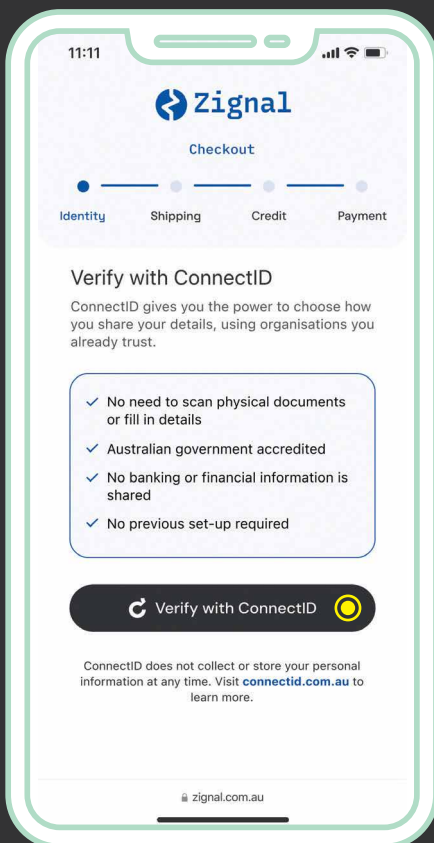


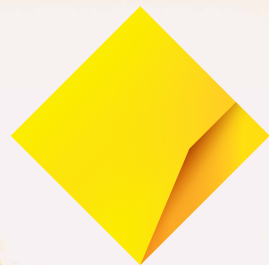
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Know

Money matters



PHOTO ESSAY

Just for kicks

Kerry Neall and other women in football share their hopes for the future of the sport.

Photo Essay

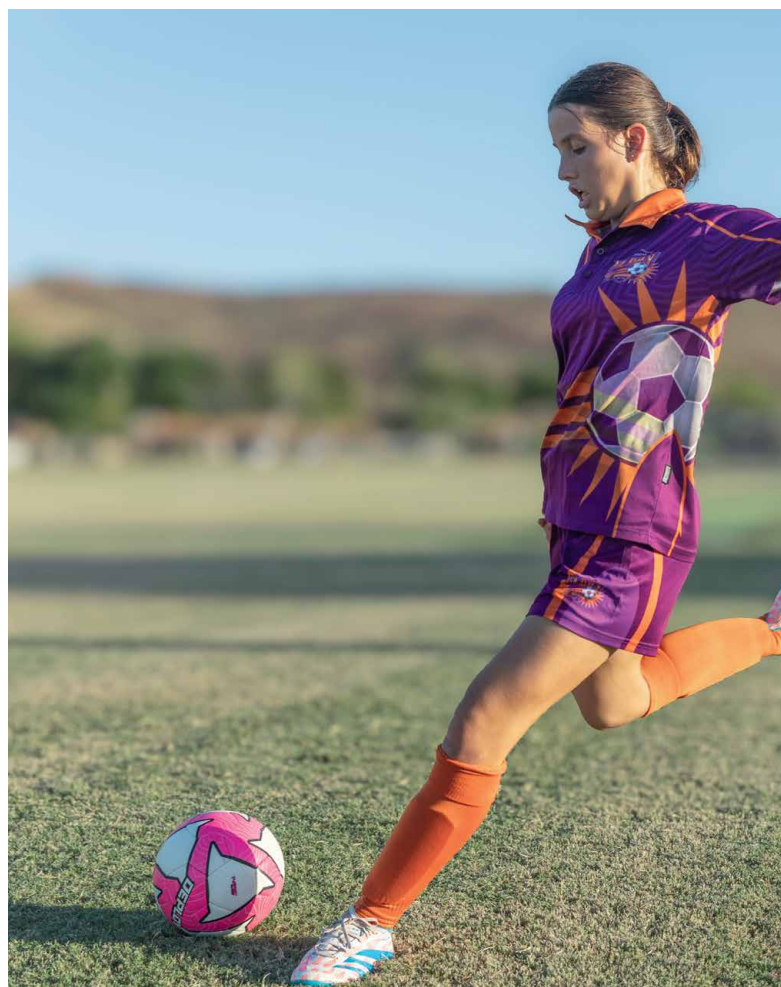
Just for kicks

PHOTOGRAPHY BY TARYN PITT, TARYN PECK, NIGEL LOUGH + ROHAN THOMSON

We all know that community sport has the power to transform but sometimes money gets in the way. Dilvin Yasa meets five women who have benefited from the Growing Football Fund.

If you've ever doubted that football is having a moment in Australia, the 2024 National Participation Report from Football Australia makes for fascinating reading. Not only do figures show that football is the country's fastest-growing sport with more than 1.9 million participants nationwide (an 11 per cent increase on 2023 figures), women's and girls' participation has jumped by 16 per cent.

Football Australia, supported by CommBank, is celebrating the latest round of the Growing Football Community Grants, in which 239 clubs and associations have been supported with up to \$5000. What difference can this cash injection make to a club? Five football lovers – from players to coaches – share their stories.





“Between playing, school and two jobs, my schedule is pretty tight but I love refereeing and coaching.”



Despite having just celebrated her 15th birthday, Lily Ridout – a student and U16s player for WA's Karratha Glory Soccer Club – works two jobs to sustain her passion for football.

“I started playing when I was four and loved chasing the ball around. A few years ago though, I realised I was actually really good at the sport and wanted to win.

The biggest issue with football in a regional town is the cost of travelling. If we want to play games in Perth, for example, we have to travel 1500 kilometres each way, which costs a lot of money and it's even more expensive to play overseas. We do a lot of fundraising – including hosting barbecues and collecting cans – and we try to get sponsors to assist. I work two jobs outside of school – working at McDonald's on weekends and at a physio during the week – to afford my trips. I know plenty of girls who were good at the sport but had to give it up because they couldn't afford to travel.

Between playing, school and work, my schedule is pretty tight but I love refereeing and coaching the younger girls as well. What I've found from playing and working with people of all ages is that everyone has different ideas and points of view that you can learn from. I love the physical aspect of playing football but it's nice to be able to find new ways to think on the field and apply it to other areas of your life as well.

Football has given me so many opportunities – I've played for the WA regional team and got to travel to the SingaCup in Singapore and the Malaysia Borneo Football Cup. My club will spend the grant money on creating opportunities for professionals to come from Perth and teach the coaches how to develop players so we can become a network of girls helping and empowering girls. That will be pretty amazing.”



Chiropractor, kindergarten teacher and mother of four Andrea Blair-Dempsey is a female advocate for the Phillip Island Breakers Soccer Club. She has also been club president, coach, secretary and player.

“You’re never too old to take up football. I started playing at 38 after my husband nominated me to play keeper for the adults’ team one afternoon. Although I’d watched our kids play, I was blown away by how much I enjoyed being on the field. There was a nice mix of ages and we went on to win the grand final that season so I was hooked. I served as club president for four years and now run a program called Go Soccer Mums to get as many women involved in the sport as I can.

We’re going to put our Growing Football Community Grant towards training more female coaches as well as uniforms for our new U15 girls’ team. Last year, we had 30 women – many of whom had never played football before – register with our social program. If we can see a similar increase in representation in other areas of the club, that will make me very happy.”

Annie Dempsey is a student, assistant coach and player for Victoria’s Phillip Island Breakers Soccer club, where she plays alongside her mother, Andrea.

“When I think about how much my parents sacrificed so I could play football, I know I’m incredibly lucky. Living in the country means you often have to drive long distances to get to training and games and for seven years my dad drove me an hour and 45 minutes – each way – four times a week to get to Melbourne. That’s no easy feat so I guess it’s fortunate that I was born into a family of sports-lovers. They could have just as easily said, ‘That’s too much of a hassle.’

I’ve been playing for almost 15 years now and I’ve had a couple of chances to play with my mum and my sisters, which was the coolest thing to experience. I’ve had so much fun playing that now I’m focusing on giving back by coaching the U15s. I know mum is big on getting more girls into the sport and I want to be a part of that. My biggest hope for their future? That more opportunities can be created to play locally.”





Elise Smith, a pharmacy manager and mother of four, wears many hats at the Pitt Town Pirates in Sydney's north-west, from vice president and registrar to coach.

"I still remember the moment I realised that society had very clear ideas about what football should look like. As a kid, I was the only girl playing in a boys' team and, even after I was told this wasn't right, I kept at it because I knew I was as good – if not better – than many of my teammates. Back then, we didn't have female role models – my heroes were Lionel Messi and Cristiano Ronaldo – so I'm thrilled that today's generation have the likes of [CommBank Matildas] Mary Fowler and Ellie Carpenter to look up to. They can concentrate on playing – not proving themselves.

Although I played for many years, I didn't get into coaching until my children started playing. Once I started coaching the U15 girls and I saw the difference having a dedicated coach could make – not only to their football skills but in their lives – I knew I'd found my passion. Now I coach teams, train other coaches and do all the little things, from washing uniforms and registrations to setting up the fields. Every week is different and although my job keeps me busy, my kids – two of whom play at a representative level – help me set up the fields at 7am and pack up at 6pm. My goal is to get girls to fall in love with the sport so that they're still playing as women.

This grant is a game changer for us because it means we can pay for a much-needed female development program focused on reducing injuries and creating a safer environment in general. For so long I was 'one of the boys' but I don't want it to always be that way and I would say that's true for most of us."

Kerry Neall, a public servant and grandmother of five, is the team manager for Burns Football Club in the ACT's Kambah.

"When I was growing up, there was this idea that girls played netball or softball and boys played cricket, rugby or football. Football was uncommon for girls and, even though I dabbled in it, I didn't get back into the sport until my daughter began playing at a young age and I was asked by some of the other mums to have a go. Initially, I viewed the sport as a way to meet other parents but the minute I got onto the field I remembered exactly why it's called 'the beautiful game' and here I am still playing some 25 years later.

I play football throughout the year and the ladies I play with vary in age from early 20s to over 60s. So much of this sport is about the social aspect. We train and play each week but we also organise club events, which is particularly important this year as the club celebrates its 100th birthday. A lot of clubs are focused on the National Premier Leagues but what I've loved about Burns FC from the beginning is that everything revolves around its players and the community.

I don't think anyone could have predicted the impact that the CommBank Matildas have had on women's football but while the sport is growing, we still have our share of challenges. The average cost for a female to play here in the ACT is roughly \$500 a season and if you're already paying for your kids to play a sport, it often means that the parents go without. At Burns FC, we used our grant money for advertising, holding special events and to subsidise fees significantly for our female players to attract more members to our club and to the sport. Our aim last year was to increase participation in the women and girls' space by introducing another ladies team. We achieved that goal and want to see more growth in 2025." ♦



How to take charge of your money*

**without missing out*

Being smart with your money doesn't mean giving up things you love. You can still binge-watch your favourite shows, keep your phone buzzing with updates and remain connected without blowing the budget. The secret is making your money work smarter, not harder. Why not start by rethinking an everyday expense, like your internet or mobile plans.

Great connections

If you're looking for ways to trim the budget without sacrificing your gaming nights or streaming marathons, your internet bill is a great place to start. More and CommBank have been working together since 2019 to provide exclusive offers to CommBank customers on internet and mobile plans. More is all about flexibility, great value and customer support that really helps. Whether you're working from home, running a side hustle or simply need a reliable connection to enjoy watching your favourite streaming platform, More has a plan to fit.

More freedom

Taking control of your money means making small changes that add up to big savings. Whether that's getting a better deal on your mobile and internet, making the most of customer perks like CommBank Yello or just being aware of where your money goes, every step counts. Check out More's flexible plans and see how you can save while staying connected to what matters most. Your budget will thank you.



Everyday savings

The key to feeling more in control of your finances is finding simple ways to cut costs where it counts. Here are some easy swaps to free up cash while still living your best life:

- ✓ **Pay for a plan that suits your needs**
The flexible plans offered by More are available with no lock-in contracts so you can pick the plan you need or easily switch to a plan that suits you.
- ✓ **Use discounts**
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- ✓ **Review subscriptions**
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Stay Safe

The anti-social network

STORY BY MELISSA MASON

Social media scams are on the rise. Here's how to spot them before they cause real damage.



Social media is a wonderful way to connect with people we love and it can even introduce us to new friends worldwide. But it's also a place where emotions can be manipulated and our perception of reality tricked – and it remains one of the most-reported contact methods leading to financial loss. Staying safe from scammers involves equipping yourself with knowledge about how they operate. Here are some of the most common social media scams – and how to protect yourself from them.



Impersonating people you know

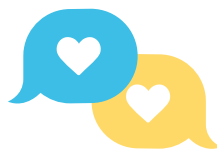
If you see a friend request pop up from someone you thought you were already connected with on social media, be wary. Scammers can use information they can gather from someone's online profile and then request contact with that person's friends and family.

The aim is for you to accept the contact, after which the scammer may create posts asking for money or attempt to contact you. They'll then pretend to be the person, hoping that you'll believe them and hand over personal information or finances.

If you get a request like this, check in directly with the person outside of social media and ask if they made a new account.

New message

Open



Phishing

Phishing scams – where scammers impersonate a legitimate organisation – are rising on social media. These range from fake profiles of reputable companies asking for your personal information to links sent via direct message that aren't secure and attachments that have malware.

If you're contacted by a business on social media, don't engage. Instead, get in touch with the company through a different, official method, sourced directly through their website. Never trust links sent from people you don't know (for example, Facebook Marketplace buyers) or companies on social media and don't open any attachments.

New offer received!

Fake sales

Buying and selling items online has never been easier and can be a convenient and thrifty way to pick up everything from concert tickets to second-hand items. The issue is that scammers are also in this space, which means you could lose money if you aren't careful.

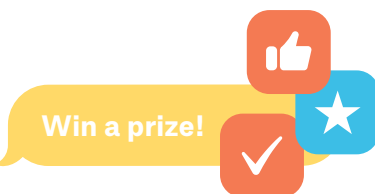
When buying or selling an item on social media, be wary of "too good to be true" offers. These may look like surprisingly low prices for expensive items or buyers accepting a listed price without seeing the item or requesting any further information. Ideally, meet buyers and sellers in person and exchange cash. Tickets are best bought through authorised reselling channels, as digital tickets can be counterfeit.

Romantic relationships

Meeting people online has become one of the top methods for finding a romantic partner, with more than three million Australians using dating apps or connecting with people via other forms of social media. However, romance scams saw Australians lose \$156.8 million in 2024 so while finding love online is a worthy pursuit, it pays to be cautious.

Romance scammers will build a relationship with their target and then when trust is secured, solicit money or gifts. They may also ask for personal details to access your finances or solicit intimate photos and videos they will then use to blackmail you. For this reason, if someone you meet online doesn't want to meet in person, it's best to remain cautious and refrain from sharing too much.

Win a prize!



Quizzes, contests and giveaways

Personality quizzes and prize-giving competitions can be fun on social media but not all links are credible. One way that scammers are extracting money from social media users is through these platforms.

