

the Brighter

side of banking

5

**Travel
scams**

to have
on your
radar



*Detour
destinations*

Skip the
crowds
and stretch
your travel
budget

*Our TV show
is back!*

Fab hosts, helpful
hacks and new
ways to get smart
about money



HOW TO

find a property
with potential



Doubt Never Did.

Doubt is no one's friend.

It makes you look sideways, instead of forwards.

Doubt is a second-guessing, undermining, two-timing nemesis of the other D word.

Dreams.

Doubt says we're not where we should be.

Doubt says we're not doing what we could be.

But, we believe you are undoubtedly where you need to be.

And can undoubtedly do anything you set your mind to.

You can chase a business dream, a see-the-world dream, or any dream.

Because every Australian dream, is a great Australian dream.

Want to go chase yours today?

With CommBank, you can.



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— CALLISTA COOPER,
MALLACOOTA RESIDENT

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A couple is seen from behind, relaxing in a hot tub on a wooden deck. The hot tub has a tall, silver, cylindrical chimney. The deck is situated on a riverbank, with a flowing river in the background. The surrounding area is a dense forest with tall trees. The scene is captured during the "golden hour" of late afternoon, with warm sunlight filtering through the branches.

WE TAKE FOREST BATHING SERIOUSLY.

CANADA^{*}

 Travel Booking in the CommBank app

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

 Kemptville, Nova Scotia

Welcome

If there's one thing I hope you take away from season two of *The Brighter Side*, it's this: there's no such thing as being "bad with money". Truly. No missed boat, no start that's too late. Just questions asked, lessons learnt and the choice to begin right from wherever you are.

As I write this, we've just wrapped a week of filming with our incredible hosts – Adam Liaw, Narelda Jacobs, Georgie Tunny and CommBank personal finance expert Jess Irvine – and if I could bottle their warmth, smarts and curiosity, I would. Each brings something different and together, they make for a show that's genuinely uplifting (and useful, too).

I shouldn't play favourites but with food costs still coming in so high for Aussie households (including mine), Adam's no-fuss recipes and meal-planning hacks couldn't come at a better time. I've already given his fish stir-fry from episode one a whirl and – miracle of miracles – it was met with zero complaints from the fussiest eater in my house.

This season, Narelda is back meeting small business owners and side-hustlers to uncover what really makes their businesses tick. Georgie sits down with well-known faces to hear the money stories you don't always read about in the headlines. And Jess? She's taking everyday Aussies through her "financial fitness" challenges – proving that small steps really can lead to big change.

You can watch and stream *The Brighter Side* on Fridays at 8.30pm on 10. I hope the stories remind you that building wealth isn't about being perfect – it's about having the confidence to start and not letting doubt hold you back.



Brooke Le Poer Trench
Content Director

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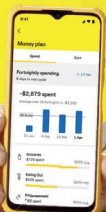
Brighter magazine is published for
Commonwealth Bank of Australia
ABN 48 123 123 124 AFSL and Australian
credit licence 234945 ("CBA") by Medium
Rare Content Agency (ABN 83 169 879 921),
Level 1, 83 Bowman Street, Pyrmont,
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Can



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Know

Money matters

PHOTO ESSAY

Stories of strength

When the Black Summer fires roared through Mallacoota, these locals pulled together.

Josh Burkinshaw

Story Time — Stay Safe — Health Matters — Spotlight

Photo Essay

Stories of strength

Five years after Mallacoota was cut off by fire, locals reflect on the fear, the recovery and the fierce community spirit that helped them through.

STORY BY BEK DAY
PHOTOGRAPHY BY VANESSA HAIGH

With its wild coastline, peaceful estuary and surrounding bushland, Mallacoota has long been a sanctuary for visitors and locals alike. But during the Black Summer bushfires of 2019 to 2020, this remote Victorian town was pushed to its limits. Homes were lost, power was cut and the road out was closed, with hundreds stranded. What followed was a story of resilience. From firefighters to evacuees, community leaders to volunteers, the people of Mallacoota banded together to protect what they could – then rebuild what they'd lost.





“Everyone would close their eyes and we could hear the birds coming back.”

Callista Cooper is a philanthropy and grants manager for Reclink Australia, a not-for-profit encouraging social inclusion through sport and recreation.

When Callista Cooper reflects on the immediate aftermath of the fires, the thing she remembers most is what was missing. “The bush was just so silent,” she recalls. Having evacuated Mallacoota on 30 December 2019 with her young family, she returned a month later with the army greeting them on the road into town. “It was such a bizarre experience, coming back to that.” Fortunately, she was able to take her kids home thanks to the bravery of a neighbour. “He managed to save all but two on our block.”

In 2021, she joined Reclink Australia, an organisation that brings sports and recreation to marginalised communities. Reclink funds ongoing community-led programs designed to bring joy, build resilience and get locals taking part in healthy group activities. One was a stand-up paddleboard group. “We’d get a group together each week and paddle along the river together,” says Callista. “We’d do it in every kind of weather. It was amazing, because as the weeks went on, you could see the pops of green growing back through the blackened bushland along the river. Everyone would close their eyes and we could hear the birds coming back or the sound of the ocean. It was meditative.”

Whether it’s a surfing or yoga program, Reclink’s opportunities for connection have been a lifeline, says Callista. “We also do linedancing, basketball, pilates, toddler dance. We all have a million worries but to stop thinking about all that for just an hour, to focus on yourself and the people around you – that’s what it’s about. That’s where we see progress.”



Rod Lewis was captain of the Mallacoota Fire Brigade when the flames roared through.

For months before the fires, Rod Lewis couldn't shake the notion that something big was coming. Everywhere he looked, conditions were primed for a big burn. As a volunteer member of Victoria's Country Fire Authority (CFA) for more than 40 years, he would know.

When that feeling settled into his gut as summer approached, the captain and his team worked on getting the town ready. "We spent at least six months in the lead-up to fire season doing everything we could to prepare people and their homes, which included a lot of community education."

After Christmas, a lightning strike set off a blaze. "Then the wind shifted and we had a 14-kilometre wall of fire headed towards us. I got a phone call about 36 hours before it was due to arrive and I immediately got the ball rolling. I called everyone in and we had a briefing with all the emergency services. Some of the members had to protect their homes but as soon as the immediate threat passed they were right back with the team, for days afterwards, on barely any sleep. Not a single one said no. Everyone showed up."

While Rod was at the fire's front – a place he describes as "literal hell on earth" – he had his own family in the fire station. "I knew the station had to hold – it had to survive. So I took my wife and our children inside and told them not to come out until I was back."

In spite of the horrors Rod and his team faced, it is a point of immense pride and gratitude for him that no-one died in the inferno. "That, and the resilience of the community afterwards, are what have stuck with me," he says. "We were completely shut off. We had to find fuel for the generators. I had locals getting word to me day and night, directing me to where their boats were moored, telling me to siphon their tanks to help the town. Everyone pitched in."

Five years on, "I still have nightmares and I'm dealing with PTSD," says Rod. "But I've found that opening up about it is powerful and it helps others in town, too."



As branch manager at CommBank Lakes Entrance, Lauren Barlow facilitated practical support for affected residents.

Lauren Barlow has told the story of the 2019-2020 fire season a hundred times. But the one point that chokes her up is recalling how she had to leave her animals behind as she fled her property in Toorloo Arm, about two hours' drive west of Mallacoota. "I just had to leave the internal gates open and hope they'd survive if the fire came through," she says, her voice breaking. "The cows and chickens were just looking at me. I knew they could sense something was going on."

Thankfully, the animals survived, as did Lauren's home. She was evacuated twice over that fateful summer but it was after the devastating New Year's Eve fire in Mallacoota that the real recovery work began. For Lauren, her role at the bank as well as her strong ties in town meant she often served as an information conduit between people and services. "Once the phone lines came back on, I was getting a lot of calls from people in town, asking me, 'What do I do? What's next?'"

Lauren's main priority was to streamline the process for as many people as she could. "I'd give them the warm handover and connect them with as many services as I could," she says. "We had the Gippsland Emergency Fire Relief Fund so I was giving them phone numbers for that, getting people connected with the Red Cross and just doing what I could to make things simple and easy for them. They'd already gone through enough. My mission was to try to make it flow as effortlessly as possible for them, to try to reduce a tiny bit of the stress they were under."

Gail Sands is the treasurer of Mallacoota Halls & Rec, a volunteer organisation that manages recreational facilities on behalf of the town and East Gippsland Shire Council.

Originally, Gail Sands was going to stay put. “You have all these conflicting ideas about whether it’s better to stay behind and defend your home or pack up and leave,” she says. “It was about midnight and the fire was due to hit around 4am. My son from Western Australia called me. I could see the glow outside of the window and he said, ‘Mum, what are you still doing there? Get out.’”

After packing the car and heading to the Mallacoota Main Hall, which served as the evacuation centre, Gail spent a sleepless night inside the centre, which also housed cats, dogs and too much smoke for comfort. Her husband, Peter, had stayed behind to protect their home.