If a quiz asks to access your profile information or has questions that seek personal details from you, such as your mother's maiden name (these can be used to determine answers to common security questions), it's best not to engage. Likewise, if a competition on social media requires sensitive personal information, it may be a trap. ♦

Staying safe on social media

1. Turn on multi-factor authentication

This requires you to log in with your password and then use a code sent via text or email. It helps protect your accounts from hackers and is easily turned on via the security settings on your social media profile.

2. Verify who you're speaking to

When interacting with strangers, check their profiles before conversing. A recently created profile, lack of followers and not many posts can be warning signs of a scam. Reverse image search is another way to weed out fake profiles – drag and drop their profile image into Google Images and you may find it comes from a stock image gallery or is connected to another individual (and therefore may be a case of stolen identity).

3. Be selective with what you share

Be cautious when posting details about your life online. Scammers can use information like birthdays, pet names or family names – even interests you have – to target you. Reconsider whether it's worth sharing in detail or increase your privacy settings to limit who can see your profile and posts.



Wondering if this is a scam?

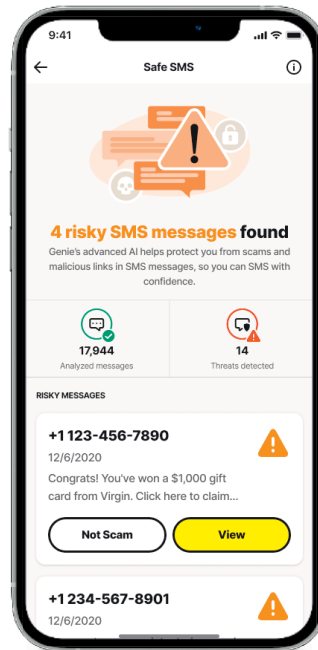
Login to your account and verify your details to ensure your account is secure. [Click this link](#) within 24 hours or your account will be locked.

New!

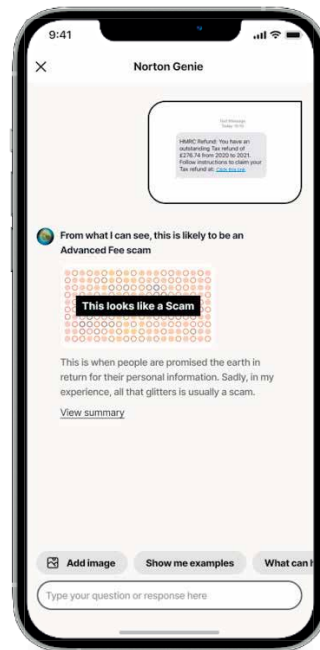
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Spotlight

Community first

STORY BY STEPHANIE NUZZO + PHOTOGRAPHY BY GUY BAILEY

As the CEO of Strong Women Talking, Sono Leone Weatherall transforms the narrative of financial abuse recovery into one of empowerment by creating a sisterhood that nurtures healing.

In Australia, First Nations people are about three times more likely to have experienced financial abuse from a partner. CommBank's second cohort of Next Chapter Innovation Partners features First Nations-led and Aboriginal-Community Controlled organisations that offer culturally appropriate care.

For Sono Leone Weatherall, a Butchulla and Gurrawa woman and the CEO of Strong Women Talking, the essence of her work lies in directing energy towards recovery rather than “crisis and response servicing” alone. Strong Women Talking was born in 2014, when Sono identified a gap in care provided for families experiencing abuse. “There wasn’t a culturally safe place for First Nations women to unpack their stories and lived experience or where they could take a journey of deep healing from the impacts of domestic and family violence,” she says.

“An important part of healing from trauma is staying connected. That’s what we try to create – a sisterhood.”

Gathering together

The organisation has since grown into something far more wide-reaching. “We’re a grassroots movement of sisters and aunts,” says Sono. “From seeing the need for education about the forms of abuse and the cycle of violence, Strong Women Talking has evolved into a beautiful, trauma-informed, eight-week Healing Journey workshop where we unpack different topics each week.”

Following the workshop, participants are welcomed into the Sisters Connect group, which meets regularly for arts and crafts as well as visits from special services that can empower women. This is a space to build relationships with others who have experienced abuse.

Strong connections

“I realised early on that you can’t just run an educational workshop alone,” says Sono. “An important part of healing from trauma is staying connected. That’s what we try to create – a sisterhood.” And that sisterhood is committed to the care it provides. “We also have Elders in residence. They run a program called Elders Connect, where they check on women who have disengaged from the group. That way, nobody falls through the cracks.”

Healing work

The impact of Strong Women Talking’s work is significant. “As the weeks progress, you can see such a change. Women come away with a lot more confidence. We’ve had women come in stuttering – in such a heightened state of survival mode – and

over the weeks you see them come to life as they’re able to regulate and have a voice to let out their stories in a safe and confidential space with the sisters and aunts.”

Despite a community-led approach to care, a lack of funding limited how far the work could go. “We were a small organisation with just three to four women working part-time,” says Sono. “Today, Strong Women Talking has as many as 14 staff members.”

Committed partners

With CommBank’s Next Chapter Innovation partnership, the outlook is even better. “We can get so much more support,” says Sono. “It empowers and equips us to do the work we love.”

The partnership has provided more than just funding; it’s also connected the organisation with a mentor who is helping bolster its strategic plan. “We want to take the model we’ve built and be able to offer it into other communities – allowing them to lead the change as they see the need. We believe the new educational van we are building using the CommBank Next Chapter Innovation grant will be a great step towards that.”

For Sono, investment in grassroots First Nations-led initiatives is vital. “We’re trying to break the shame around talking about things that keep our women oppressed. Because every *tidda* [sister] deserves to know what it feels like to be safe, valued, loved, seen and heard.”

Visit strongwomentalking.org.au for more information. ♦

What can you do?

TALK about financial abuse

If someone you care about is experiencing financial abuse, use the TALK model to guide your conversation:

- T** Trust your instincts
- A** Ask openly and gently
- L** Listen actively
- K** Know the support available

Recognise and Recover

Download CommBank’s Recognise and Recover booklet, which has been designed to help people identify the signs of financial abuse and seek support. Search CommBank Recognise and Recover for more information.

Reach out to the Next Chapter Team

Nobody should have to face financial abuse alone. The Next Chapter team provides free, confidential support and can connect you with specialist services. Call 1800 222 387 Monday to Friday between 9am and 6pm (Sydney/Melbourne time), excluding public holidays. You can also contact via online chat (Ceba) in the CommBank app. Search CommBank Next Chapter to start today.

In an emergency or if you’re not feeling safe, always call 000. For confidential information and support, we recommend calling 1800RESPECT (1800 737 732) or 13 YARN (13 92 76). These free and confidential services are not part of Commonwealth Bank.



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TABLE TALK

Simple comforts

Katrina Meynink's quick and satisfying winter warmers.

Kait Photography courtesy of Hardie Grant

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Table Talk

Simple comforts

As temperatures drop, our cravings for comfort foods rise. But as Katrina Meynink, author of *Kitchen Keepers*, reminds us – satisfying, cosy meals don't have to mean complex recipes and hours in the kitchen.



“Nothing complicated or fussy, these are earthy, robust and warm dishes. The sort of flavour combinations that make you feel as though life has linked arms with you and is again, at last, walking in step. I hope you find yourself making these recipes on repeat and, most importantly, enjoying them with the people that you love.”



Wednesday night chicken saag

SERVES 6

INGREDIENTS

300g baby spinach leaves
3 tbsp ghee or flavourless oil
2 large onions, diced
6 garlic cloves, crushed
40g finely chopped ginger
800g chicken thighs, cut into chunks
3 tsp each of garam masala, ground coriander, ground turmeric, ground cumin, ground cardamom and fenugreek seeds
A pinch of chilli powder, to taste
70g tomato paste
375ml chicken stock
300ml pouring cream or Greek-style yoghurt, plus extra to drizzle

METHOD

Place a large deep-sided frying pan over a medium heat. Add a tablespoon of water and the spinach and cook briefly until the spinach begins to wilt and dramatically reduce in size but still looks vibrant and green. Scoop into a food processor and give a quick blitz to combine. Set aside.

Add the ghee to the same pan and place over a low heat. Add the onions and cook until completely soft. It's important not to rush this step as it is where a lot of the flavour begins so give it at least 10 minutes.

Hot tip:

Freshly grind your spices where possible. Your future curry-eating self will thank you profusely.

“There is something about curry – with its domestic rituals of spice-roasting and layering of flavour – that is a balm for the soul. Serve with all the things – pappadums, rice, roti and wine for dinnertime nirvana.”

Add the garlic and ginger and cook until fragrant. Season with salt and push to the side of the pan. Add the chicken to the pan and cook for two minutes or until browned all over.

Add the spices and chilli powder and stir to coat. Then add the tomato paste and stock and cook for one minute. Stir in the cream or yoghurt and cook for 20 minutes on low so the flavours can get acquainted (even longer if you have the patience). Stir through the spinach and cook for another few minutes. Taste and check for seasoning.

“Spanakorizo is the glory of spanakopita without dealing with filo. And you can feel wholesome feeding a mass of greens to those you love. The slab of squeaky haloumi only adds to the appeal.”

SERVES 4-6

INGREDIENTS

125ml olive oil, plus extra for the haloumi
6 spring onions, finely chopped
3 garlic cloves, grated
600g baby spinach (this seems like an awful lot but cooks down to nothing very rapidly)
200g long-grain rice, rinsed in cold water
½ cup chopped flat-leaf parsley
1L vegetable stock
225g haloumi, evenly sliced
Finely sliced lemon, to serve
Fresh herbs and edible flowers to scatter (optional)

METHOD

Add the olive oil to a large deep-sided frying pan and place over a medium heat. Fry the spring onions and garlic, stirring constantly to prevent catching, until fragrant and soft.

Add the spinach – it may seem like it won't fit but just keep pushing it down as it will wilt and decrease in volume. Once completely wilted, stir through the rice and parsley, then pour over the stock. Cover and cook for 30 minutes on a low heat.

After 30 minutes, check to see if the rice is cooked. If it is but the liquid is still visible, continue to cook uncovered for a little longer. Remove from the heat and set aside uncovered for a few minutes before serving.

While the rice is resting, fry your haloumi in a frying pan with some olive oil until golden and crisp, about two minutes.

Spoon the rice into a large serving bowl. Top with the finely sliced lemon, haloumi, fresh herbs and edible flowers. Give everything a little drizzle of olive oil and season generously with sea salt flakes and freshly ground black pepper.

Spanakorizo with haloumi



Lamb meatballs with five-second romesco and herby fennel slaw

SERVES 8

INGREDIENTS

FIVE-SECOND ROMESCO

2 roasted red peppers
(jarred is fine)
40g roasted cashews
1½ tsp sweet smoked
paprika
1 garlic clove
Grated zest of 1 lemon
Olive oil as needed

MEATBALLS

60g pitted black olives,
chopped
2 cups cavolo nero leaves,
finely sliced
4 garlic cloves
1kg minced lamb
2 slices bread soaked
in 60ml milk
110g crumbled feta

TO SERVE

1 large fennel bulb,
trimmed, bulb finely
sliced, fronds reserved
Basil and coriander leaves
Lemon juice
170g yoghurt

“Carefully seasoned and left to brown properly, mince can make for ridiculously good eating. You just need a little patience, some thoughtful additions and the very best quality meat.”

METHOD

Preheat the oven to 150°C. Make the five-second romesco by adding all the ingredients except the oil to a blender or food processor, give a quick whizz then slowly pour in some olive oil as it churns until the ingredients come together and you have a mixture slightly thinner than hummus. Season generously with sea salt flakes and freshly ground black pepper and set aside.

Make the meatballs by putting all the ingredients in a bowl and getting your hands in there to evenly incorporate. Stop kneading as soon as the mixture feels sticky to the touch. Roll into meatballs about the size of golf balls.

Generously oil an ovenproof, non-stick frying pan. Add the balls and pop in the oven for 20 minutes.

Remove (don't forget the handle is hot) and place over a medium heat. Allow the meatballs to brown, carefully turning to get an even tan on all sides. The meatballs are essentially already cooked so this is just giving them that touch of crisp and colour. Like a small child in a pool, these shouldn't be left to their own devices. Keep an eye on them.

Make a quick salad by adding the fennel and herbs to a bowl. Squeeze over some lemon juice and toss gently to coat.

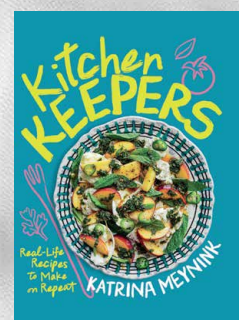
To serve, smear a plate with the romesco and top with the salad, meatballs and yoghurt. Season with sea salt flakes and freshly ground black pepper and finish with a generous lug of olive oil. ♦



Looking for inspiration?

Want to expand your repertoire of simple, flavour-filled meals you can cook at home? Search CommBank Brighter to find more recipes.

This is an edited extract from Kitchen Keepers by Katrina Meynink (Hardie Grant Books).



Kait Photography, Katrina Meynink courtesy of Hardie Grant

The Explainer

How to stop impulse buying

STORY BY LAURA CULBERT

Safeguard your savings goals by learning to resist spur-of-the-moment purchases.



It's those extra groceries you put into the trolley after being tempted at the checkout. Or that dress you purchased on a whim. We've all succumbed to impulse buying and it can seem pretty harmless. But with research indicating that the average Australian spends up to \$44 a week on impulse buys (or more than \$2200 a year), it's safe to say it's putting a dent in our savings. So we asked CommBank personal finance expert Jess Irvine for her tips on resisting temptation and developing healthier habits.

Shop with a plan

This may sound familiar – you pop into a store (or start scrolling online) for one thing and end up with a cart full of extras. That's why a little planning goes a long way. Write a list of essentials and stick to it. Even if something you love is on sale, if it's not on the list, it doesn't make the cut. A budget comes in handy here. It can help you map out your must-haves while keeping impulse buys in check. But life doesn't have to be totally austere. Build some "fun money" into the budget so you get the joy of a treat without the regret of an unplanned splurge.



Study your patterns



Have you noticed yourself impulse buying when you're stressed? Bored? Emotional? Shopping delivers a dopamine hit that instantly lifts our mood (they don't call it retail therapy for nothing). "But those initial positive feelings can soon give way to feelings of guilt or regret," says Irvine. Next time those feelings creep in, try swapping shopping for something that soothes or uplifts you – go for a walk, call a friend for a chat or just make a cup of tea.

Buyers remorse

So you were impulsive. We've all been there. What's important is your next step. "See if you can return your item for a refund," says Irvine. "If not, items can be sold on online marketplaces, helping you recoup some money." And remember not to beat yourself up. Regret won't change the past but it can drain your energy for better decisions ahead. Instead, take action by setting a small financial goal or reminding yourself that one mistake doesn't define you.

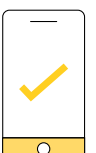
Don't lose sight of the big picture



"The basis of good financial fitness is to spend less than we earn and save and invest our money to look after our future selves," says Irvine. Whether you're saving for a home deposit or trying to pay off debts, keeping your long-term goals in mind can help shift your perspective – rather than "missing out" on that impulse purchase, you're actually putting your money towards something more meaningful.

Get across your spending

For anyone who's felt like their money just disappears, take control by tracking where it's going. "This is the best way to see how those impulse purchases are adding up," says Irvine. Money Plan in the CommBank app can give you insight into how much you're spending each week, fortnight or month, plus the categories you're spending most on. "You can then reflect on whether you're getting true value and enjoyment out of your purchases." ♦





EOfY

Tax time

STORY BY JO HARTLEY + ILLUSTRATIONS BY AMY SLATEM

It's not exactly the highlight of the year but getting ahead of your taxes means fewer headaches. Whether it's considering your deductions, filing your return or avoiding scams, we've got some tips to help make it smooth sailing.

How to prepare

Your tax return is a wrap-up of all the income you've earned and the expenses you can claim during your financial year.

When it's time to lodge your return, you'll need to show how much income you've earned and your tax deductions claimed. If you're on a salary (full-time, part-time or casual), your employer has likely helped you prepay the tax payable on your salary and the details should be automatically pre-filled in your return – too easy. But if you own investment properties or you're self-employed, it's a different story. You'll need to keep track of your income and set aside money to pay your tax when it's due.

Tax laws can be complicated so it might be worth calling in a professional. A tax agent can take the stress out of the process – and maybe even help you get a bigger refund. "One advantage is tax accountants stay updated on tax laws," says Stuart Waugh, director and tax expert at Altus

"A tax accountant stays updated on tax laws and can answer questions."

Financial. "They can answer your questions and assess expense eligibility to maximise your return." In other words, they know how to help you get the most out of your tax return.

The deadline to lodge your return could be as early as 31 October and you can do it yourself through the ATO's online myTax tool. If you're going through a tax agent, make sure you contact them and are part of their lodgement program before your due date. And whatever you do, lodge on time – late lodgements can come with penalties and that's one headache you really don't want.

Time to get organised

- ☐ Your Tax File Number (TFN), which can be found online via myGov or on your payment summary.
- ☐ The bank account details where you would like any tax refunds to be deposited.
- ☐ Details of any additional income such as bank account interest, rental income, investments or employee share schemes.
- ☐ Receipts and records for any expenses you may be able to claim, including car, home office and education.
- ☐ Receipts of any tax-deductible donations you've made to charities.





Make your refund work for you

It's easy to absorb any extra cash – like a tax refund – into everyday expenses without a second thought. But with a little planning, that money could do more than just cover short-term costs – it could help you build wealth for the future.

Here's what you can do

- ☐ **Save it.** "You could use your return to build financial resilience," says Darlene Neu, financial wellbeing consultant at The Money Collective. "If you don't have an emergency fund, starting one could be your first goal."
- ☐ **Pay off debt.** "If you have high-interest debt," says CommBank personal finance expert Jess Irvine, "consider a lump-sum repayment to reduce the interest you incur over time."
- ☐ **Boost your super.** "Another option would be topping up your super," says Irvine. A voluntary contribution now could mean thousands more when you retire.
- ☐ **Enjoy it.** "Managing money is about finding balance between future goals and enjoying life today," says Neu. So, yes, plan that trip!



Dodging tax-time scams

Scammers love tax season almost as much as we hate it and they're getting sneakier every year. But knowing what to watch out for can help keep your money (and your identity) safe. The most common scams involve emails, calls or texts pretending to be from the ATO or myGov, asking for personal details or demanding payment. Some might dangle the promise of a massive refund, while others try to scare you with fake legal threats.

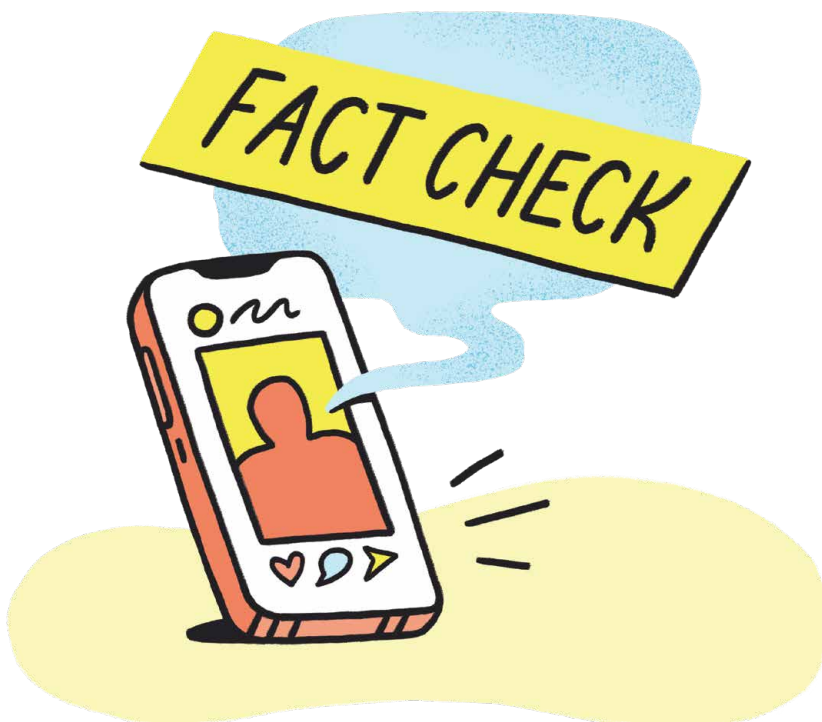
One of the most common scams? The "fake tax debt" trick. A scammer will claim you owe money and might even rattle off a convincing-sounding ID number or case reference. They'll push you to pay up immediately – sometimes even threatening arrest if you don't.

A big red flag? If they ask for payment via cryptocurrency, gift cards or prepaid debit cards. "Scammers are getting cleverer and using new tricks to get access to your money," says Waugh. "Texts or emails with links to click or QR codes to scan are becoming more common. Scammers create fake log-in pages that look real but are designed to steal your myGov sign-in details."

Another sneaky move is fake ATO accounts popping up on social media, tricking people into sharing details under the guise of helping with tax returns.

How to stay safe

- ☐ The ATO will never send log-in links or QR codes via email or SMS.
- ☐ Poor grammar or dodgy spelling in messages is a tip-off.
- ☐ If you get an unexpected call, text or email about your tax, verify it by calling the ATO on 1800 008 540.
- ☐ If you've accidentally clicked a link or shared your details, contact CommBank and the ATO immediately.



Tax myths

Social media is awash with tax misinformation from expenses and deductions to refunds. Here, Waugh debunks some of the most common misconceptions:

MYTH: I'm entitled to claim a \$300 deduction of work-related expenses without receipts.

FACT: "For claims up to \$300, receipts aren't required but you must prove the expenses related to your income and explain how you calculated the claim."

MYTH: You only need credit card receipts as proof of work-related expenses.

FACT: "The ATO requires detailed records – such as invoices, receipts or bank statements – showing the supplier, amount, date and nature of the expense."

MYTH: Any travel to my investment property is tax deductible.

FACT: "Unless you're in the business of rental properties, you can't claim deductions for travel to your investments."

MYTH: My family holiday is tax deductible if I attend a work conference.

FACT: "Personal trip expenses can't be claimed. Travel costs between personal and work-related parts of your holiday must be properly split."

MYTH: A \$10,000 business expense saves you \$10,000 on taxes.

FACT: "Your tax savings depend on your tax rate. For example, with a 30 per cent tax rate, a \$10,000 deductible expense saves you \$3000 (30 per cent of \$10,000), not the full \$10,000."

MYTH: If I use a tax agent, they're responsible for my claims.

FACT: "It's your responsibility to ensure your return and any deductions are correct. If there are any inaccuracies or mistakes, the ATO will hold you responsible." ♦

Commonwealth Bank is not a registered tax (financial) adviser under the Tax Agent Services Act 2009 and you should seek tax advice from a registered tax agent or registered tax (financial) adviser if you intend to rely on this information to satisfy the liabilities or obligations or claim entitlements that arise, or could arise, under a taxation law.



Planning for the next financial year

Create a safety net

Aim to save three to six months' worth of expenses to cover unforeseen job loss or unexpected costs.

Set financial goals

Set clear short-, medium- and long-term goals, such as building an emergency fund, paying off a debt or saving for a car.

Revise your budget

Create a budget using tools or spreadsheets. Track your income, expenses and savings, then adjust accordingly throughout the year.

Tackle debt strategically

Prioritise high-interest debts, consider consolidation for lower rates and set up automatic payments to stay on track.

Review your expenses

Audit your subscriptions and expenses. Cancel unused streaming services, forgotten gym memberships and overpriced phone plans.

Make comparisons

Compare your energy, internet and insurance providers to make sure you're getting the best deal. Check your superannuation to ensure it still matches your needs.

Plan for tax time early

Keep track of work-related expenses and explore tax-deductible investments or salary sacrifice options. If you're self-employed, allocate regular funds for tax payments.

Cash Flow

Money, goals, life

Mary Fowler
shares her take on
balancing big dreams,
budgets and enjoying
the moment.

At just 22, Mary Fowler is already kicking goals – on the field and in life. The CommBank Matildas star isn't just known for her football brilliance; she's also admired for her grounded, thoughtful approach to everything she does. When it comes to money, Mary's story is all about learning, growing and figuring it out as she goes. She's discovered how to set boundaries, find a sense of control through budgeting and strike that tricky balance between enjoying today and planning for tomorrow. Here, Mary opens up about her financial journey (spoiler: she's still on it) and the lessons she's picked up along the way.



INTERVIEW BY BROOKE LE POER TRENCH + PHOTOGRAPHY BY GUY BAILEY
STYLING BY JULIE RUSSELL + HAIR & MAKEUP BY DESIREE WISE

What's your earliest memory of learning about money? I come from a big family and we didn't have a lot so I learnt early on not to spend what we didn't have. Most of our shopping was done in charity stores or secondhand shops. That upbringing has stayed with me – I often justify my purchases now by giving back to others. If I'm not spending on myself, it feels okay.



(Above) Mary Fowler with CommBank Mini Mates.

Did you feel guilty spending money as you started earning more? Early on, I didn't save or plan for the future. It wasn't until I moved overseas, started living on my own and had to manage pay cheques and bills that I began to understand the importance of budgeting and saving.

How has being a professional athlete shaped your views on money? In sport, you usually have a short window to earn. Many athletes' careers start winding down at about 30 so there's pressure to make the most of the time you have. Talking to friends and teammates helped me realise how important it is to save and plan for the future. It's a bit scary to think about what comes after football but it's also a big motivator to prepare now.

Do you set financial goals for the future? Yes, setting goals has been a game changer for me. It gives me peace of mind and saving for specific targets has reduced my anxiety about the future. I know what I'm working towards, which makes everything feel less overwhelming.

You've started managing money earlier than most people. Do you think that gives you an advantage? In some ways, yes. But it's also given me perspective. I see my friends in university struggling to make ends meet while balancing study and part-time jobs. It's made me realise how fortunate I am to be in this position. At the same time, I know how important it is to make the most of these years.

Discussing money can be tough. What have you learnt about opening up? Talking about money has been eye-opening. For example, when I started dealing with taxes, it felt impossible to figure out. Hearing others say they struggled with the same thing made me feel so much better. It's reassuring to know that nobody has it all figured out.

And what have you learnt about negotiating your worth? It's still a work in progress. I struggle with saying "I deserve this" and often feel grateful for whatever I'm offered. Having people around me who remind me of my worth has been a huge help. It's important to have advocates who can guide you and help build your confidence.

What advice would you give to young athletes? Don't be afraid to make mistakes. They teach you so much about yourself and life. Mistakes aren't failures – they're opportunities to learn and grow.

How do you approach enjoying today versus planning for the future? It's all about balance. I remind myself that I could save everything but what if I die in two years? I wouldn't have enjoyed the position I'm in now. I budget so that I can put aside money for the future but also have a set amount to enjoy guilt-free. It's about making sure both future me and current me are taken care of. ♦



Identity *shift*



With services like ConnectID® leading the charge, digital identification as we know it is changing. It's backed by CommBank and offers attractive solutions to businesses and consumers.



In a time when technology is evolving at breakneck speeds and scams are spreading like an insidious fog, the need for innovation around digital identity and security has never been greater. Digital finance advisor and principal at 15Mb Ltd, David Birch, shares his thoughts on current trends, challenges and the opportunities on the horizon.

Q What are the key global trends driving investment in digital identity today?

I'd say there are three major trends in the space right now. The first is that governments want more productivity, more efficiency and more economic growth – and digital identity is seen as a platform for enabling all sorts of new opportunities and businesses. The second is that fraud is absolutely out of control. Digital identity is a key building block in the defences against it. And the third thing is that there are opportunities for businesses around identity.

Q What is an example of opportunities for businesses around identity?

A simple example is that the bank knows who I am and others trust that the bank's knowledge of me is reliable. If you force people to share too much information, they might be hesitant to transact online. But if the bank knows who I am and can confirm, that gives businesses a different level of confidence in a transaction. I should not have to give my name, address and inside leg measurement every time I want something.

Are you a business wanting to use ConnectID with your customers?
Scan the QR code to get in touch.



“Fraud is absolutely out of control and digital identity is a key building block in the defences against it.”

Q What do businesses stand to gain by adopting digital identity solutions like ConnectID?

If I'm a business and I want you as a customer, there may be some things I need to know about you. I might need to know that you're over 18 or your address. But there are a lot of other things that I don't want to know, because I don't want the responsibility of having to store and protect those things. Businesses can end up in a situation where personal data becomes a sort of toxic waste – it costs them a lot of money to look after it and when something goes wrong, the fallout is extensive. With solutions like ConnectID, businesses can collect only the necessary customer data, minimising their exposure to cyber risks.

Q What's the advantage of letting banks do the heavy lifting here?

My bank knows I am who I say I am. To compete with that, a business would have to gather an enormous amount of data. Also, consumers have established relationships with banks and place trust in them because of their strict privacy standards.

Q In the next five years, will there be significant changes to how consumers use digital identities online?

I think we'll see changes in authentication so that more things are managed with secure biometrics on our phone and fewer passwords and other prompts are needed.

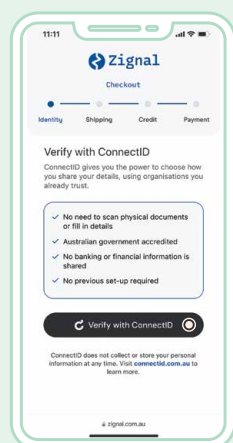
Q What role do solutions like ConnectID play here?

I'd like to see solutions like ConnectID used much more widely because, in a way, it's a very simple solution to a wide range of problems. And we have to solve these problems for consumers who don't understand how any of this technology works. It has to become part of the infrastructure.

Just a couple of days ago, I wanted to book theatre tickets and in order to do that I had to create an account. That means I have to fill out all these details. And it's all information the bank knows and has already verified. The idea of just having a button that says, "Can you tell these guys my details and let me go about my day?" is pretty attractive.