“That was the hardest part because I didn’t know what my husband was doing, whether he was still alive, whether the house was still there,” says Gail. “I finally got word late afternoon because they had quite a team going with our son-in-law and other neighbours. They were all keeping in contact and looking after each other, looking after their properties as well as other properties.”

Gail and Peter were lucky – their home survived but many on their street did not. And once the hall had served its purpose as an evacuation centre, Gail and others got to work transforming it into a relief centre. “There were still buildings burning but everyone just pulled together to do what they could,” she recalls. “I’ve worked in the local church shop for maybe 20 years and we got it open and up and running straightaway. It was wonderful to see people’s generosity. For people who lost their houses, they had absolutely nothing, nothing at all, and to be able to give them supplies, even just a blanket – to know that the community was rallying around them was a good feeling.” ♦

Helping communities

In partnership with Good Shepherd, CommBank has developed a Disaster Resilience Toolkit to help customers as well as communities prepare for and respond to natural disasters and climate-related emergencies. The toolkit currently includes two practical tools that have been adapted into Easy English to support people with cognitive impairment and/or low English proficiency.

Readiness Wheel action plan

A self-assessment activity that helps you reflect on how prepared you are for a natural disaster. Created with input from people who’ve lived through extreme weather events, the Wheel helps you take small, meaningful steps toward readiness.

Community Connector Card

This tool, which is designed for anyone to use, captures valuable local knowledge – such as support services and resources nearby – that can be critical in times of crisis. It’s also available for individuals to complete with family or friends.

Search CommBank Natural Disaster Support to learn more.



Story Time

The Brighter bunch



INTERVIEWS BY BROOKE LE POER TRENCH + STEPHANIE NUZZO
PHOTOGRAPHY BY NIGEL LOUGH

Four hosts. One mission: to help people feel more confident about money. Featuring small-business inspiration, financial fitness and \$8 meals, season two of *The Brighter Side* on 10 is full of feel-good insights.

There's no magic number, ideal budget or one-size-fits-all approach to financial confidence. But there are small shifts – in mindset, habit and perspective – that add up. That's the guiding force behind season two of *The Brighter Side*, with each segment designed to help you feel more in control of your money. From small shifts to make your grocery shop go further to realisations about spending, saving and self-worth, this season is packed with real stories and ideas you can actually use. Here, the hosts share their top money lessons.



Georgie Tunny

The journalist and host of “My Two Cents” on *The Brighter Side* returns to guide viewers through candid chats with iconic Aussies.

What excites you most about season two? Being with the full crew – Narelda, Adam and Jess – has been such a joy. Everything’s gone up a level. The advice is topnotch and so easy to follow.

How do you approach your “My Two Cents” interviews? I love pulling back the curtain on people we think we know. Talking about money means there’s nowhere to hide. Everyone has started from scratch at one point or another.

Where are you on your own money journey? I’m still learning! I ask loads of questions because I know I represent a lot of people who feel lost. For now, I’m focused on small, practical changes. Jess taught me a lot – especially about the importance of consolidating your super. I hadn’t done it and when she found out, the look on her face was motivation enough to get it sorted!

What’s your current financial goal? My partner, Rob [Mills], and I are saving for a small renovation. The dream version is on pause but we’ve set a goal and we’re working towards something realistic.

What does success mean to you right now? A quiet mind. It used to be all about work. Now, success is more about finding some balance.

Narelda Jacobs

As the host of “Brighter Business”, the journalist explores the determination behind inspiring small businesses and side hustles.

What do you love about meeting small business owners? They’ve taught me so much about who we are as Australians. There’s this spirit of giving it a go, backing yourself and building something from the ground up – even when the odds are stacked against you. Small business owners aren’t just risk-takers; they’re also community builders. They find support, create momentum and bring others along for the ride. It’s incredibly inspiring.

What qualities do they all share? Determination. Momentum. A support network. And the ability to hear “no” and find another way.

Have the stories changed your perspective? Yes – what’s really stayed with me is how often small business owners don’t realise how remarkable they are. They’re so focused on the daily grind that they forget to celebrate how far they’ve come. Helping them reflect on their journey and watching that light-bulb moment of pride flicker across their faces – that’s been incredibly moving.

What have you learnt about pressure and resilience? Live TV trained me well – you just keep going. I used to get incredibly anxious about public speaking and live events but with experience comes confidence. Each opportunity, each challenge, has helped me grow and now I can enjoy the moment more than fear it.

What does success mean to you? Choice. Having the freedom to say yes or no. That’s everything.



Jess Irvine

Turn daily habits and mindset shifts into life-changing money moves with the personal finance expert and host of "Financial Fitness".

What's financial fitness really about? It's not about perfection. It's about daily habits – checking your bank balance, tracking spending. They're small steps that build momentum.

How did your own journey start? I wasn't bad with money but I didn't have a system. I tracked my spending but didn't really know how to turn that into action. I bought my first home just before I was 40 and that was a turning point. Since then, I've become an active investor and I manage my super closely. Being a single mum and sole breadwinner also shaped my approach. I've had to be cautious, focused and really deliberate with every dollar.

What's one myth you want to bust? That budgeting is boring! I highlight all my expenses by category. Light a candle, put on music – budgeting can be mindful and empowering.

What challenge do you give most often? Track your spending for a week. Pen and paper. No pressure, no shame. Just awareness.

What do you hope people take away from the show? Progress starts with a single step and it doesn't have to be overwhelming. Whether it's checking your bank app, downloading a money podcast or setting a savings goal, there's always one small thing you can do today to improve your financial future.

Adam Liaw

The chef and host of "Taste Test" brings budget-friendly brilliance and flavour hacks to the kitchen.

What's your favourite part of this segment? Cooking on a budget is fun. I treat food like a puzzle. Great food doesn't have to be expensive – it's about knowing your ingredients.

Why is food so central to the cost-of-living conversation? It's our second-biggest household expense. But people don't know how to change the way they eat. We default to old habits and plan meals around what we feel like rather than what we can afford. Food is emotional and cultural so shifting the way we shop and cook takes more than just a list and a budget – it takes a mindset change.

What's one tip for budget-friendly cooking? Start at the greengrocer. Seasonal veg is cheaper and healthier. Build your meals from there, not from the most expensive thing you "feel like" eating.

Any misconceptions you want to bust? That cheap equals bland. A cheaper cut isn't lower quality – you just cook it differently. A single chicken breast can feed a family if you use it in pasta. And budget meals can actually taste better because they rely more on technique, seasoning and creativity rather than expensive ingredients.

What do you hope people take away? You don't have to cook like me – just cook like yourself, a little better. It's about finding joy in the process, not perfection. ♦

Watch and stream
The Brighter Side,
Fridays at 8.30pm on 10.



Outsmart the scammers

Protect yourself, your family and your finances from scams with smart habits and simple tools.



Scams are getting more advanced by the day – but so are the tools that can stop them. “As scams evolve and AI makes them harder to spot, we’re advancing our technology to stay ahead,” says Dean Williams, Principal System Engineer, APAC at Norton. “But we can’t do it alone – stay alert, stay informed, and together we can outsmart the scammers.”

What is social engineering?

It sounds technical but social engineering simply means tricking someone into handing over personal information. Instead of hacking your devices, scammers manipulate your

emotions. It might be a fake message from your “bank”, a text from a “friend” or a “delivery” that needs payment. These scams play on trust, fear or urgency – and they’re alarmingly effective.

Know the signs

Scammers often use language that creates a sense of panic: “Your account has been locked,” “You owe money,” “Click this link now.” They’ll pretend to be someone you trust, like a family member, colleague or even your internet provider. If something feels off, pause and check. And if you run a small business, ensure your team is aware of threats like invoice scams, fake domain renewals and fraudulent payment requests with training and the right protections.

Talk to your family

Young people are often active online but may not spot red flags and seniors can be targeted by scammers due to a belief they’re more susceptible. Chat with your kids about safe sharing on social media and help older family members recognise scams. One good rule for all ages: if you wouldn’t say it to a stranger, don’t post it or reply online.

Smarter scams demand sophisticated solutions

With the rise of AI, scammers are using cutting-edge tools to create phishing emails, fake texts and deepfake videos. Norton’s advanced AI-powered protection is designed to outsmart them.

- **Safe SMS** detects and blocks scams in text messages.
- **Safe Web** inspects webpages where you browse and shop to identify hidden scams.
- **Deepfake Protection** Detects deepfakes (AI-generated content) in videos.
- **Private Browser** blocks phishing scams and helps keep your browsing more private.
- **Norton Genie Assistant** is an AI-powered personal assistant that helps you identify scams.
- **Scam Protection Dashboard** shows how Norton is shielding you, spots common patterns and stores anti-scam tools.

Norton 360 is available at Harvey Norman, JB Hi-Fi and Officeworks.