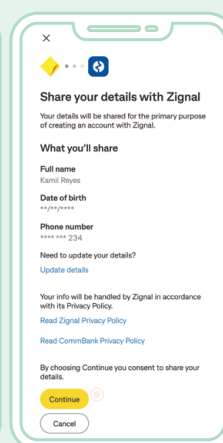
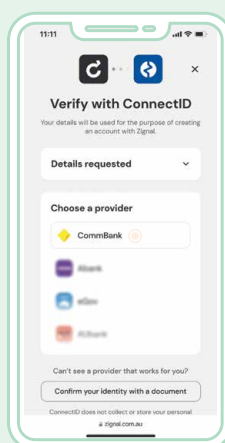
See how ConnectID works with the CommBank app.

Using ConnectID is quick, secure and keeps your customers in control:



1. Your customer will be presented an option to "Verify with ConnectID".

2. The customer will choose their preferred Identity Provider, CommBank.



3. The customer will be directed to the CommBank app where they will be asked to review the information requested and give their consent to share.

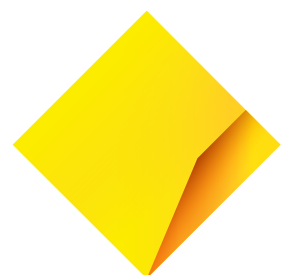
4. That's it, their verification is complete. They'll be re-directed to your business platform to finalise their transaction or sign-up process.



Get your finances in shape.

Discover tips to help your money
go further today, and tomorrow.

 CommBank Financial Fitness



Grow

Make it count

FINANCIAL PLANS

Big money dreams

From retiring early to a year-long trip around the country, here's how to chase your grand goals.

Financial Plans



Big money dreams

They say fortune favours the brave but when it comes to chasing lofty financial goals, it also favours people who can budget and stay disciplined.

STORY BY JULIE LEE

If you had unlimited funds, what would you do? Quit your job? Travel around Australia? Retire on the spot? Some people aren't waiting for money to drop in their lap – they're actively planning for it. But how? "The difference between people who have pipe dreams and those who make them a reality are three things," says Lexi Smith, financial coach and founder of MoneyVine. "The latter think: 'Yes, I can do this,' 'Here's the plan' and 'Now I need to take the action.'" Here's how you can get serious about those goals that feel a little out of reach.

Get motivated

The first step to realising a dream is changing your outlook. "A lot of people think 'I couldn't do that, it's for people who earn more than me,'" says Smith. "Everyone's goals are different but how you get there always involves having the right mindset. You have to believe in yourself. Start thinking, 'I can do this' and then plan how to get there."

Draw your road map

When Emma Shaw and her husband, Thom, decided to take a year off work and travel around Australia, they knew they'd need a strict budget. "We saved my entire pay each week and lived and budgeted with Thom's salary," says Emma, who was working in construction administration at the time. "We saved extra to cover mortgage repayments and bills, like rates, water and insurance, while we were away."

“Everyone’s goals are different but how you get there always involves having the right mindset.”

— LEXI SMITH

It’s budgeting for these hidden costs that makes all the difference. “Figure out the finer details,” says Smith. “If you want to retire early, ask yourself what ‘early’ means. How much are you going to need? What are you going to do with your time and how much is that all going to cost? Working out those details helps create the road map.”

It took Emma and her husband two years to hit the road. “Our goal was to save \$100,000. We budgeted really hard and gave ourselves a certain allowance each week that we had to stick to.”

Find the discipline

Sue-Ellen Horton was working as a copywriter before deciding she wanted to take a year off to write a book. “I’ve wanted to be a writer since reading *Little Women* when I was eight,” she says. But budgeting was not something that came easily. “I was raised by parents with no financial literacy, who struggled to make ends meet. I’m now very disciplined with money.”

She saved about \$50,000 to “buy” the time to write and has these tips for people wanting to do the same: “Create a realistic budget and savings goal and stick to it. And set up a savings account you don’t touch. I have two – one I never touch and one I use for emergencies.”

Use real-time budgeting tools

The plan is set; now for the action. The Money Plan feature in the CommBank app can help you track your spending, manage bills and see your cash flow on a weekly, fortnightly or monthly basis. You can also set category budgets, like transport, eating out and groceries. And you can check your spending against the category budgets in real time to see how you’re tracking.

Be realistic about your finances

Smith has her own experience with chasing big money dreams. At the age of 30, her husband, Ben, pivoted careers from concreting to dentistry, which included a full-time six-year degree. “We went backwards financially for quite a while but now the dividends are getting paid out,” she says. The biggest payoff, she adds, wasn’t financial – the experience taught her that sacrifices don’t have to mean missing out because Ben was around more. “We spent those years creating core memories and that’s a different kind of dividend – you can’t put a price on that.” ♦



Dream catcher

Got a specific goal? Here’s what you need to ask yourself to get the ball rolling.

Take a year to travel

Consider what you’re going to do with your home – selling can make it hard to get back into the market and renting out comes with challenges. “Renting may be less risky but you need to consider tax implications and costs like landlord insurance,” says Smith.

Early retirement

Extra super contributions may help you retire early but read the fine print. “Rules around accessing your super are quite complex,” says Smith. “It can help to speak to an expert.” A solid plan now can mean more freedom and flexibility later.

Buy yourself a car

First, factor in ongoing expenses like insurance, registration, servicing and fuel and then work out what you can afford to save and whether a loan makes sense. A reliable second-hand car can be a smart choice to keep costs down while still getting you where you need to go.

Build an emergency fund

Unexpected costs happen – a medical bill, job loss or car repair can throw off your budget. Aim for at least three months’ worth of essential expenses. Start small – even 20 dollars per week – and stash it in a separate high-interest account. A solid buffer means less stress when life throws a curveball.

Small Business

Smart savings

STORY BY HANNA MARTON

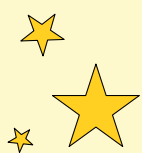
Reduce overheads and automate everyday tasks with these clever ways to make every dollar work harder.



With rising prices squeezing small businesses, every dollar counts. But cutting costs or staff isn't the only answer. Instead, savvy business owners are finding ways to stretch their spending further.

Score discounts on stuff you already buy

Why pay full price when you don't have to? From mobile bills to forklift hire, CommBank Yello for Business gives eligible business customers exclusive discounts that help with everyday expenses. It's worth the effort: less spent on the necessities means more to reinvest in your business. Simply log in to the CommBank app, switch to your business profile and tap CBA Yello to start saving today.



Spend and save

Get access to exclusive offers with CommBank Yello for Business.

- ◆ **From 30% off More Business nbn[®], SIM-only Mobile and Business Phone Systems** for 12 months when paying with a CommBank debit or credit card.
- ◆ **From 20% off your first Nine Ad Manager order** (minimum spend applies), 5% off subsequent orders.
- ◆ **Up to 15% off all Samsung products.**
- ◆ **20% off BioPak** certified compostable food packaging (for new BioPak customers only).
- ◆ **20% off equipment hire with Kennards Hire** (applicable to general hire products only).
- ◆ **3 months free for new Doshii customers** then 10% off thereafter.
- ◆ **20% off Hard Yakka, KingGee and NNT** workwear (minimum spend applies).

CommBank Yello for Business is at this stage only available to invited sole proprietor customers and single director corporate customers. A customer who meets the eligibility criteria but is not a sole proprietor or a single director corporate customer, or is one but has not been invited by us to participate in CommBank Yello for Business, will not be able to access CommBank Yello for Business at this stage.

Offers are made by third parties not CommBank and will be subject to their own terms and conditions which can be accessed through the CommBank app. Offers may be varied or withdrawn at any time, without the control of CommBank.

Save time (and money) with automation

Every hour spent on admin is an hour you're not future-proofing your business. Investing in smart tools – such as automated invoicing or AI-powered chatbots – can streamline operations, reduce errors and free up your time.

“Automating bookkeeping is a terrific way to free up time for working on your business, rather than in it,” says Rowan Johnston, a CommBank business performance optimisation manager. Examples of tools that you can use include Xero, QuickBooks and Rounded. This is more crucial as your company grows, he adds. “Often when a business becomes big enough to employ more people, allowing the founder to get off the tools, they end up spending much of their day managing leave, pay and rosters and managing invoices. This can reduce their ability to quote on bigger jobs or tenders or look at the market to see how to meet changing consumer preferences.”

“I use an automated calendar booking link,” says Debbie Bailey, business consultant and four-day work-week advocate. “Going backwards and forwards on emails or messages just to set up meetings can be exhausting, especially when working with global clients. This simple hack has saved me hours.” Bailey’s also a fan of automatic note-taking tools, such as Otter.ai. “I’ll put the transcript from a meeting into [AI-powered chatbot] ChatGPT and say, ‘Give me the most important elements from this meeting and what actions I need to take.’”

“Automating bookkeeping is a terrific way to free up time for working on your business, rather than in it.”

— ROWAN JOHNSTON

Know your cash flow

Funds don’t always surge like Niagara Falls; nearly 80 per cent of Australian small-to-medium businesses experience cash-flow problems, according to research commissioned by CommBank. But small tweaks – such as using business credit wisely and applying for grants – can help prevent the tap from drying up altogether.

“For those in the warehousing and retail space, it’s important to focus on inventory,” says Johnston. “Ensure stock moves quickly so that cash comes back in the door soon after it’s been spent – rather than waiting months to be paid by customers.” On the flipside, you can negotiate for longer payment terms with your suppliers, which is not the same as delaying paying bills (that’s just rude).

Tip

CommBank’s tailored Cash Flow Management course is free to all small business owners, regardless of who they bank with. Created in partnership with the Australian Graduate School of Management at University of NSW Business School, the short online module can help you better understand and optimise your cash flow.





“Ensure you market to people who will take up your service.”

— ROWAN JOHNSTON

Market smarter, not harder

Yes, you can build a top-shelf brand on a budget. Search engine optimisation (SEO), social media and email marketing will help you reach the right customers without spending a fortune, while brand partnerships and customer referrals (i.e. word of mouth) are powerful and cheap.

Focus on your demographic, advises Johnston. “Sometimes less is more with marketing. You can spend half as much money and hit the same number of customers if you just think about your demographic. A kid’s clothing label, for example, probably wouldn’t market to 20-year-olds; a tradie specialising in heritage renovations wouldn’t market in new housing estates. Ensure you market to people who will take up your service.”

Social media is a marketing game changer but if it’s not in your skill set, handball it to a specialist, says Bailey. “It might take me 10 hours a week to do social media but if I outsource it, I can use that time to focus on clients and potential business. Be smart about how you allocate resources.” If you’re strapped for time – or money – you can share content across platforms.

Trim your everyday expenses

Sometimes the biggest savings come from the smallest tweaks. Audit your subscriptions, shop around for better deals and review the commission rates of third-party resellers you engage.

Reduce waste, says Johnston, such as by repurposing leftover supplies. For example, if you’re a painter and have extra cans of the uber-popular Dulux Natural White, suggest the colour to your next client; they’ll be thrilled if you pass some of the savings onto them. But beware of bulk-buying. Sure, buying larger quantities of stock can come with a large discount but it could result in you having more product than needed. It also pays to manage casual staff judiciously. “You can easily end up paying an employee a few hours’ work for nothing because you didn’t have a job for them to go to or didn’t line jobs up correctly,” says Johnston. ♦



Keep your customers safe

Are you prepared for a cybersecurity incident? If you answered no, you’re not alone. According to the Council of Small Business Organisations Australia, cybersecurity is the third leading pressure facing small businesses.

The first step in alleviating some of that stress – and reducing your risk – is ensuring everyone in your business has the training and tools to help protect the company. Cyber Wardens is an interactive e-learning platform that delivers easy-to-use education to help staff carry out cybersecurity inspections and risk audits, keep passwords and data safe, update software and report threats or suspicious messages.

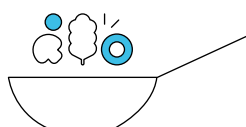
Next, consider platforms that do the customer-data heavy lifting, to avoid collecting – and protecting – it yourself. ConnectID is a CommBank-backed digital-identification tool that allows businesses to verify customer data quickly and safely.

Search ConnectID for more information.

Piggy Bank

Pocket wins

We all have to get creative when cutting costs. Here are six ways everyday Australians are putting a little more money away.



Plan your meals in advance

JONATHAN DELAGIO,
MELBOURNE, VIC

We've saved a lot by planning meals and only buying what we need for those meals. The plan is on the fridge door and my partner and I hold ourselves accountable and we batch-cook on Sundays. We prepare two portions of three different meals then freeze the dishes to use throughout the week. I crunched the numbers and we save an average of \$70 per week this way. Plus, we're not throwing out wilting veggies at the end of each week.



Flex your date nights

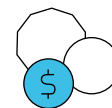
CHRISTINA ROBERTSON,
SYDNEY, NSW

My wife and I love to go out but for drinks and a few snacks you're looking at \$100 minimum at many places. We bought a bar cart and some of our favourite drinks and now we stay home for cocktail hour. We put a lot of effort into making the drinks and it's great fun. And we save money doing it this way without compromising on time together.

Divide your pay into a daily spend

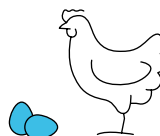
RUSTY CRAWFORD,
SYDNEY, NSW

I'm a single dad so the cost of living means that putting savings away is hard. When I get paid, I take out the money I need for bills and rent, divide the rest by the number of days in the month and then set up my account to transfer that amount into my everyday account at midnight. This helps me stick to my daily budget and any money left at the end of that month rolls over into savings.



Get clucky

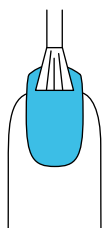
REBECCA DONALDSON, KALGOORLIE, WA



We got backyard chickens and it's changed our lives for the better. Our girls free-range in the backyard and give us eight eggs per day on average. This has been a game changer for a family of five who love eggs. We have eggs for breakfast most days and when I notice we're getting a build-up, I make zucchini slices or frittata for lunches. We've also started a veggie patch because I've been so inspired by the savings of home-grown groceries.

Budget at-home manicures

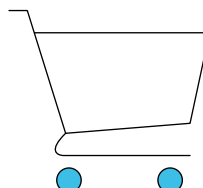
FRANCESCA HARVEY,
BRISBANE, QLD



I bought an at-home nail kit. I always feel great when I have fresh nails but getting a gel manicure every two weeks was setting me back nearly \$200 a month. I was dubious about whether it would work but for \$100, I got three different colours (I always go for a subtle nude anyway) and they look almost as good as the professional job.