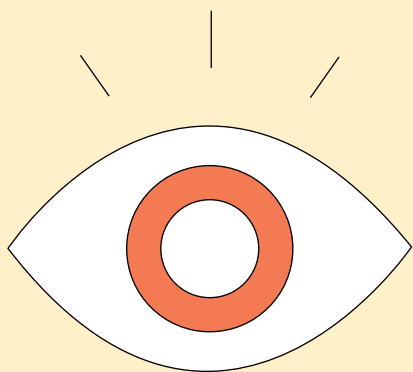


To learn more, visit:

au.norton.com

321
attacks per second¹

86%
of all attacks are social engineering scams¹



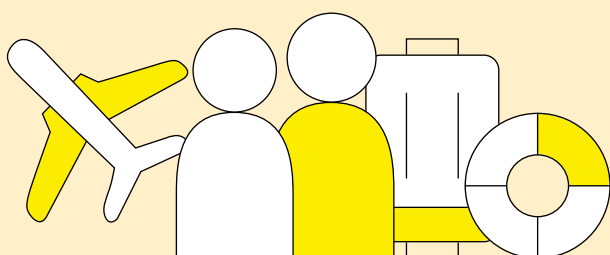
Stay Safe

Holiday hackers

STORY BY MELISSA MASON

Scammers may try to make your next getaway one to remember – for all the wrong reasons. Here’s how to disrupt their efforts.

Planning a holiday should be an exciting process. But, given the increasing impact of digital scams on Aussie wallets, travel plans can quickly turn into a financial nightmare. With October being Cyber Awareness Month, it’s worth thinking about how to stay safe when planning your next vacation. After all, a little vigilance means less stress and more time to chill by the pool.



1.

Watch those websites

Scam sites are more convincing than ever, which means it’s essential to check that the website you are using to book flights, accommodation and tours is legitimate. “Fake websites often look close to the real thing,” explains Dr Shumi Akhtar, an associate professor at the University of Sydney Business School. So close, in fact, that it can come down to just one letter. “An example could be a URL that reads ‘bookinnng.com’ instead of ‘booking.com,’” she says. This subtle difference makes fake websites easy to miss.

From a technical standpoint, there are two things to watch out for. “Be cautious if there’s no padlock symbol or ‘https’ at the start of a web address,” says Akhtar. You can also use free online tools like Google Safe Browsing or ScamAdvisor to check if a website is trustworthy.

2.

Second-guess emails

Fake websites are often shared via dubious emails, which can also be very convincing. Scammers frequently use real logos in an attempt to trick you into clicking links that take you straight to fraudulent websites. Thankfully, there are ways to check first whether an email is legitimate.

“With emails, check who it’s really from,” says Akhtar. “If the sender’s address doesn’t match the company, it’s probably a scam.” Also look for poor spelling or strange formatting and double-check the fine print, where addresses and phone numbers may be fake. You can search these details on Google to check whether they match the authentic ones. When in doubt, don’t click on a link or download a file – always remember to use the Stop, Check and Reject approach.

3.

Go directly to the source

If a great travel deal lands in your inbox and you're unsure if it's legitimate or not, Akhtar recommends heading straight to your browser to search for the company's official website. "If a deal is advertised, it should be discoverable via the website, too."

When an email says the deal is for email subscribers only and is not listed on the website, make sure you check directly with the organisation – call the company on the number listed on their official website to make sure the deal came from them.

4.

If it seems too good to be true, it probably is

Finding the best travel deal is smart money management but don't let your search for savings lead you down a scammer's path. While saving a few dollars is great, if the price of a tour, accommodation or flight is far lower than the average, it could be a scam.

According to Scamwatch, the Australian Government's anti-scam website, if there is pressure for you to act quickly to secure a deal, that's a major red flag. While time-sensitive deals do exist, it's wise to pause and determine if the offer is real. Excessively tight time limits or limited access to a deal should be questioned.

"Too good to be true" travel deals can also involve tours and accommodation that don't exist. To verify whether that palatial Italian villa is authentic, Akhtar suggests conducting your own online investigation. "Check pictures by doing a reverse image search online to see if they're stolen from somewhere else," she says. You can also find out whether the tour, hotel or holiday home is listed on a booking site you're familiar with and check for reviews on well-known websites like TripAdvisor and Google.

5.

Pay wisely

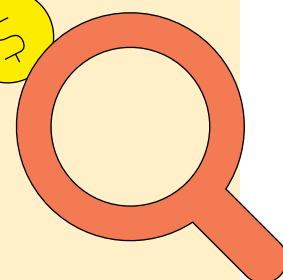
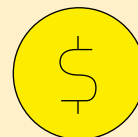
If any travel site asks you to pay in an unusual way, such as with bitcoin or gift cards, both Scamwatch and Akhtar recommend walking away. "Never use gift cards to pay," she says. In fact, it may be wise to let a deal pass by and stick with reputable booking sites and companies you're familiar with. "A little caution when booking can stop a scam before it starts."

Once you're ready to book your travel, CommBank's NameCheck tool will let you know if the account details on a first-time payment don't look right, which helps you ensure you pay the right person. For optimal security, notify the bank that you're travelling overseas before you leave.

Then, once you're ready to head off on your holiday, consider using the CommBank Travel Money Card. It offers emergency card replacement if your card is lost or stolen and free Purchase Security Insurance[^]. Because the only surprises on your holiday should be the good kind, not the kind that drains your bank account before you've even taken a selfie. ♦

[^]Conditions apply. Consider the PDS and TMD on our website.

To learn how to keep your money safe, watch and stream The Brighter Side, Fridays at 8.30pm on 10.



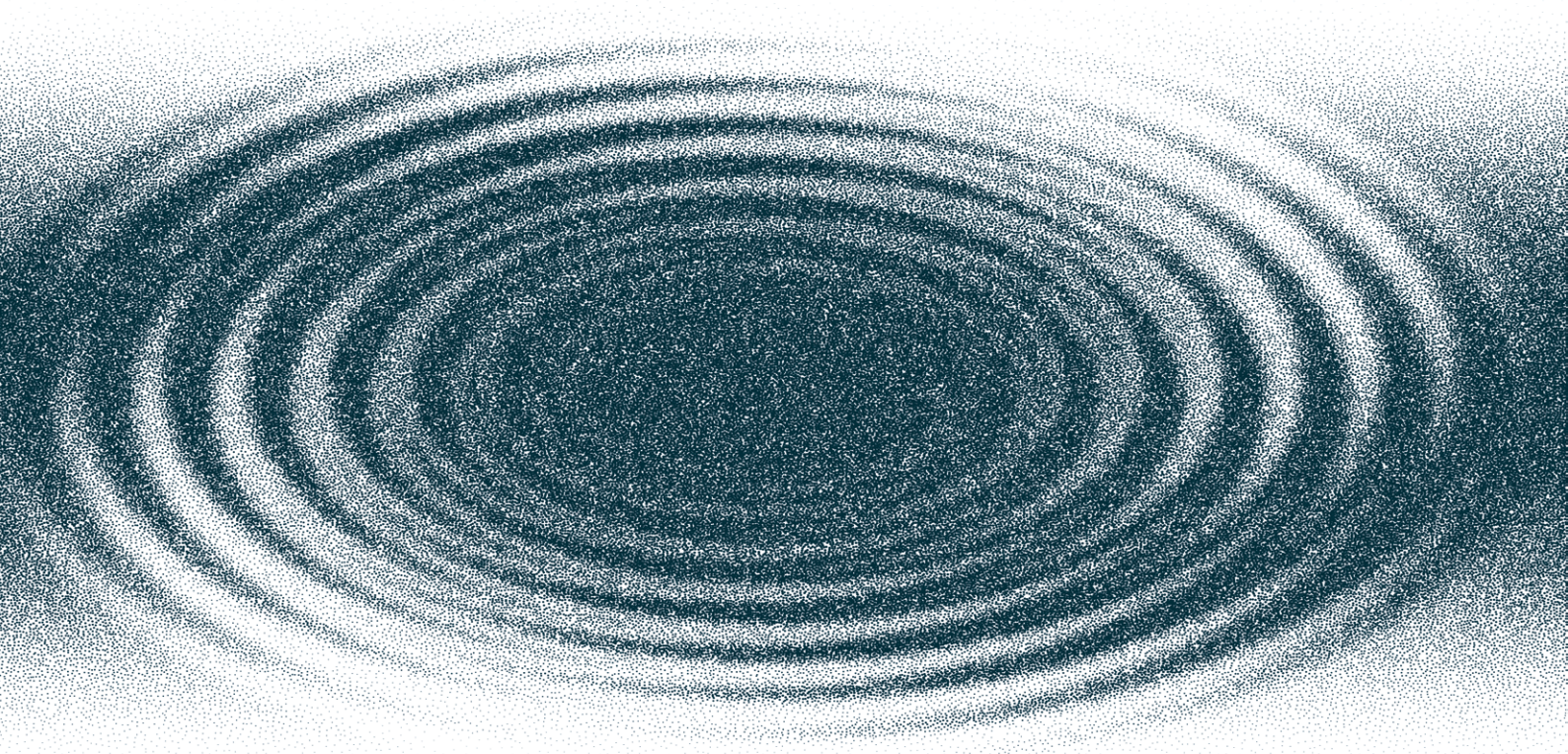
Worried you've been scammed?

- ♦ Send a message in the CommBank app 24/7 or call 13 22 21 for help with locking your card and connecting to a specialist.
- ♦ Call IDCARE, the national identity and cyber support service, on 1800 595 160.
- ♦ Report the scam to Scamwatch and police, as this can help protect others.
- ♦ One in three victims of a scam will be scammed again so remain vigilant, especially if someone contacts you to help get your money back.

Health Matters

Beating the odds

BY SARAH MARINOS



Problem gambling doesn't only hurt the person living with the issue. Getting support sooner rather than later can make a world of difference.

It only took five weeks for lived-experience adviser Dr Gabriele Byrne to become addicted to gambling. For the next four years, she lived a life she no longer recognised. “Everyone’s story is different but for me it began with going to a gaming venue with friends after work,” she says. “We put money into a poker machine together and I thought it was boring.”

But a few weeks later after an argument with her boss, she found herself at the pokies again. “Within weeks I was there every day – sometimes three or four times.” Gabi was in an office job she found mundane and despite her love for her family, gambling started to take over.

“I was a responsible mother, wife, colleague and friend and I became this unpredictable human who only thought about ‘Where do I get money to gamble?’ and ‘How can I hide where I’m going?’” she says. “I missed children’s concerts and lied. I’d gamble at lunchtime then call the office and make up an excuse so I didn’t have to go back to work. I hit many rock bottoms. When I thought it couldn’t get worse, it did.”

Gabi reached a point where she questioned whether her life was worth living and her addiction was uncovered. Her family supported her to seek counselling and after an early lapse, she hasn’t gambled for 26 years. Having now helped many others with gambling issues, she says recognising the early signs – and directing people to the right support straightaway – is vital.

Taking note

Most of us have had a flutter before, whether it’s a scratchie or a bet on the Melbourne Cup. But when the fun turns frequent or when gambling spend becomes more than you can afford, the impacts can quickly build up. According to a 2025 report from Equity Economics, Australians lose a staggering \$31.5 billion to gambling every year. That’s an average of \$1527 per adult. And while we often picture poker machines when we think of gambling, the reality is broader – sports betting, horse racing, scratchies and lotteries are all part of the picture.

What’s even more confronting is how widespread the ripple effect can be. Professor Dan Lubman, executive clinical director at Turning Point and director of the Monash Addiction Research Centre, says the harm isn’t limited to the person placing the bets. “For every individual who struggles with gambling, six other people in their life are affected.”

And often, it creeps in quietly. “It may start off lighthearted or social,” he says. “But when gambling becomes more frequent or intense, that’s when it can start to cause real problems.” Spotting those early signs can make a huge difference for the person gambling and everyone around them, too.

Offering a hand

If someone you care about is showing worrying signs, it could be time to check in – but how you do it matters. “It needs to be a calm conversation, not emotionally charged and blaming,” says Professor Lubman. “See the situation from the other person’s perspective. If someone wanted to raise an issue with you, you’d probably want the conversation to be non-labelling and non-lecturing.”

Before you speak up, arm yourself with information and prepare for a range of reactions – some people might feel ashamed, get defensive or deny there’s a problem. It often takes a few gentle conversations before a person is ready to open up.

Giving directions

When someone is ready to get help, it’s important to know where to turn. Gambling Help Online on 1800 858 858 is a free 24/7 anonymous support helpline; counsellors are also available to chat online. The service is for anyone affected by gambling harm, including friends and family, and there’s an online forum where people share their stories and recovery tips. Those in crisis can also find 24/7 support from Lifeline on 13 11 14.

Financial help is available, too. CommBank offers tools like gambling and cash blocks to help with staying in control – you can request a six-month block on gambling spend through your personal or business credit card. CommBank’s specialist team are available Monday to Friday on 1800 222 387 or you can ask to be connected to them through Ceba on the app. They provide customers with confidential assistance – including gambling support – to help them get back on track. ♦

Know the signs

Gambling harm can show up in subtle ways – emotional changes, relationship strain or money troubles. Here are some flags:

- ▶ Gambling for longer than planned.
- ▶ Skipping meals, sleep or self-care due to gambling.
- ▶ Prioritising gambling over work, hobbies or loved ones.
- ▶ Feeling guilt, stress or anxiety about gambling.
- ▶ Arguments with family or friends about money or gambling.
- ▶ Withdrawing from social life or usual routines.
- ▶ Borrowing money to gamble or cover debts.

Spotlight

A cause close to home

STORY BY BROOKE LE POER TRENCH



For James Tobin, a charity bike ride years ago with Tour de Cure has evolved into a connection that became deeply personal.

When James Tobin cycled from Sutherland to Wollongong in New South Wales on his first Tour de Cure ride more than a decade ago, it was further than he'd ever ridden and he knew "nothing" about training for it. "But I loved it," he says. "The people, the purpose, the feeling of being part of something bigger than yourself."

The TV presenter has since completed countless kilometres with Tour de Cure and is now one of its most passionate advocates. Along the way, his connection became personal. "My mum died from breast cancer," he says. "She'd been in remission for more than a decade but it came back. That was incredibly tough. Through Tour de Cure, we were able to get her original medical team back together. That support meant a lot to us." On every tour, he hears many stories – each a reminder of how varied people's experiences with cancer can be and how much we have to learn about treatment.

“I loved it. The people, the purpose,
the feeling of being part of something
bigger than yourself.”

Riding with purpose

Tour de Cure is a national organisation that raises funds for cancer research, prevention and support through activity-based events, partnerships and gala events. Since 2007, it has raised more than \$150 million and funded 200 world-class scientific cancer breakthroughs.

One of its biggest partnerships is with CommBank and in 2024, Can4Cancer saw more than 8400 participants take part in walks, rides, swims and runs across the country. The program expanded to 18 events in 2024 and has raised more than \$20 million in 11 years for cancer research through Tour de Cure, funding 41 cancer breakthroughs.

“The energy of these events is something else,” says James, who will host this year’s Can4Cancer launch and emcee the Sydney walk in October. “You see thousands of people walking for someone they love or in memory of someone they’ve lost. It’s incredibly powerful.”

More than a ride

James says the cycling camaraderie is unlike anything else. “When you’re riding, you’re not face-to-face. You’re side-by-side, talking, moving, sharing. Sometimes it’s deep, sometimes it’s light, but you process things in a way you don’t always get to in daily life.”

And it’s not just for elite athletes. “The multi-day rides are challenging,” he admits. “But it’s not about being the fastest or the fittest. It’s about getting on the bike, training when you can and just heading out. You’re supported every step of the way. There are days your legs hurt, you haven’t eaten enough and you’re struggling. But the person next to you helps you through it. Then the next day, you do the same for them.”

Fuelling research and hope

Riders taking on the whole of Tour de Cure’s Signature Tour commit to raising \$12,500 each. “That’s probably the hardest part,” says James. “But you find creative ways. Trivia nights, raffles, fashion swaps. Someone even held a giant lawn bowls fundraiser. People want to help – you just have to give them the opportunity.”

The funds go to cancer researchers such as Professor Jeff Holst, who “does amazing work not just on curing cancer but also making treatment less brutal,” says James. Other breakthroughs include research on melanoma that has led to a better understanding of the relationship between cancer immunotherapy results and the gut microbiome, plus a game-changing

nuclear medicine treatment being trialled on patients managing advanced prostate cancer.

Making it count

He’s made lifelong friendships through Tour de Cure but it’s the impact that keeps James coming back. “There’s joy but also tears. You meet someone who just lost a loved one or someone riding in the middle of their own treatment. It’s raw – but it’s also a safe space.”

And at its heart, there’s hope. “CommBank’s Can4Cancer has created a powerful movement. I’m proud to be part of something that’s doing so much good. If you’re thinking about getting involved, do it. You begin to understand that every step can contribute towards that greater good.” ♦





Stop.

If a call, email or text seems off.

Check.

If they are who they say they are.

Reject.

If you're still unsure, block them immediately.

**Simple steps to
help avoid a scam.**



**CommBank
Safe**

Save

Get ahead



TABLE TALK

Creative cooking

Adam Liaw serves up innovative ways to avoid waste and cut costs in the kitchen.



Test Drive ————— Ask Jess ————— How To... ————— Budget Smart

Table Talk

Creative cooking

with Adam Liaw

PHOTOGRAPHY BY
GEOFF MAGEE + NIGEL LOUGH

Whether it's turning veggie trimmings into flavour boosters or choosing cuts of meat that cost less but cook beautifully, Adam Liaw shares his inspired ideas for reducing waste and bringing down your grocery bill.



Roasted-vegetable soup with herb bread

PREP TIME: 15 MINUTES
COOK TIME: 75 MINUTES
SERVES: 6

INGREDIENTS

About 1.5kg of leftover vegetables, such as:

- 1 yellow-fleshed sweet potato, halved
 - ½ butternut pumpkin
 - 2 large carrots, halved
 - 2 brown onions, peeled and quartered
 - 1 potato, peeled and quartered
 - 2 tomatoes
 - 2 broccoli stems
- 4 tbsp olive oil
3 cloves garlic, roughly chopped

1 tsp ground turmeric
1 tbsp vegetable stock powder
200ml thickened cream

HERB BREAD

75ml olive oil
3 cloves garlic, finely chopped
75g butter
2 loosely packed cups mixed fresh herbs (parsley, basil, rosemary, thyme etc.)
1 baguette (approximately 30cm long)
Salt, to season



“Veggie offcuts are great – the more you keep out of your bin, the more you’ll find a use for.”