Shop smarter

BERNADETTE HAMILTON,
GOLD COAST, QLD



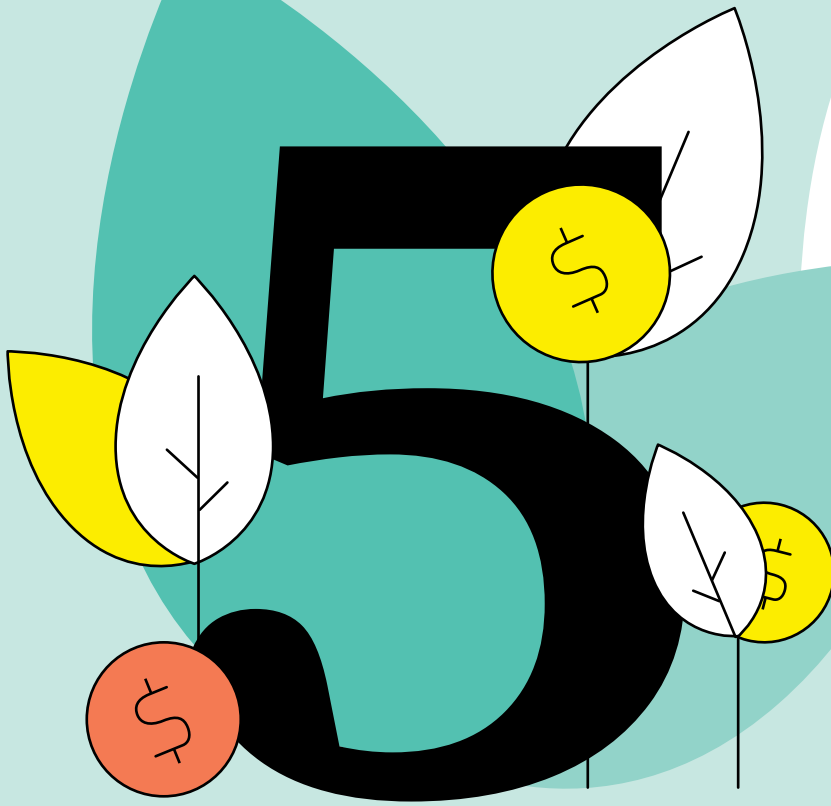
I used to do a big grocery shop online and invariably I'd spend more because the algorithm is set up to remind you of items you haven't got in your cart yet. I'd find myself adding them just in case or to stock up but really I was just spending more than intended. For me, shopping daily for the things I need instead of trying to do it all in bulk has saved me a lot of money. ♦



What's your top saving tip?

We'd love to know. Send it to us at brighter@mediumrarecontent.com and we may share it in an upcoming issue.

Super Powers



questions to answer before retirement

STORY BY SARAH MARINOS

Planning for retirement may feel daunting but thinking ahead can make all the difference to your future comfort. The answers to these questions can guide you on where to start.

1

How much money do I need to retire?

“People can underestimate how much money they need for retirement and they’re often unsure how much income their super and other investments will provide,” says Ben Nash, founder of Pivot Wealth and author of *Virgin Millionaire*, who suggests that the “five per cent rule” is a good starting point. That means you can draw an income of about five per cent from your pool of assets without eating into the capital.

For instance, if you have \$400,000 invested – excluding the home you live in – that will provide an income of about \$20,000 per year for 20 years. Work out your baseline costs and outgoings, such as utilities, rent and car costs, and compare that to how much you’ll need for the lifestyle you want in retirement.

To track how much income you’ll likely earn from your super when you retire, you can plug your numbers into a retirement planning calculator like the one at moneysmart.gov.au.

Jackie Clark, director of education, engagement and events at Colonial First State says, “The Association of Superannuation Funds of Australia suggests you’ll need between \$33,000 and \$52,000 per year for a single person or about two-thirds of your current income.” It’s worth keeping those figures in mind.

“The key is to find the right balance between enjoying retirement and catering for the future.”

— JACKIE CLARK

2

What will I do with my time in retirement?

With retirement comes a seemingly unlimited amount of free time. It's worth sitting down and planning what you'll do day to day. Think about the hobbies you've always wanted to try but have never had time for. Do you want to spend a few days per week volunteering? Will you join a gym or enrol in a program at a college or TAFE? “Keeping busy and doing things in retirement is good for your wellbeing and state of mind,” says Nash.

While you might look forward to a slower-paced life in the early stages of retirement, it's a good idea to think about how you'll create opportunities to stay physically and mentally active as time passes – and what that will likely cost. “Remember that stopping full-time work can take some adjustment,” adds Clark. “But the possibilities are endless.”

3

Will I stay in my current home?

Downsizing can unlock capital to support a more comfortable lifestyle in retirement. “If you have a big property on a block of land that needs ongoing maintenance, that will get more difficult and costly to maintain as you age,” says Nash. “Downsizing can make life easier and provide an influx of cash to fund your retirement.”

“The money from the sale of your home can be used to clear a mortgage or debt on investment properties,” he adds. “This reduces your liabilities and increases your cash flow. You can also put the money towards income-producing investments like shares that pay dividends or contribute to super.”

If you're 55 years or older and sell the home you live in, you may be eligible to contribute a portion of the proceeds of the sale to your super fund – up to \$300,000 as an individual or \$600,000 as a couple.

Just keep in mind that “any changes to your financial position can reduce your age pension, if you're eligible to receive one,” says Clark.

4

How long will my super last once I retire?

Using the five per cent rule and a clear outline of your regular outgoing costs, you can get a fairly accurate estimate of how long your investments will likely last once you retire. If you're worried, there are steps you can take to grow that nest egg today. “If you can, think about making voluntary pre-tax contributions to your super,” says Nash. “There's a concessional limit of \$30,000 per year, however, which includes any money paid by your employer under super guarantee rules.”

Most funds allow Australians to access their super at 65 and the average life expectancy is currently 83 years of age so you want to ensure that investment will last you in the ballpark of 20 years. “If retirement age is still some way away, this habit can make quite a difference over the longer term. We're living longer and you don't want to end up in a position where you're healthy and want to do things but are running out of cash,” says Nash.

“The key is to find the balance between enjoying retirement and catering for the future,” says Clark. “Getting financial advice is a great way to help you manage this.”

5

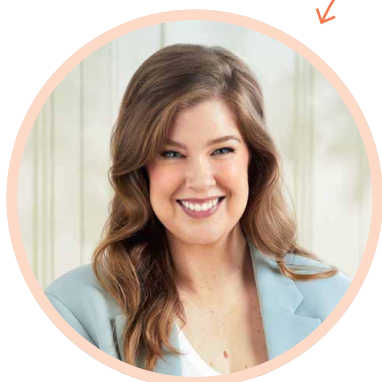
Can I keep working once I reach retirement age?

“A growing trend for many people approaching retirement is a move to part-time work,” says Clark. “This offers the chance to ‘test’ out retirement while continuing to work in a reduced capacity. If that interests you, it's worth looking into a transition-to-retirement pension.”

From the age of 60, you can access your super through the transition-to-retirement income stream. Under this model, you can access up to 10 per cent of your super balance per year to top up your wages. Once you reach the age of 65 or fully retire, you will gain unrestricted access to your super. If you then decide to return to work, you will still be able to access your super while earning an income and making further contributions.

It's not uncommon to do this. In 2024, research from the Association of Superannuation Funds of Australia found that about 25 per cent of Australians aged 65 and over who are working plan to remain employed in order to stay socially engaged. ♦

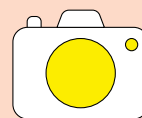
Ask Jess



How to get your cash flow pumping

Want to give your bank balance a boost? Here are CommBank personal finance expert Jess Irvine's top ways to generate cash.

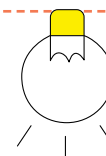
We're all looking for ways to save more money given the current cost of living. Ultimately, though, there are only two ways to go about it: spend less or earn more. Learning to trim your expenses is a great way to save but eventually there will come a point where you don't want to – or simply can't – cut spending any further. In this case, it pays to consider the other side of the equation and find ways to boost your income.



Rent out things you own

Whether it's a spare room, parking space or car, there are ways to make money from unused assets. Websites such as DriveMyCar, Parkhound and Airbnb can connect you with people who are interested in renting out your things. Depending on where you live, you could also consider hosting an international exchange student. Make sure to consider the potential impact on your insurance and always follow advice on protecting yourself and your possessions.

Monetise your thoughts



From mystery shopping and market research to website testing, your opinions can work for you. Just do a little investigation first to make sure the company you're dealing with is genuine and once you're comfortable, go ahead and start making extra cash.

Make use of available benefits



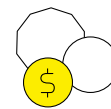
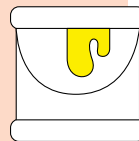
Did you know you could be missing out on government benefits, rebates and concessions? Federal, state and territory governments offer a range of ways to help ease the cost-of-living squeeze so it's worth checking what you might be able to claim. Benefits finder in the CommBank app can help you uncover potential savings. Answer a handful of questions about yourself and you'll receive a list of potential claims, from energy bill concessions to assistance with school transport.

Go for that pay rise

Make sure you're paid the full value you contribute to your job. Different employers will have different reward and pay structures but it's important to advocate for yourself to be paid what you're worth. Write a list of your biggest achievements over the past 12 months and book a meeting with your boss to talk about how you've contributed to your organisation's success. To strengthen your case, keep an eye on the job market and do some research to see what other employers are paying. If you do go for a new role, always enquire about the salary and don't be afraid to ask for more.

Earn cash from your hobbies

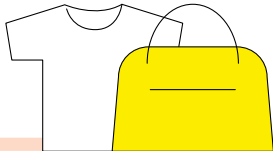
Are you an avid painter, drawer or jewellery-maker? Turn your passion into profit by selling your products at market stalls or on sites like Etsy. You can also earn passive income – which is earnings you don't have to actively work to generate beyond an initial outlay of time – by creating and selling ebooks, online courses, downloadable worksheets or printables online. If you have a hobby you're passionate about, create free content online and share it via social media – you never know, you might be able to monetise it one day.



Upgrade your side hustle

If you want to take your side hustle to the next level, your first step is downloading the business-plan template from business.gov.au. Having a clear idea of your unique selling proposition, target customer base, and sales and marketing plans can help you identify opportunities to scale. You can also find tools to help you understand cash flow, write a financial plan and learn about cybersecurity on the CommBank small business hub.

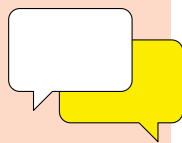
Sell items you no longer need



What if items gathering dust in your home could put money in your pocket? It's all about looking at your possessions in a new way – one where everything has a market value. Turn clutter into cash by listing items for sale on platforms like Gumtree. Remember to be wary of scammers during the process, don't give out your personal details and prioritise safety if you're meeting with potential buyers. To learn more about arming yourself against scams, search CommBank Safe.

Sell your skills

If you have the time, advertise your skills on Airtasker, local community Facebook pages or bulletin boards. From tutoring to pet walking and mowing lawns, many services are in demand right now. If you have a car and enjoy driving, consider joining a rideshare service (like Uber or DiDi) or delivery service (such as Amazon Flex or Deliveroo). Just remember to check your insurance and all related terms and conditions and follow any safety advice.

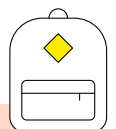


Be tax savvy

If you incur expenses while generating income, you might be able to claim them at tax time. The ATO has a range of guides to what you may be entitled to claim but there's three golden rules to remember: you must have incurred the expense while generating income; you can't claim expenses your employer has reimbursed you for; and you must keep receipts. Speak to an accountant if you're unsure.

Invest in your education

To maximise earning potential in your main job, economists suggest honing your comparative advantage. In other words, direct your attention towards enjoyable work that you're good at (ideally that you're better at than other people). And invest in your skills. You can undertake many free online courses for further study on sites like Coursera, Skill Finder and Harvard Online. If you're looking to train, retrain or upskill, it's also worth looking at whether you may be eligible for free TAFE courses. ♦

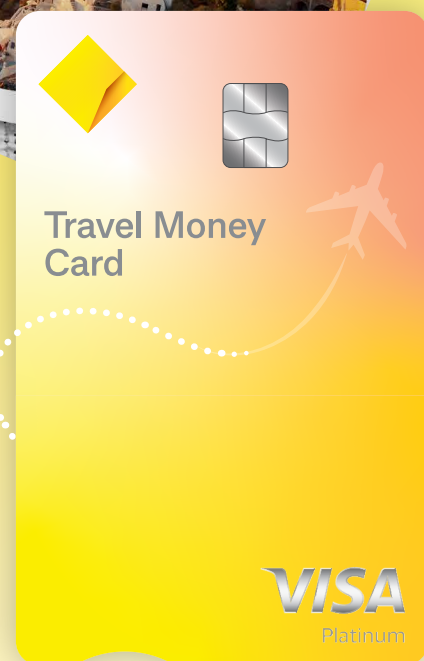


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Dream

Live your best life

MAKE A CHANGE

Love actually

A young couple's move resulted in a big lifestyle shift and a wonderful new community.



MEGALONG VALLEY, NSW



Make a Change

STORY BY BEK DAY
PHOTOGRAPHY BY CHRIS CHEN

Love actually

When Vincent Wigman moved from inner-city Sydney to the Megalong Valley for a dream job, Ashe Tejerina followed him. Together, they've built a life of serenity, adventure and community.

Love stories don't come much grander, even in the cosy simplicity of life in the Blue Mountains in NSW. "Vincent is from the Netherlands and I met him while working in Sydney," explains Ashe Tejerina, originally from Argentina. But just as love was blossoming between the two travellers, they encountered their first roadblock.

Vincent Wigman told Ashe he already had plans to move to the Blue Mountains, a two-hour drive from the city. A manager's position at the (then) yet-to-be-built Megalong Restaurant at Lot 101 – a farm-to-table dining experience in the heart of the Megalong Valley – offered by a former colleague was too good to pass up. "I used to work with Colin Barker at the Boathouse in Sydney, when he was head chef. His enthusiasm and passion was the reason I said yes without a second thought," says Vincent. Still, he was loath to leave his burgeoning romance. "I could see how nervous he was when

he asked what was going to happen,” says Ashe. “I said to him: ‘I’ll go with you. Why are you even asking?’”

Three years later, the couple are still in love, both with each other and with their new home. “The concept behind the restaurant is all about embracing nature, working with the seasons, sustainability and using locally sourced ingredients – most of which are grown onsite,” says Vincent. “Seeing this project come to life in such a beautiful setting has been amazing. Being involved in a growing local business and being part of the restaurant’s success has opened opportunities for us. We also find that our new life encourages us to spend more mindfully, whether it’s budgeting for the week, spending time in nature, cooking with local ingredients or investing in experiences that enrich our lives.”

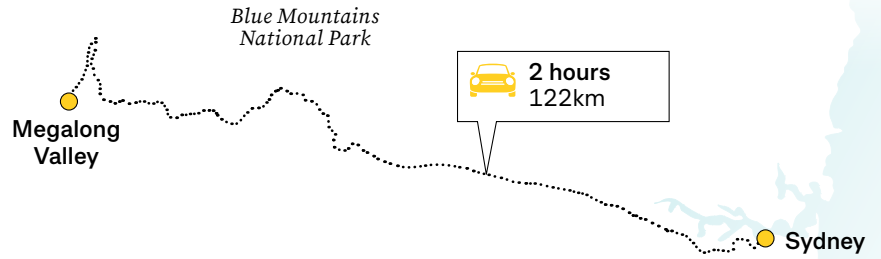
Being away from Sydney’s frenetic energy has been helpful for the back

pocket, too. “We’ve found that we spend much less than we did living in Sydney,” says Vincent. “Ashe always says, ‘As soon as you set foot on the pavement in Sydney, you start spending money’ and it’s completely true. Here, we go to the supermarket in Katoomba, about 30 minutes from our home, once a week and we buy everything we need.” The couple quickly learnt to make a well-planned list before shopping so they don’t waste another hour driving in the event that they forget something. “In Sydney, we were caught up in the hustle and bustle of city living,” agrees Ashe, “with high rent, daily commuting costs and the temptation of city conveniences that used to drain our wallets. Now we’ve found we can save – and invest – significantly.”