METHOD

Heat your oven to 200°C (fan-forced). Place the vegetables onto a lined baking tray, drizzle with most of the olive oil and season with salt and pepper. Roast for one hour or until tender.

Heat remaining oil in a large saucepan or stock pot. Add the garlic and fry until fragrant. Scoop the seeds from the pumpkin and discard. Scoop the flesh from the pumpkin and sweet potato (or leave the skins of either or both in if you prefer) into the pot. Add remaining vegetables, turmeric, stock powder and one litre of water and bring to a simmer. After 10 minutes, blend with a stick blender. Taste and adjust seasoning then blend through 150ml of the cream, reserving the rest to serve.

For the herb bread, heat the olive oil in a small saucepan and fry the garlic until fragrant. Add the butter and herbs and when the butter has melted, blend the mixture until smooth.

Heat your oven to 200°C (fan-forced). Cut the baguette almost completely through at two-to-three-centimetre intervals, leaving just enough of the base to hold it together. Brush the butter mixture liberally into the cuts in the baguette and over the top.

Place the baguette on brown baking paper and scrunch paper around base and side, leaving the top exposed. Bake for about 15-20 minutes until top is browned.

Season soup with pepper and drizzle with remaining cream. Serve with herb bread.



Stir-fried fish with broccoli stems

PREP TIME: 20 MINUTES
COOK TIME: 10 MINUTES
SERVES: 4-6

INGREDIENTS

Stems from 4 stalks of broccoli
½ cup vegetable oil, plus
2 tbsp extra for stir-frying
3 thin slices ginger, julienned
1 brown onion, thickly sliced
2 cloves garlic, sliced
½ tsp chicken stock powder
Salt, to season
Pinch of sugar, to season
1 large red chilli, seeds removed, sliced
1 tsp cornstarch mixed into
¼ cup cold water
Green spring onions, thinly sliced, to garnish

FISH AND MARINADE

300g skinless ling fillet
1 tsp cornstarch
1 tbsp Shaoxing wine
(Chinese cooking wine)
¼ tsp chicken stock powder

METHOD

To prepare the broccoli stems, trim off the hard outer part and slice the more tender inner part.

Thinly slice the fish and combine with the cornstarch, Shaoxing wine and stock powder.

Heat a wok over medium heat and add the oil. Fry the fish for about two minutes until just cooked. Remove with a wire mesh then pour the oil out of the wok. You can save this oil for something else – don’t waste it.

Return two tablespoons of oil to the wok then add the ginger. Fry for about 30 seconds then add the broccoli stems. Toss to coat in the oil for a minute then add the onion and garlic and toss for another minute. Add the stock powder, salt and sugar and toss until the broccoli is tender. Return the fish to the wok. If it looks dry, add a little water. Drizzle in just a little of the cornstarch slurry while shaking the wok then transfer to a serving plate. Garnish with spring onions.

Tip

Head for the bargain section

“Check what’s on sale. Whether it’s veggies or protein, clearance items are still safe and good to eat – you just need to cook them that day. It’s a good place to start.”

Slow cooker beef stew with parmesan toast

PREP TIME: 20 MINUTES
COOK TIME: 7 HOURS
SERVES: 6

INGREDIENTS

1.5kg beef chuck
Salt and pepper, to season
1 tbsp vegetable oil
4 carrots, peeled and cut into
5cm lengths
2 brown onions, cut into chunks
3 cloves garlic, bruised
3 potatoes, cut into large chunks
2 bay leaves
2 tbsp tomato paste
1 tbsp dark soy sauce
1 tbsp Worcestershire sauce
½ cup instant gravy powder
1 tbsp red wine vinegar
2 tbsp finely shredded parsley,
to garnish

PARMESAN TOAST

6 thick slices sourdough
Softened butter
1 cup grated parmesan or
½ cup boxed parmesan

Tip

Think beyond
the sticker price

“Always look at the per-kilo price when shopping for meat. Cuts with the bone in are usually a bit cheaper because removing the bone takes labour – which you have to pay for.”

FAMILY
FAVOURITE



“Brisket, gravy beef and chuck are all cheaper than something like Scotch fillet. And if you’re stewing or slow cooking, those cuts taste better.”

METHOD

Season the beef well with salt and pepper. Heat oil in a large frying pan over medium heat. Cook beef for about 10 minutes, turning occasionally, until browned all over. Cut into five-centimetre pieces and add to the slow cooker.

Add the carrot, onion, garlic potatoes, bay leaves, tomato paste, soy sauce and Worcestershire sauce and mix well. Add enough water to just barely cover the beef. Slow-cook on low for seven hours or if you’re not using a slow cooker, you can simmer in a pot for two hours.

Mix the gravy powder with about ½ cup of water until thick. Stir through the stew and cook for another 30 minutes until

thickened. Stir in the red wine vinegar and garnish with parsley.

When you’re ready to serve, butter the sourdough on one side and scatter generously with the cheese. Heat a large frying pan over medium heat and fry the bread parmesan-side down until the cheese is golden brown. Serve with the stew. ♦

For more of Adam Liaw’s
clever kitchen ideas,
watch and stream *The
Brighter Side*, Fridays
at 8.30pm on 10.



Test Drive

30-day challenge

Want to buy a new ride but not sure if you can afford it?
Stephanie Nuzzo road-tests the Buy & Own a Car platform via
CommBank, which offers deals, finance options and information.

1. Start the car search

An online search of “CommBank Buy & Own a Car” takes me to the bank’s vehicle hub, which is stacked with special offers, loan options and information on popular car models. While here, I browse the available deals, from manufacturer discounts on eligible vehicles, savings on electric or hybrid car loans and the EV Access Program, in which eligible essential workers or individuals earning \$100,000 or less can get a special discounted rate on EV-specific Secured Car Loans.

2. Go window shopping

Thinking about which options best suit my lifestyle, I head to the “Explore cars” page and type in the make, model, year, budget, condition and keywords that best describe the car I want. I settle on a new 2025 model BYD and am shown a list of nine cars. The platform offers me options to organise finance through CommBank, select a salary-packaged EV subscription or to simply buy the car outright.

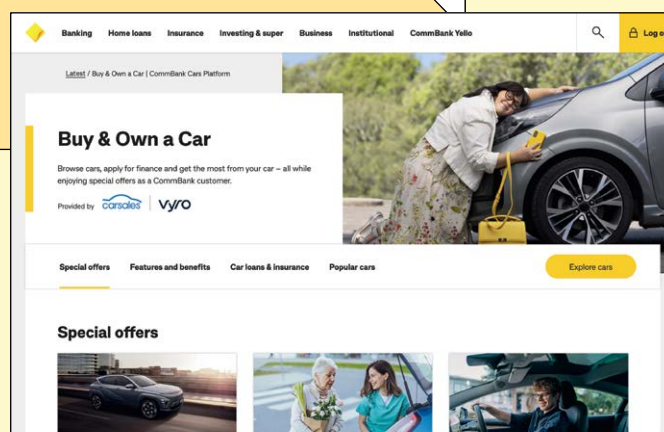
3. Run the numbers

I choose the car that fits my needs: a 2025 BYD Dolphin Essential, a hatchback in Ski White with an AC70kW electric motor and a driving range of approximately 340 kilometres (WLTP). Suddenly I feel like someone who deeply cares about the difference in whites that car companies offer and electric motor capacity – who even *am* I? The drive-away cost comes in at \$32,041 and the interest rate on a seven-year CommBank Secured Car Loan is estimated at 5.99 per cent per annum (comparison rate 7.41 per cent). This boils down to a weekly repayment of about \$110/week for seven years. The burning question now: can I afford this car?

4. Put it to the test

To see how it would feel to commit to this loan, I went into the CommBank app and set up an automatic transfer to my GoalSaver account called “car fund”. For 30 days, I set aside \$110 per week, imagining that going towards my new (Ski White!) Dolphin. In the first two weeks, I feel it. With a little less disposable money, I’m making small lifestyle changes like bringing lunch from home, buying fewer coffees and opting for a walk with girlfriends instead of dinner. Still, this starts to feel normal by week three and I find I’m able to tuck away \$110 quite easily. It’s a surprisingly simple adjustment to make to secure a new car – or, at least, pretend to. ♦

For illustration purposes only. Rates offered by CBA may differ and are subject to change. Applications subject to credit approval, terms and conditions apply. Comparison rate is true only for examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.



Simplifying the process

Head to CommBank and search Buy & Own a Car to research, plan and test-drive your own budget before you buy.

Ask Jess

Who's really influencing your finances?

CommBank personal finance expert Jess Irvine shares her top tips for ensuring your closest relationships are having a positive impact on your wallet.