There have been challenges, though. “Vincent moved up first and I would travel back to the Blue Mountains every Saturday at 6am and return to Sydney



Location: Lot 101, Megalong Valley, NSW

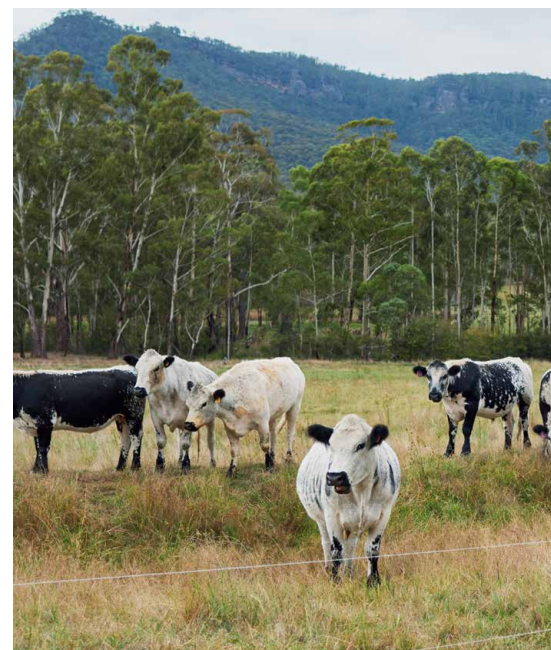


“We eat breakfast on the verandah with kangaroos and kookaburras as spectators.”



on Monday morning for work,” says Ashe. “He would send me photos during the week of how the project was progressing and what his day-to-day life was like. It was kind of a long-distance relationship in the beginning!”

And while their new life in the bush is filled with unexpected delights (“We eat breakfast on the verandah with kangaroos as spectators,” says Ashe), there have been more than a few reminders that leaving the stress of the big smoke behind also meant leaving its convenience. “I’m learning to drive,” says Ashe. “Living in such a remote area, I need to get my licence.” And then there are some new survival skills she can add to her list of accomplishments, like learning to build a fire to keep their home cosy on chilly evenings.



(Above, from left) Ashe Tejerina and Vincent Wigman; (opposite page) The Lot 101 property.



“It really is a beautiful and interesting community that we have here.”



There was also a road closure in April 2024 due to a landslide that made the valley inaccessible for nearly a fortnight. But while Ashe and Vincent were trapped with other residents, the power of their new community became evident. “I work at the Megalong Valley Tearooms on weekends, which is less than a minute’s walk from our house,” says Ashe. When the road collapsed, it was the only place open in the area. “For about 10 days, us and about 80 other people were unable to leave so the café became the gathering place for meetings, relaxation, even for food supplies that arrived by helicopter.”

The ties that bind them here have been some of the most powerful signs that they made the right decision

three years ago. “In the valley we connect more with our community,” says Ashe. “People stop to chat with us while we’re sitting on the verandah, we meet for dinner, we get to know each other. They’ve even asked us to look after their pets and stay in their houses. That didn’t happen when we lived in Sydney. It really is a beautiful and interesting community that we have here.”

And as vibrant and colourful as the new characters in their story are, at the end of the day, this love story still centres on two adventurous spirits who took a leap of faith. “In my mind there was never any doubt. I’m a romantic – I would have followed this guy to the end of the world,” says Ashe. ♦

House Proud

Declutter, refresh, repeat



STORY BY SUE WHEELER

Decluttering your home isn't just an action. It brings clarity and lightness to living, can save you money and helps reduce overconsumption. Follow these easy tips for a tidier home and a happier headspace.

Living in an organised home not only helps you find the keys faster, it can also have a positive impact on overconsumption (saving you money in the long run). “When items get lost, you convince yourself you need new ones,” says Lisa Hodgson, founder of online course The Intentional Home (lisahodgson.co), who sees the impact of helping clients get organised. “When people pare back, they experience gratitude for what they have.” But the process can be tough to start. According to Anita Birges, organisation expert and founder of Mise en Place (mise-en-place.com.au), wardrobes and kitchen cupboards are among the unruliest spaces in our homes – and a great place to start.

Where to begin...

Pinpoint your goal

“Defining what you want to achieve keeps you focused and leads to less ‘clutter shuffling’ and more meaningful decisions,” says Cath Buxton, home organisation expert at My Curated Life (mycuratedlife.com.au). “Do you want to feel less stressed and overwhelmed? More focused and productive? Or perhaps you want a simpler, calmer home?”

Start small

Avoid overwhelm and start with one drawer, cupboard or shelf, says Buxton. “Empty it out and make intentional decisions about what to keep and clean before reorganising your items. Try non-sentimental items first and build momentum.”

Think ahead

Before you tackle a room, have a plan and an endgame, says Birges. “For an office, do you need a shredder or storage boxes and labels? How will you recycle responsibly?” Think about these questions ahead of time so you don’t run into speed bumps.

Get comfortable

Birges finds that you’re more likely to finish a task if you’re comfortable. “Don’t stand at your wardrobe – take hangers to the bed and give yourself space. Use a large table or bench for papers or cupboard contents.”

Do “you”

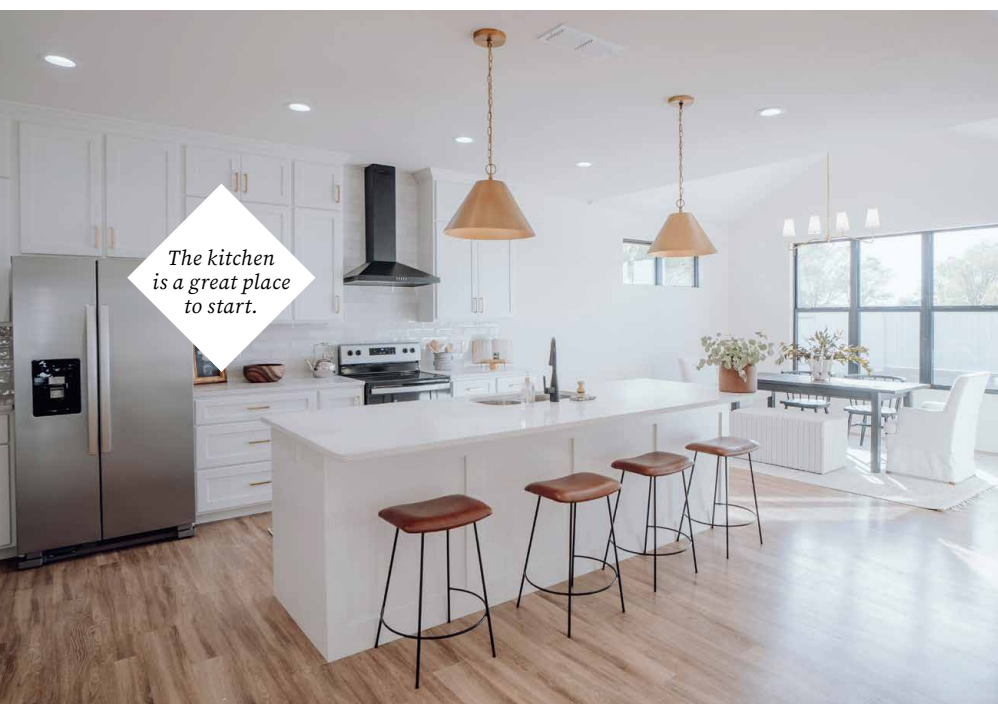
“Find what works for you,” says Hodgson. “Systems aren’t one size fits all. It might be setting a timer for ten minutes and breaking it down or a weekend blitz involving the family.”

Tip:

Adopt a one-in, one-out philosophy or be more mindful when shopping to help stay on track and avoid buying (and finding space for) more than you need.

“Don’t shop to ‘stock up on storage items’ – plan what you need. Measure twice, buy once – you don’t want decluttering clutter.”

— ANITA BIRGES



Kitchen cupboard basics

Organise, declutter and store smart for a tidy, functional kitchen.

Declutter and relocate

As well as ditching expired and spoiled foods, spices and vitamins, edit your drawers and cupboards. “You don’t want three sets of salad servers taking up space in a drawer you use daily so store them in a separate container,” says Birges.

Keep it contained

Decanting food into labelled, clear, airtight containers keeps it fresh and turns a pile of packets into a clean, organised pantry. “Store grains, flour, rice, other dried goods and anything that requires a clip after opening,” says Birges. Another advantage? You’ll easily see when stocks are running low.

Size up

You don’t need a fleet of new containers but Birges recommends using the same type for each food category or shelf for a cohesive look and to encourage good maintenance habits. Buy containers large enough to allow you to decant an entire bag.



Use clear, airtight containers.



Organise clothes by type.

Declutter your wardrobe

Create a wardrobe you can “shop from” and enjoy every day.

Cut the clothes

“Most people put everything and anything in their wardrobe,” says Caro West of The Styled Wardrobe (thestylewardrobe.com.au). “But the aim is to be able to see your clothes clearly so you can wear them all.” We’re often sentimental about clothes so the trick is to have guidelines: weed out garments that don’t fit, are damaged or uncomfortable and multiples of the same basics.

Keep things clear

Organise clothes by type and pick one from each when you get dressed. Another option is to hang work clothes together or by colour. Hang as many of your clothes as you can to maximise visibility. “With a pile, you’re tempted to just grab what’s on the top,” says West.

Tidy work

Opt for slim velour hangers for a sleek look that saves space and use shelf dividers to organise jumpers neatly. When it comes to your day-to-day, keep out what you’re wearing now and pack away off-season clothes.

Tip:

Designate a place where the whole family can put clothes to sell and donate.

“We hang on to things because we feel guilty about money we’ve spent. But keeping them won’t recoup the cost.”

— CATH BUXTON

Tame your workspace

Conquer these three clutter culprits to make a difference.

Paper

While paperless working might be the goal, most of us work somewhere in between. Make a decision around this and look at what you’re unnecessarily keeping, from old notebooks to appliance manuals you can view online. Label five 10-litre storage boxes and spread them out on a table or bench. Sort and store the papers you do need into categories such as: to-do now, home admin, car and family.

Cables

Brace yourself: storing cables in a cupboard isn’t a decluttering tactic. People habitually keep cables “just in case”, when they have no idea what it’s for or if

they need it. Instead, if you haven’t reached for a cable in the past 12 months, recycle it responsibly and move on.

Messy desk

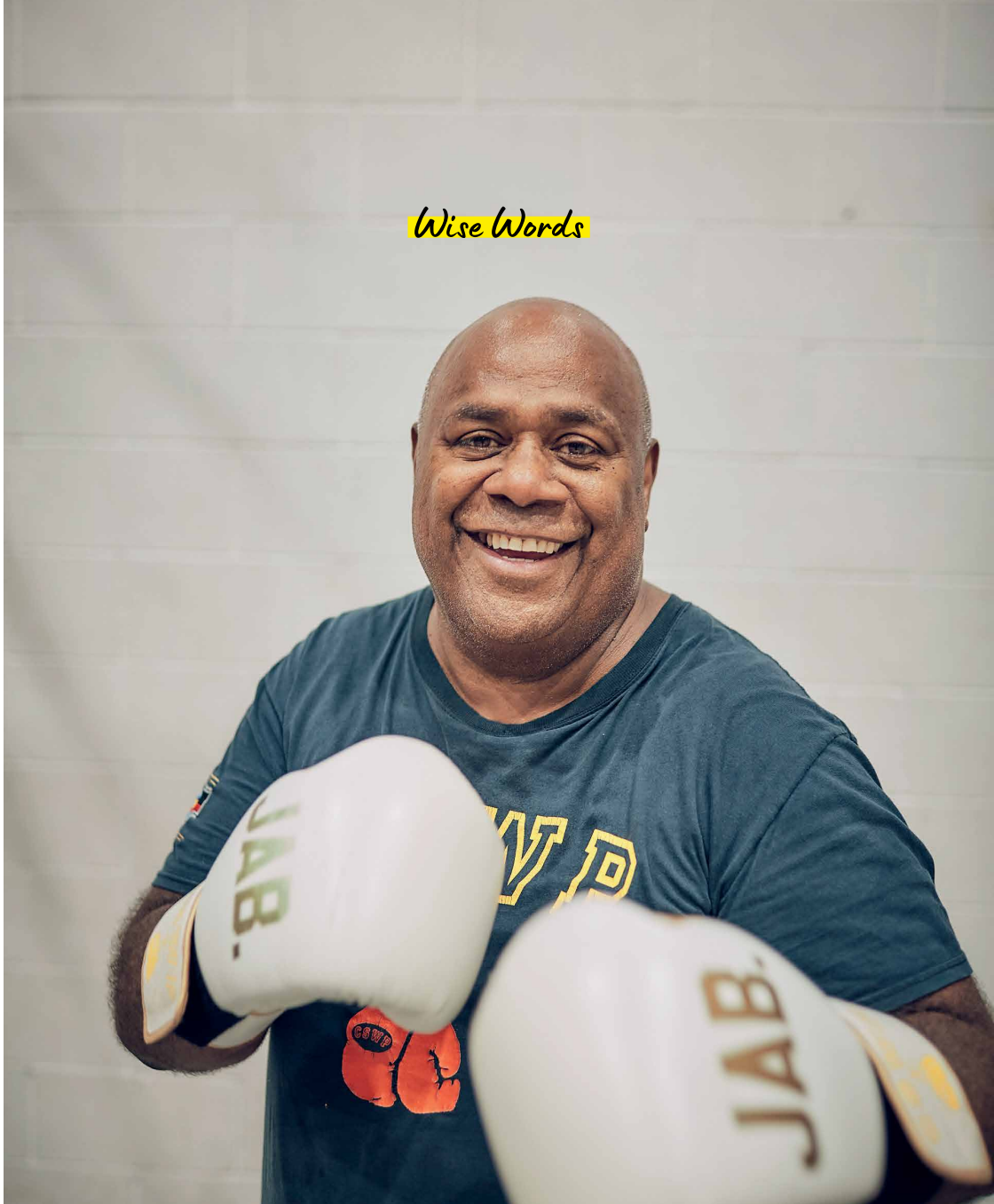
Sit at your desk and move your arms in a semi-circle in front of you. The only items in this space should be things you’re using at the time, like a notebook, pen, phone and any work at hand. No old coffee cups or Post-it notes. At the end of each day, close the loop by tidying your desk. ♦

Tip:

“Decluttering your home may unearth past purchasing decisions that weren’t the best. The process of confronting and letting go of these unwanted items can be helpful when it comes to evaluating our next purchases,” says CommBank personal finance expert Jess Irvine.