Listen to that gut feeling

We're social creatures – wired to connect, belong and keep pace with those around us. So it's no surprise we sometimes prioritise fitting in over making the harder choices that support long-term financial wellbeing. A sign you might be doing this? You're saying yes to things that don't align with your values or goals, you feel uneasy after spending or you realise you're mimicking choices that don't feel like you. These small signs are worth tuning into.

Check in with your spending

Track what you've been paying for and ask whether those purchases bring you joy. Did you really enjoy that \$100 meal with friends or would a coffee catch-up in the park have sufficed? Similarly, are you spending on beauty products and clothes because you value them or because you feel you have to meet certain standards? Noticing your spending habits can help you align them with your unique goals and values, not those of others around you.

Get clear on what you want

Find a blank piece of paper and brainstorm what you want for your future. If you're a visual person, try drawing it. If you gravitate towards words, write. Ask yourself the deeper questions: What does your dream life look like? Where do you live? What are you doing? Who are you doing it with? Use your financial vision board as a springboard to set meaningful money goals that will move you towards your dream life.

Learn to spot warning signs

If you feel out of control with your money, are consistently overspending or have little idea where your money goes, there's a chance your financial decisions are being driven by others. It's time to put yourself back in the driver's seat. Your decisions about money – how you earn it, how you spend it – impact your quality of life now as well as that of your future self.

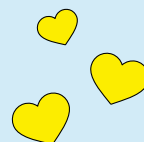
Make time for a DREAMS date

For couples, it's a good idea to have a money DREAMS date early on in your relationship where you share financial Debts, Regrets, Earnings, Assets, Major Expenses and Savings Plans. One of our biggest financial decisions is who we decide to share our finances with so it's important to be open and honest. Make time to connect on your money goals regularly.

Offer up options that work

Setting money boundaries doesn't mean saying no to fun; it means being clear about what works financially for you right now. If a dinner out feels like a stretch, suggest a lower-cost alternative. A morning coffee or a movie night at home can still give you quality time with your people, minus the financial stress. By being up-front about your budget and proposing thoughtful options, you can protect your finances and help normalise these conversations for others who might not want to speak up. ♦

Watch and stream Jess Irvine
on **The Brighter Side**,
Fridays at 8.30pm on 10.



Tough love

47%

of Australians say they prefer not to discuss finances with loved ones, according to CommBank research.

Why?

38%

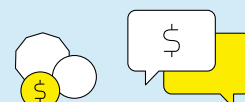
of those don't feel comfortable raising financial topics.

22%

are concerned it might cause conflict.

15%

don't know how to start the conversation.



How To...

Get ahead when you're stretched

STORY BY JO HARTLEY + PHOTOGRAPHY BY JANE McCORMACK

When every dollar counts, it can feel hard to stay in control. These practical steps can help you manage money, stretch your income and build financial security.

Step 1: Upskill

When we talk about building wealth, it's easy to picture large share portfolios or property investments but the best first move can be investing in yourself. How? Through upskilling.

"Financial wellbeing is about creating choice for the future and being financially resilient," says Darlene Neu, financial wellbeing expert and co-founder of The Money Collective. "The more skills, qualifications and experience you have, the more options are available." Short courses and certifications or even learning to use new tech can help boost your earning potential and open doors to better-paying roles or freelance work.

The side hustle is another route – and if you've ever thought about turning some of your spare time into extra income, you're not alone. A 2022 report by the Australian Bureau of Statistics revealed more than 900,000 Australian workers held multiple jobs in the June quarter that year.



Step 2: Tackle your debt

Whether it's from student or low-interest loans, credit cards or payday loans, debt can quickly chew through your money. But the good news? It doesn't have to stop you building wealth – you just need to get ahead of the game.

Start by noting everything you owe. "List the lender, the balance and the interest rate for each debt, whether it's a credit card, car loan or personal loan," says CommBank personal finance expert Jess Irvine, who has created a Financial Fitness program (commbank.com.au/brighter/financial-fitness) to

Brisbane housemates (from left) Sophia Marzano, David Chan and Sammi Lo were tasked with building a financial strategy for The Brighter Side. Watch and stream, Fridays at 8.30pm on 10.



help Australians upskill on managing money. "You can do this in a spreadsheet or on paper. The important thing is seeing it all clearly."

Once you have the full picture, you can choose how you want to tackle it.

One option is the snowball method, where you pay off your smallest debts first to build momentum. Or try the avalanche method, which focuses first on debts with the highest interest rate, saving you more money over time. “Pick whichever method will help you stay motivated,” she suggests.

Consider rolling a few high-interest debts into one with a lower rate and setting up auto-payments so you’re not stung by late fees. Or contact your bank to discuss whether there are more suitable options for your loans.

Simply organising a repayment plan can relieve a huge mental load. “Prioritise paying off short-term unsecured debt first to save paying higher interest rates and free up cash flow faster,” advises Neu.

It’s also critical that you build some kind of emergency fund, she stresses. “Without one, unexpected expenses can derail your plans and financial goals. Building even a small emergency stash can give you a safety net so you’re not forced to rely on high-interest debt when life throws a curveball.”

Step 3: Do the maths

Tracking spending, automating savings – plenty of apps take the hard work out of managing your money. Money Plan in the CommBank app is a handy tool for keeping a close eye on your spending habits. Monitor the areas that eat up most of your money, create budgets for specific categories of spending and set savings goals you can work towards with small lifestyle changes you can easily make, whether that means swapping your phone-plan provider or shopping for cheaper cuts of meat.

If crunching numbers is your thing, a simple spreadsheet can work just as

well. The important thing is that you get clarity on where your money is going and the areas that have room for change. “Reviewing your bank account statements monthly or quarterly helps the numbers sink in, giving you a better overview of incoming versus outgoing money,” says Neu. That way, you can quickly adjust your budget as needed.

Step 4: Put away the little extras

“When you’ve got a clear picture of what you have for spending and saving, it’s much easier to make smarter choices,” says Neu. Keep in mind that any cash saved will go towards building future security so don’t underestimate the small wins. “Even if it’s just a little amount, setting up a regular transfer to a separate savings account can really add up over time.”

That’s especially true when building an emergency fund. “Start small; even \$500 is a great first milestone,” says Irvine. “An emergency buffer can help you avoid falling into debt when the unexpected happens and it can give you greater freedom to walk away from a job or relationship if you ever need to.”

To stay on track, think about opening a separate account just for your emergency savings. Some people even give theirs a name like “sleep-well-at-night fund” for motivation.

And don’t forget super. It can feel like a “later” problem but with compound interest and potential tax benefits that could work in your favour, it may be a good way to build wealth. If you have more than one super account, consider consolidating to avoid unnecessary fees. It’s also worth reviewing your current fund to ensure it aligns with your financial goals and values. ♦



If you need a little support getting on top of debt, call CommBank on 13 30 95 or ask for financial assistance in NetBank. You can also call the National Debt Hotline on 1800 007 007 or search for a financial counsellor near you.

Flatmate finance

These three young Aussies took on a healthy money challenge for season two of *The Brighter Side*. Here’s what they learnt.



Sammi Lo, 22



I used to just set money aside and forget about it but I was challenged to build a net worth statement, which helped me feel more intentional with my money.



David Chan, 22



Knowing where to invest my money always seemed daunting but with a little help, I’m working financial podcasts into my daily routine.



Sophia Marzano, 23

Starting a savings challenge encouraged me to respect my money and spend more mindfully. I’m now clearer on the reasons I spend on the things I do.

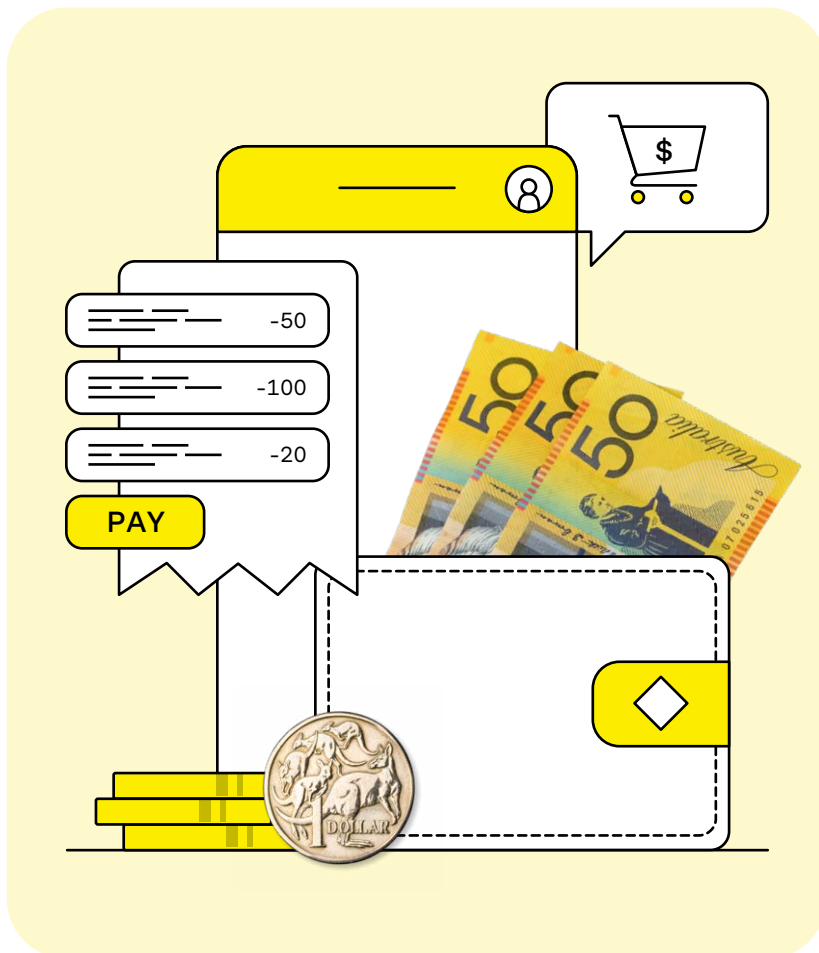


Budget Smart

Figure out what you can afford

STORY BY LAURA CULBERT

There's more to determining your financial status than just looking at the numbers in your bank account. Here's how to work out the amount of money you *actually* have to play with.