Wise Words



Captains of change

STORY BY STEPHANIE NUZZO + PHOTOGRAPHY BY NIGEL LOUGH

Things appeared broken but thanks to a boat
and some sage advice, Uncle Shane Phillips
charted a new course.

Tribal Warrior was founded to create real opportunities for First Nations Australians through maritime training, youth programs and community outreach. At the helm is CEO Uncle Shane Phillips, a passionate advocate for his people, dedicated to breaking the cycle of disadvantage and fostering resilience.

Here, Shane shares the story of Tribal Warrior's impact, the challenges they tackle and how partnerships like Jawun's secondment program are helping amplify their work.

Early days

Tribal Warrior was set in motion in 1998, during a complicated time for Aboriginal Australians, says Shane. "It started on The Block, in Redfern, which was imploding," he says, referring to the social housing hub that became synonymous with poverty, drugs and violence. "There were lots of good people in the community but we were going downhill."

So a couple of older men in the community gathered a group from Redfern, as well as Sydney's La Pouse and Mount Druitt, and

invited them to be trained up as skippers on their boat, the *Tribal Warrior*.

"We had an Aboriginal flag up and we'd drive around Sydney Harbour," he says. "During that time, there were no Aboriginal boats on the harbour so we would get boarded by police and they would ask, 'What's going on? Is this a protest?' They'd search the boat – that sort of thing."

Shane says that when the group told the boat owners about these visits, they offered advice. "They said, 'Look, you're doing nothing wrong. When they come onboard next, invite them in for a cuppa.'"

He had reservations at first but Shane says the move changed their relationship with the police. "They connected with us," he says. "I was a kid who probably had a poor attitude. I carried resentment and anger and this experience helped me think differently about how we deal with people. One thing I've worked out is rather than kicking the door down to someone's perception, if we enlighten each other through simple actions, we can learn to appreciate each other."

New connections

When the group's maritime training eventually ended, many of the men moved into government jobs. But a handful, including Shane, decided to stay with Tribal Warrior. They launched a cultural cruise and charter service. "It wasn't making a lot of money but it made us understand how we

could work and what we wanted to represent."

In 2009, the team shifted its attention to troubled young men in the local community. At the time, 15 First Nations men were caught committing robberies around the Redfern area. Rather than arrest them, local police asked Tribal Warrior if they could intervene.

"We decided we were going to start boxing in the mornings," says Shane. "We said, 'We're going to teach these young fellas routine and discipline. They're also going to learn about the strength of our people.' These young men gained a sense of worth and belonging. Three months in, robberies in the area had dropped by 82 per cent." In turn, those same men became leaders in the program, they grew from the work they had put in.

"That program is called Clean Slate Without Prejudice and it still runs now. You see anywhere from 60 to 100 people training in the mornings on Wednesdays and Fridays – all year round. No holidays. It's bigger than just training. It's about community and how we support each other and hold each other to account."

Through a suite of tailored programs – such as Clean Slate Without Prejudice, H.O.M.E Family Mentoring, Never Going Back (for former inmates) and Maritime Training – Tribal Warrior provides multiple touchpoints for support, making a genuine impact on the local First Nations community.



Uncle Shane Phillips at a morning Tribal Warrior class, Redfern, NSW.

Lessons learnt

It hasn't all been smooth sailing. During the global financial crisis, some poor advice almost put Tribal Warrior into bankruptcy. So it formed a partnership with Jawun, a not-for-profit organisation that creates secondments from corporations and the public sector to First Nations businesses. "They helped us with a secondee in finance," recalls Shane. "He looked at our systems and made sure the people who were inheriting that work knew what they were doing." The secondees who have worked alongside Tribal Warrior have passed on valuable skills, he adds, and their support has helped the organisation push forward for 27 years.

"We were a bunch of people who had come from all sorts of difficulties but we don't let those define us," says Shane. "We didn't inherit something that someone else did. We've built and grown it and are sustaining it ourselves – which is really important

to us. Young ones in the community have come through our programs and they're now doctors or pilots. They're doing amazing things. We're seeing success in this patch of dirt that we live in. We're seeing people grow and heal and that's all we wanted to do." ♦



Purpose found

A secondment with Tribal Warrior was life-changing for Michelle Kimmorley (above with Shane Phillips), a chapter lead in human resources at CommBank.

"I learnt about the work happening in Redfern through organisations like Tribal Warrior and the ways they're helping and engaging with the community," she says. "Through working with Uncle Shane, I learnt about the importance of having purpose in your life and helping others find theirs."

For Michelle, the Jawun secondment allowed her to lend her skills to an important organisation but she feels she received just as much as she gave. "I learnt a lot about leadership from Uncle Shane. I'm trying to apply many of the learnings to my own leadership and work at CommBank. It's not just six weeks and then you're done and you go back to your normal life. It really stays with you. You'll carry the experience going forward in your life and work."

Partners in empowerment

At its heart, Jawun is about strengthening First Nations-led organisations, empowering them to drive meaningful change in their communities while also giving corporate employees the opportunity to deepen their understanding of Aboriginal and Torres Strait Islander communities around Australia.

CommBank has been part of this journey since 2012, sending employees on secondments that are as much about learning as they are about lending support. These experiences offer a rare chance for corporate professionals to step inside First Nations-led spaces, witnessing firsthand the leadership, resilience and innovation driving these organisations forward.

Insider Itineraries

Canada in full colour

Trade the ordinary for Canada's enchanting autumn. Expect vibrant landscapes, Indigenous experiences and plenty of culinary adventures, too.

Cultural immersion

Toronto's Art Gallery of Ontario is a must – late afternoons offer the best light through the Frank Gehry-designed glass ceiling. In Ottawa, Parliament Hill stuns in autumn, while around Québec City's Fairmont Le Château Frontenac you'll find locals strolling the historic streets, soaking up the golden-hour glow.



Indigenous Tourism Canada

📍 Wendake

Open-hearted communities

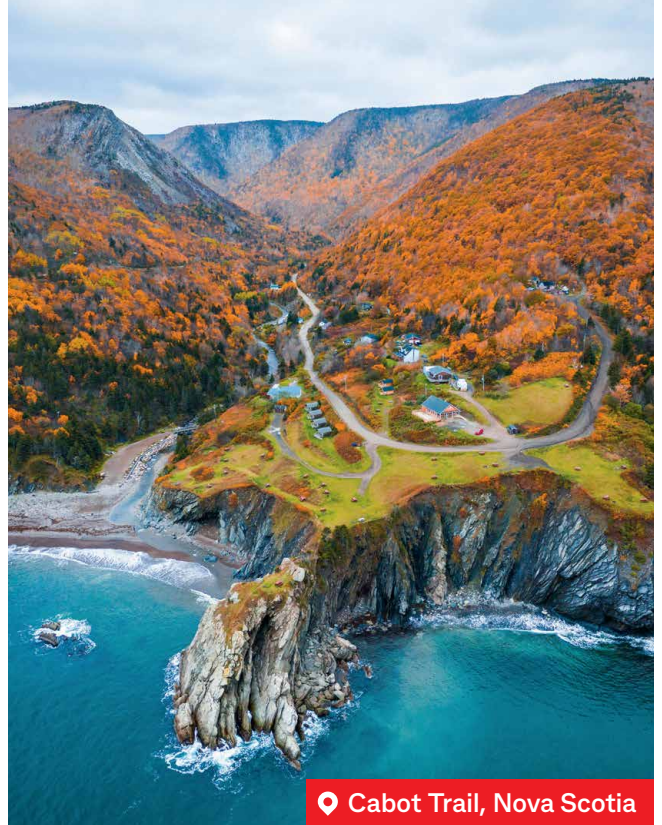
Wendake, near Québec City, is a hub of Indigenous culture, where visitors can try bannock bread with wild berries and enjoy guided nature walks. In Nova Scotia, Membertou Heritage Park offers immersive Mi'kmaq cultural experiences, walks and workshops; storytelling by the fire is a local favourite. For hands-on experiences, guided foraging walks are a unique way to connect with the land. On Prince Edward Island, Lennox Island First Nation welcomes visitors to experience traditional cooking, including catching and then baking clams in the sand.

Gourmet journeys

Montréal's food scene shines in autumn, from foie gras poutine at Au Pied de Cochon to farm-to-table meals in Old Montréal. In Charlevoix, wineries and cider houses offer tastings with idyllic views. And locals know to order artisanal cheese from Laiterie Charlevoix.



📍 Charlevoix



📍 Cabot Trail, Nova Scotia

Scenic trails

Canada's landscapes are breathtaking in autumn by either road or train. The VIA Rail's Ocean route from Montréal to Halifax offers spectacular views – best enjoyed from a sleeper cabin. The drive from Québec City to Charlevoix is lined with charming Francophone villages, while the route from Nova Scotia's Halifax to Peggy's Cove offers striking coastal views.

Wild encounters

Whale-watching in Québec's Tadoussac is at its best in the early mornings, when the water is calm. Locals love Parc Omega in Québec, a safari park where wolves and elk roam among fiery foliage. In Nova Scotia, whale tours from Cape Breton Island offer incredible views of sea creatures large and small from turtles and seals to humpback whales.

Visit keepexploring.com.au for more Canada travel inspiration

📍 Prince Edward Island



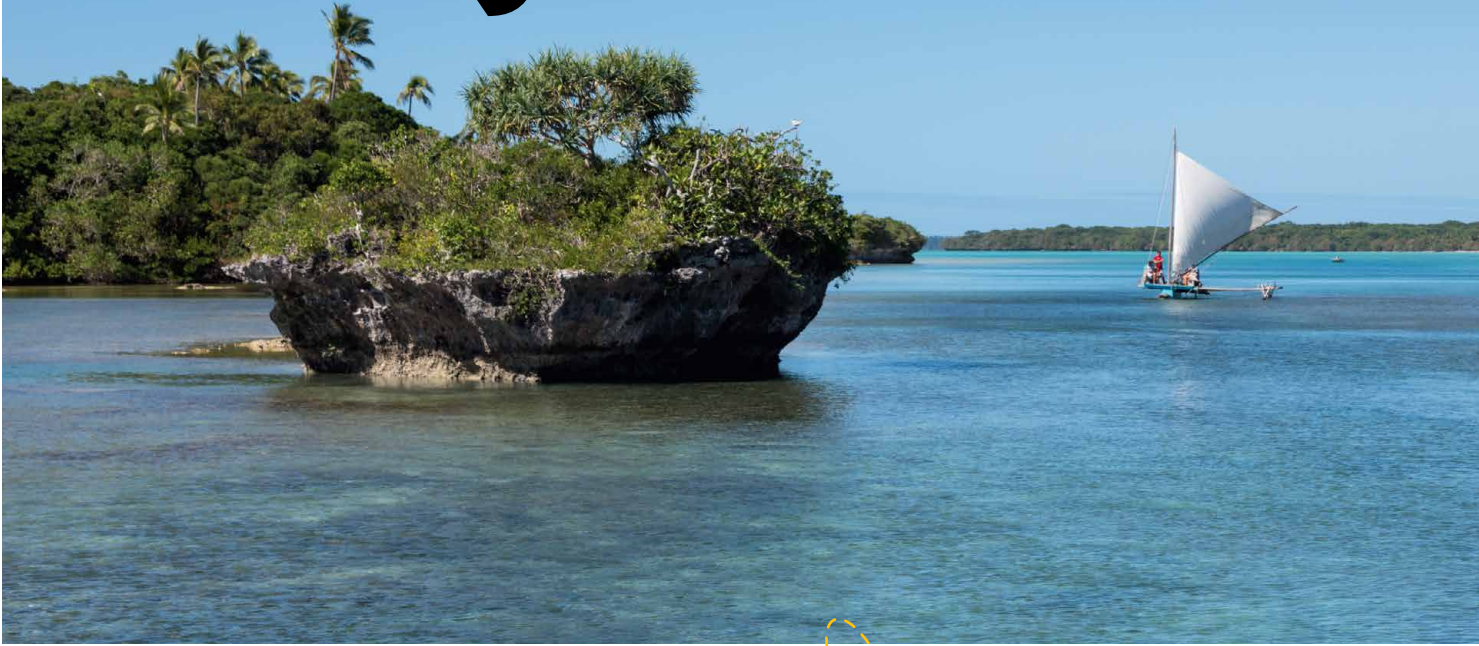
📍 Travel Booking in the CommBank app

Travel Booking is provided by Hopper Inc (Hopper). T&Cs apply.

CANADA

Bucket List

Stay a little



STORY BY NATALIE REILLY

Want to get more out of your holiday?

These travel experts share tricks, hacks and inside knowledge to help you stretch your dollars further.

Any time away is a treat but the truth is that many of us don't really drop our shoulders until the second week of a trip, when – surprise – you're back home already. If you want to plan a longer, more immersive break without blowing out your travel budget, there are ways to achieve that – provided you know where to look.

1.

The right destination

You don't need to travel halfway around the world to experience a memorable family holiday. Plenty of extraordinary adventures await families closer to home, starting with the Land of the Rising Sun. "With the exchange rate now more favourable for Australian travellers than it has been in years, there's never been a better time for a trip to Japan," says Daniel Jacobs, director of travel marketing firm The Lucid Agency. Theme parks, such as Tokyo Disneyland and Osaka's Universal Studios Japan, are cheaper than their

longer



Ouvéa,
New Caledonia

US counterparts and the ski slopes of Niseko and Hakuba Valley are more budget-friendly than Switzerland or Aspen. Flights are fairly affordable, too.

New Caledonia's tropical islands are another great option for families who want to avoid prohibitive costs and long flights. "It's a little more than two hours from Brisbane and under three from Sydney, making it the quickest and most accessible South Pacific getaway for Australians," says Rebecca Marchal, from New Caledonia Tourism. "Lower flight costs and less time spent in transit mean travellers can maximise their holiday budget."



Mexico



Get covered

"While not always the most exciting topic, comprehensive travel insurance is vital for avoiding unforeseen costs like medical emergencies or trip cancellations," says Alison Mourani. CommBank Travel Insurance offers a range of plans. Search CommBank Travel Insurance for details.

Consider the PDS and TMD.



Plan ahead

Knowing your budget can make all the difference in keeping your family holiday fun. With a CommBank Travel Money Card, you can lock in exchange rates ahead of time so your money goes exactly as far as you planned. Load up to 16 currencies on your card and pay no load or reload fees as well as no international transaction fees on your purchases. Happy travels!

Other fees & charges apply. Consider the PDS and TMD on our website.

2.

Eat like a local

Street food is the easiest and most delicious way to save money when travelling. "Bangkok offers everything from pad Thai to mango sticky rice at a fraction of restaurant prices," says Alison Mourani, founder and managing director of A List Travel Group. "Mexico City in Mexico has tacos, tortas and tamales from street vendors that offer authentic and affordable local flavours". Alice Hardwick, travel agent and founder of Passport To Paradise Global, adds that street food in Sri Lanka is equally impressive. "The food markets have some of the best fresh fruit in the world. Mangoes, papayas, coconuts, pineapples – and all of it very cheap."

If street food's not your thing, Mourani recommends local eateries. "In places like Lisbon [Portugal] and Marrakech [Morocco], dining in family-run restaurants can give you an authentic experience without breaking the bank. Avoid touristy spots and look for places where locals eat." Japan has plenty of budget-friendly options, too. "For meals and snacks on-the-go take advantage of the brilliant convenience stores, such as 7-Eleven or Lawson, where you can find great breakfasts, lunches and snacks," says Jacobs.

3.

Authentic accommodation

While hostels and budget hotels can be the cheapest way of staying in cities, further afield, homestays provide savvy travellers with a more affordable stay and a unique local travel experience. In Japan, traditional ryokans can vary wildly in price but it's also possible to find some on the cheaper side in destinations off the major tourist routes. "Staying with locals lets you have an authentic experience on a budget," says Marchal. "And it's good for a longer holiday as some homestays are only bookable for a full week."

Another cost-saving accommodation alternative – transport. "Overnight buses and trains are a good way to travel as you can sleep and wake up in your destination without having to pay for a night of accommodation or an expensive flight," says Hardwick, who recommends booking European train tickets months in advance, before they become expensive. "And unlike planes, there's no luggage weight limits." Travel Booking (provided by Hopper) can also help you find great deals on resorts and hotels to suit any budget.



 Whistler, Canada



Maximise your rewards

A CommBank Smart Awards or Ultimate Awards credit card lets you save up points for rewards like flights and hotel stays. Plus, there's no international transaction fees and access to travel insurance when you meet spending requirements. Travel Booking (provided by Hopper) can also help you find deals on flights. There's a Price Prediction Tool to let you know if it's the ideal time to book a flight for a great price. If you're not quite ready to book, you can sign up to get notified when a deal is found on that flight.

Application for a credit card subject to credit approval. Terms and conditions, other fees and charges apply.

4.

Hop in the car

When travelling as a group, local road trips have lots of cost-saving benefits. For one, petrol is far cheaper than a bunch of plane tickets, especially if the cost is divided among friends. Combine that with nights spent at a campsite or rental house and some home cooking and you're looking at a rather affordable set-up. Another perk? Visiting multiple destinations. In NSW, spectacular scenery sits along the glittering coastline, with beaches like Kiama, Gerroa and Mollymook all within three hours of Sydney.

If you're itching for a longer trip, you can also work from the road – wi-fi permitting. That way, you can continue to earn money while you travel around the country. Bede Hunt, founder and director of Supercalla Private Properties, says the biggest advantage of this kind of holiday is travelling at your own pace. "Swap overpriced day trips for a slow morning with coffee or an afternoon dip."

 Japan





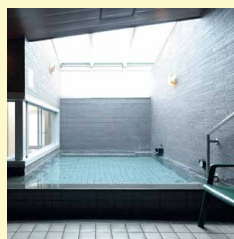
5.

Choose dates wisely

Shoulder season – that magical period between high and off seasons when flight prices drop and crowds diminish – is your best friend when travelling. Take Banff, Canada, for instance. Winter (December to February) is peak ski season but visit in fall (September to November) and you'll be treated to golden larch trees, crisp mountain air and fewer people hiking beautiful trails such as Larch Valley and Johnston Canyon. Head to Jasper National Park and you'll find the second-largest dark-sky preserve in the world, where you can gaze up at constellations and maybe even catch the northern lights on a clear autumn night. Spring (April to June) is also a great time to explore Whistler, where you can still find snow on the peaks but can also enjoy lower-elevation trails lined with wildflowers. By adjusting your travel dates, you can experience Canada's breathtaking landscapes at a fraction of the cost – with more space to soak it all in. ♦

Travel Booking *selections*

Plan your escape with Travel Booking via the CommBank app. It's a great way to book and save on accommodation.



DORMY INN PREMIUM SHIBUYA JINGUMAE – TOKYO, JAPAN

With a communal hot spring bath and neat, comfortable rooms, this inn is perfect for unwinding from the hustle and bustle of Tokyo.



SHERATON NEW CALEDONIA DEVA SPA & GOLF RESORT

This tropical resort offers luxurious rooms, suites and bungalows with a World Heritage-listed barrier reef on your doorstep.



PRINCE PALACE HOTEL – BANGKOK, THAILAND

This elegant hotel blends traditional Thai design with spacious, modern rooms and its location – in the charming Old Town – is ideal for exploring the city.



CHARLTONS BANFF HOTEL – ALBERTA, CANADA

Escape to the mountains in this cosy lodge-style hotel set against the Alberta Rockies. Our tip? Splurge on a mountain view room.



Search Travel Booking in the CommBank app or scan this QR Code.

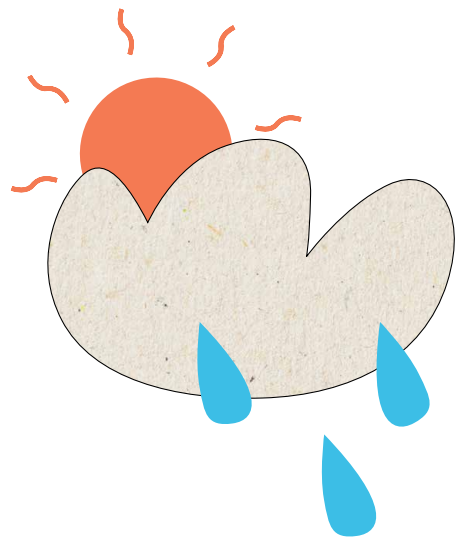
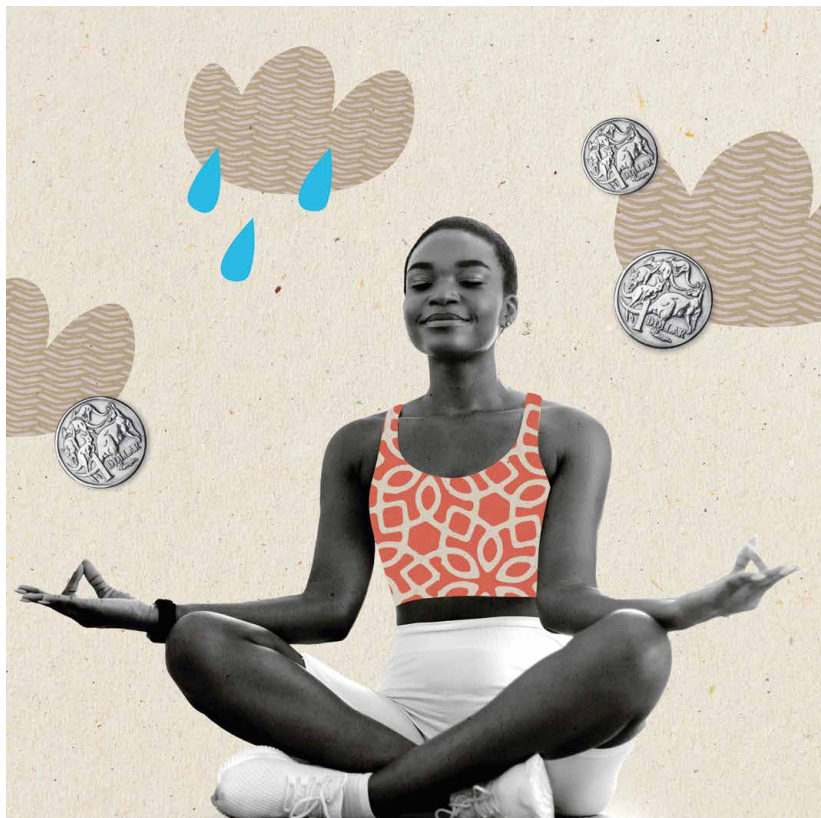
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Health Matters

How to ditch money baggage

STORY BY BEK DAY

The way you look at money likely started in childhood but big shocks – like job loss or a tough stretch – can leave lasting marks on your mindset and bank balance. Still, you don't have to carry them forever.



Most of us have some kind of emotional baggage when it comes to money – whether it's growing up in a household where finances were a source of stress, experiencing a sudden job loss or struggling with debt. And while we may think we've moved on, the past has a way of shaping how we earn, spend, save and grow wealth.

"We often think of trauma as something big – an assault, a car accident, a near-death experience," says money coach and psychologist Eloise Tomkins. "In reality, most of us have experienced trauma of some sort, including around money." And like any lingering stress, financial trauma can manifest emotionally – through dread, irritability or anxiety – and physically, with symptoms like a pounding heart or breathlessness. It can also shape financial decisions in ways that reinforce unhealthy patterns.

Tomkins works with clients to rewrite the money narratives that hold them back. "Many of my clients grew up in households where money was a source of tension. One had a parent so irresponsible with money they bought a motorbike for their child to ride in the backyard but couldn't afford the power bill. That led to deep shame in adulthood, an overwhelming sense of responsibility and resentment towards their earnings – so much so that they micromanaged their employees and struggled to scale their business."

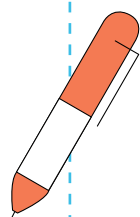
So how do we heal from financial trauma and break free from its grip? We asked two experts for their tips.

Tune in to that inner voice

“Financial trauma, stress or insecurity can alter our beliefs about money and our capacity to manage it effectively,” explains psychologist Anoushka Dowling. “Experiences like this can result in us saying to ourselves: ‘I’m not capable of managing money,’ ‘It’s my fault I’m in this situation,’ ‘How did I get myself here?’ or ‘I should have planned better.’” These thoughts don’t just affect confidence – they shape our decisions. Start by simply noticing your inner dialogue. When you catch yourself thinking negatively about money, pause and ask: “Is this belief helping me? Is it even true?” Recognising these patterns is the first step towards rewriting them.

Tip:

Practise gratitude. It might seem counter-intuitive but a daily practice of gratitude for what you do have is a fantastic mindfulness strategy to incorporate, says Dowling. “Write down things that you’re grateful for. These can be tangible, such as a roof over your head, or less tangible, like your resilience and courage. The practice of gratitude can focus your mind on abundance rather than lack and is strongly associated with a more positive mood and happiness – and it’s completely free!”



Learn to sit with discomfort

Understanding the numbers is one thing – facing how money makes you feel is another. “Many people understand the practical side of money management but overlook its emotional impact,” says Tomkins. “This is often why people continue to struggle with money, even while knowing they want to get better at it.” A simple exercise: next time money triggers discomfort, take a deep breath and ask yourself, “What am I feeling and where is this coming from?” Naming emotions can help reduce their intensity, making it easier to move forward.

Start small when it comes to making changes

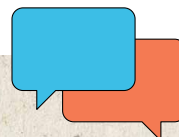
“Often people are told to ‘feel the fear and do it anyway,’” says Tomkins. “This is terrible advice. We need to help our nervous system feel safe with money so making changes gradually can be helpful.” Rather than forcing yourself into big, overwhelming financial decisions, start with small, manageable steps that build confidence. Like checking your category budgets in Money Plan in the CommBank app once a week instead of daily. The goal is to show your brain that engaging with money isn’t a threat. As these small steps become more comfortable, you can gradually take on bigger financial decisions with less fear and more control.

Spot your money triggers

Ever find yourself adding to cart after a stressful day? Or avoiding your account balance like it’s haunted? You’re not alone – these are money triggers at play. Tomkins suggests identifying the situations that lead you to make financial decisions that don’t align with your goals. “Notice your thought patterns and ask yourself, ‘Is this my money story or is it coming from my past experiences and family history?’” Next time you catch yourself making a knee-jerk money move, pause and ask yourself: “What’s really driving this decision?”

Replace old tendencies with new ones

Breaking bad money habits isn’t just about willpower – it’s about giving yourself something better to work with. If old patterns aren’t serving you, it’s time for an upgrade. Start by looking at the habits that trip you up. Do you avoid checking your balance because it stresses you out? Try pairing it with something positive – like your morning coffee – so it becomes less intimidating. Always impulse spending when you’re feeling low? Create a “pause rule”, such as leaving things in your cart for 24 hours before buying. The key is to replace, not just remove. If budgeting feels restrictive, frame it as “spending with intention” instead. And if saving feels like a chore, make it automatic and link it to something exciting (hello, dream holiday fund). The more you practise habits that align with your financial goals, the easier they become – and the more confident you’ll feel about your money choices. ♦



If you’re struggling to climb out of debt, there’s judgement-free help available. Call the National Debt Helpline on 1800 007 007.

If you’re concerned that you or someone you know is being financially abused, contact 1800 RESPECT (1800 737 732) for support and assistance.

If you or someone you know is struggling with financial trauma, Lifeline is available 24/7 on 13 11 14.



The best \$5 I ever spent...

For original yellow Wiggle and *Annie* star Greg Page, a small investment changed the course of his life.



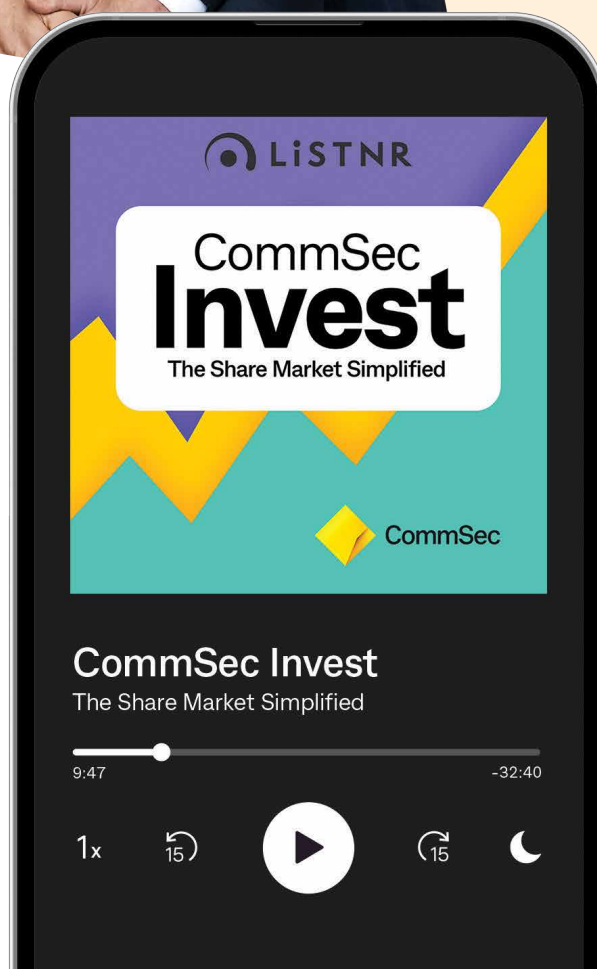
“Back in 1987, when I was 15, I bought a single by The Cockroaches. My love of their music led me to do work experience with them in year 10, which then propelled me towards The Wiggles. That’s where I first met the members of the band, including [fellow Wiggles] Anthony Field and Jeff Fatt. The rest, as they say, is history.” ♦



Imagine the share market, simplified.

Jamila Rizvi is back with our team of market experts for Season 2 of **CommSec Invest**. Available now on all podcast platforms.

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