They say knowledge is power and when it comes to your finances, that sentiment certainly rings true. Understanding just how much money is going in and out of your bank account is the key to determining exactly what you can afford today – and maximising your savings in the long run. Ready to get started? Try these expert tips and tools.

Get a clear picture

Your bank balance provides a snapshot of your finances, not the whole story. Have your bills been accounted for? How about rent and other essentials? Considering these will give you a more accurate picture of your “true” balance and how much you have to spend.

“Many people know the roller-coaster of feeling rich on payday and broke days later,” says Lexi Smith, financial coach and founder of MoneyVine. “I would encourage everyone to calculate their net worth (what you have minus what you owe). Once you know that number, you can work out how to improve it. Try mapping out your year ahead to determine if you have a surplus (income higher than expenses) or a deficit (expenses higher than your income). By doing it yearly, you’ll highlight less-frequent expenses, including any quarterly or annual bills.”

Commit to tracking

To budget successfully, you need to be honest about your spending – and the best way to do this is by tracking your finances. CommBank's online Financial Fitness program suggests you commit to writing down every single time money leaves your account, from big bills to your morning coffee run. At the same time, keep an eye on your bank account so you're across *all* your regular transfers (hello, forgotten streaming subscriptions and gym memberships you don't really use). Sometimes digital payments feel like "free money" but by tracking your spending, you'll see how expenses add up.

Spend smarter

Once you have a grasp of your financial situation, it's easier to make your budget work for you. Before each payday, give every dollar a job – divide your money among essentials, savings and guilt-free spending, such as your weekly brunch with friends or that concert you're dying to attend. How can spending be guilt-free? Because you've already put money aside for it and made sure it works within your financial goals. To that end, always think before you tap. A quick pause can help stop those impulse purchases you hadn't planned for in your budget.

"Many people know the roller-coaster of feeling rich on payday and broke days later."

– LEXI SMITH

Don't live in financial denial

If you tend to avoid examining your finances – whether it's because you feel intimidated or struggle to concentrate on the numbers – there are ways to change your behaviour. Take it slowly, advises Smith. "Chances are you're feeling overwhelmed. Working out your best next step and focusing solely on that can be a great way to make progress in the right direction. The first step can be as small as logging in to internet banking. Once you're there, decide what the best next step is."

For those who think tracking your spending sounds about as fun as a trip to the dentist, it can be helpful to turn it into a regular "money date". Make yourself a cuppa, grab a sweet treat and pull out your spreadsheet. By your last sip, you'll have a better idea of how you're tracking financially and you'll improve your chances of dodging that "Where did all my money go?" spiral.

Enlist support

There are plenty of tools available to give you clarity and confidence on your money journey. Money Plan in the CommBank app can help you track your spending, set budgets for different categories (including eating out and shopping), predict and track upcoming bills, manage regular payments and give you a clear idea of your overall cash flow.

"Even going back to basics and exporting your transactions from internet banking will help give you a clear view," says Smith. "But if that feels too much, too hard or too boring, reach out to a financial coach." ♦

Rapid budget check

Quick hacks for assessing the affordability of your next purchase

1.

Use the 24-hour rule

Before buying anything non-essential, wait 24 hours. That pause gives you time to figure out if it's something you really need – or just a passing want.

2.

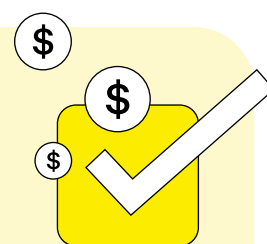
Try the "hours worked" test

Thinking about a \$150 splurge? If you earn \$30 an hour, that's five hours of your time. It's a smart way to weigh up whether something is really worth it.

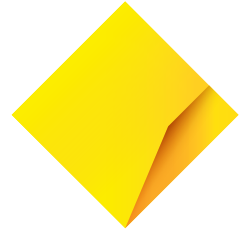
3.

Check your "true balance"

Don't just glance at your bank balance and assume you're in the clear. Factor in any upcoming bills, subscriptions or savings goals before spending.



Smarter payments for hospitality

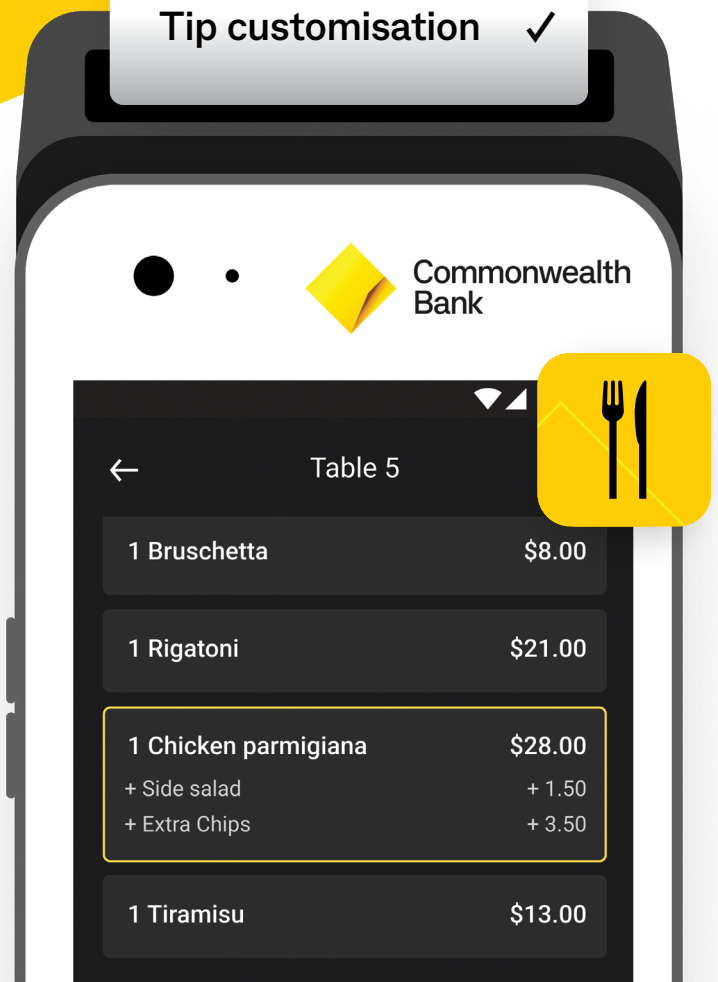


The Smart Hospitality app by CommBank will transform the way you handle customer payments.

🔗 Find out more at commbank.com.au/hospitality

Features include

- Pay at table ✓
- Split bills by item ✓
- Digital receipts ✓
- Tip customisation ✓



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Grow

Make it count

SMALL BUSINESS

Mind the gap

Meet the entrepreneurs who saw an opportunity and built their dream.

The Collector

Easy Eight

Insider Guide

House Proud

Small Business

Mind the gap

STORY BY STEPHANIE NUZZO
PHOTOGRAPHY BY MARK LEHN,
ADAM GIBSON, CHRIS CHEN
+ GUY BAILEY

Backing yourself takes guts but these entrepreneurs show how going all-in with a great idea can deliver incredible results.

For many Aussies, running a business is a pipedream that gathers dust on the back shelves of the imagination. But these young entrepreneurs saw an opportunity to build something they're passionate about into a business – and seized it. Here are their reflections on spotting a gap in the market and acting on it.



A dining trend with a twist

Chip 'n' Mix

Rhi Pearce and Josh Leach were taking a stroll through Queensland's Noosa National Park when Rhi announced she wanted to create a self-serve loaded fry bar. "My jaw hit the floor," says Josh. "We talked about it nonstop for about a month."

The concept was smart and simple: build a hot-chip bar with a spread of serve-yourself toppings. "It seemed like quite a scary venture, initially," says Josh. But when a lease became available on Noosa's bustling Hastings Street, the opportunity was too good to pass up. After friends Ysabella Buckley-Tyree and Lisa Tyree jumped on board, the four entrepreneurs began the life-altering journey of starting Chip 'n' Mix.

Connecting with CommBank's business team, the group secured funding and a local small business banker who helped guide them through the process. "It was all systems go – which was scary but so much fun," says Ysabella. The idea came to life in four months and despite challenges, the team's faith never wavered.

Chip 'n' Mix's tip:

Make it fun – and make it shareable

"Initially, we wanted to be more professional with our social-media posts but that's just not us," says Ysabella. Adds Josh, "We just started filming exactly what we were doing and sharing all our thoughts along the way." Their young and fun tone quickly built traction. "It wasn't long before we had people from all over the world following our posts," says Ysabella.



“Day one, we sold out twice,” says Josh. “We were getting fast-food numbers for a product with quality prep. It quickly became apparent that we needed to expand our operations.” The team opened their doors on a Saturday and by the following Monday they had a second kitchen. “The traction we got in the first week was unbelievable,” recalls Ysabella.

From a crew of 10, the Chip ‘n’ Mix staff is now 35 strong and they’ve been swamped with offers to develop further. “We had a franchise offer two weeks before we even opened,” says Ysabella. While they’re careful not to take on too much too quickly, nor compromise on quality, “The plan is definitely to expand,” notes Josh.



Carving your own niche

Brandi Salmon Art

When Wiradjuri and Tongan artist Brandi Salmon moved to Hobart/Nipaluna, Tasmania, she was searching for a place to raise her young family. What she didn’t expect to find was a new idea that would transform her creative business.

When she decided to test the idea of custom wedding portraits, painted at the event itself, the demand was immediate. It opened up a new revenue stream that gave her business stability and momentum. Initially balancing her art with a day job at the Australian Tax Office, Brandi made the leap to painting full-time, backed by her partner’s encouragement and a community that embraced her style. “As a Blak artist who doesn’t do traditional art, I’ve been surprised by how many people connect with my work.”

She’s also developed a knack for identifying creative work that helps pay the bills while allowing her to pursue her passion. Murals, for instance, have become a cornerstone of her income. “Basically, you do one mural and you can be comfortable for a few months.” Brandi dreams of doing more work that blends her identity and public art. “I want to showcase Aboriginal people and culture but in my own way, through murals,” she says. “That’s what I want to do forever.”



(Opposite, from left): The Noosa Chip ‘n’ Mix crew: Rhi Pearce, Lisa Tyree, Ysabella Buckley-Tyree and Josh Leach; (below) Rhi loading up some fries.



Brandi’s tip:

Let your work speak

Showcasing her work at a wedding expo gave attendees a glimpse of what a live wedding painting looks like. “It’s still a new concept in Australia but the feedback has been super positive. The couples love it and their guests do, too.”



Turning frustration into function

Rovewaver

For Kevin Tjoe, founder of Rovewaver, his vision of a multi-use hooded towel came from an everyday annoyance. “I’d always struggled with having to carry multiple things to the beach,” he says. At his local beach, Malabar in Sydney, he’d noticed people lugging towels “that are essentially useless once you leave the beach”. Juggling a bunch of belongings and later wrestling with that towel to cover the car seat became something of a bugbear for him. As with many innovations, Kevin wondered if there was a better way.

The idea for Rovewaver was to combine all beach essentials into one – a four-in-one product that acts as a towel, poncho, tote bag and car-seat cover. It began with the content marketer sketching out an idea and cobbling together a prototype at home using cheap fabric and a glue gun.

“I went through at least three rounds of samples with my manufacturer,” he says. But once they landed on the final design, he knew he had something special. Fast-forward a year and a half and Rovewaver is being sold at Sydney markets and online. For Kevin, the best part of it all is customer feedback. People have approached his stand at markets to say, “I purchased this from you and I just want to show you all the trips I’ve used it on!”

Kevin’s journey so far has been something of a “pinch me” experience. “I’m like, ‘Wow. This idea I had is actually helping people out.’ I still can’t wrap my head around it.”

Kevin’s tip:

Listen to your customers

“I first launched Rovewaver online but I was curious to see how people would interact with it in real life so I gave markets a shot,” says Kevin. “I got insights I’d never get through a screen. It helped reshape how I thought about the design and who I was really building it for.”





Blending passion points

Infinite Abilities

"I grew up in a small town, Port Lincoln, about seven hours away from Adelaide. There was a small dance studio there and I forced my mum to put me in classes at five years old," says Zoe Karatzovalis, founder of Infinite Abilities Performing Arts. "I loved it from the get-go. I loved how it made me feel." Years later, Zoe ventured to Adelaide, then to Sydney, in pursuit of a dance career. While she gained experience, she realised the dance world was wearing her down. "It was a cutthroat industry and I wasn't ready for it."

Taking a break, she turned her attention to another world she's deeply passionate about: the disability sector. "I have a brother on the spectrum and always wanted to work with people with disabilities," says Zoe. She applied for a role as a disability support worker as the COVID-19 lockdowns hit in 2020 and, as an essential worker, was tasked with supporting people each day during that isolating time. "Doing disability work was making me really happy."

That fulfilment sparked an idea – Zoe wanted people with disabilities to share in the joy she feels while dancing. "I started by putting on fun dance classes for people on the spectrum. Then, once I had more experience,

Zoe's tip:

Grow with heart, not hype

Zoe's main focus wasn't getting masses of students straightaway. As an established disability support worker, she found people in the community were excited to see her dance project up close and helped spread the word organically. "It's so important to me that our students grow confidently without any pressure or stress," she says.

I thought, 'Why not open up a disability dance studio? What do I have to lose?'"

In 2023, she launched Infinite Abilities and today, the business has three studios and 60 students. For Zoe, running her own business is an achievement that makes her incredibly proud but the results have been more than worth the effort. "People think students just take classes to dance but they're learning so much more," says Zoe. "They're learning to connect with people. They're learning about etiquette, about working hard. It's so cool to see." ♦



Got an idea?

Steve Pastor, founder of signage company Kings of Neon, grew his side hustle into a multi-million dollar success story. Here are his top tips for acting on a gap in the market.

- Actively seek out consumer pain points through direct engagement and feedback.
- Keep an eye on overseas markets to identify emerging trends relevant to your niche.
- Critically assess whether you and your team possess the necessary skills and operational capabilities to execute the ideas successfully.
- Look for innovative ways to take calculated risks that align with your available cash flow.
- Ask yourself, "Would I be willing to invest my time and money into this venture for the next five years?"

To see more small business owners share the lessons they've learnt, watch and stream **The Brighter Side**, Fridays at 8.30pm on 10.



The Collector

Just my type

INTERVIEW BY BARRY DIVOLA + PHOTOGRAPHY BY ROHAN THOMSON



Through a career in journalism and decades of collecting, Robert Messenger's life has echoed with the click-clack of keys.

The typewriter is enjoying a revival right now but Robert Messenger has been an enthusiast and collector for decades. A respected historian on the subject, the Canberra-based former journalist is also one of the few repairers and restorers in Australia.



“Now, more and more people want to actually use them.”



Robert Messenger with one of his favourite typewriters, a 1907 Oliver No 5.

Have you seen trends in typewriter collecting? Twenty or thirty years ago, Australians were collecting late 19th-century and early 20th-century typewriters. More recently there's been a move away from that and the emphasis is now on typewriters produced in the '50s, '60s and '70s. And the other big difference is that now, more and more people want to actually use them.

How did you get into typewriters? I started using typewriters in 1957, when I was nine, and I've been using them every day ever since. I was a journalist for print newspapers for 47 years in various parts of the world so they were part of my job.

How many do you own? I used to own 975. I had an impulse to try typing with every model of typewriter I could get my hands on. I didn't want to keep them in a glass display case. But I'm sad to say my current collection is a tenth of that size. There just wasn't any room in the house. I have about a hundred now.

Why do you think there is a renewed interest in typewriters? People are making a conscious move away from digital and back towards analogue. I see parallels with the vinyl-record revival. With typewriters, I think people see the same attraction. They don't want to be disturbed and distracted by going on Google. They want to surge forward with the creative impulse and keep writing.

What age groups are driving the revival? The main demographic I'm seeing are younger people. A lot of kids who are aged seven, eight, nine are coming to me with their grandparents, who bring in their old typewriter to be repaired or restored. They're passing them onto the kids, who are fascinated and want to write with them. Then there's teenagers and people in their twenties and early thirties. So this isn't nostalgia for their own past because they didn't grow up with typewriters.

Do you have any typewriters owned by famous authors? One that stands out is an early 1920s Corona 3 once owned by Miles Franklin. It was in a deceased estate and wasn't advertised as belonging to her. I bought it for \$37 but didn't realise it was hers until I started researching it in the National Library of Australia. I also had a Corona 3 belonging to the Irish actor Richard Harris. But I sold that to Channel Nine, who were interviewing Tom Hanks and heard that he was a big collector and user of typewriters and wanted to give him something as a gift. So now he owns it.

Are there particular vintage models that are very popular? I think the most desirable is the Underwood 5 Standard from 1901. They're really heavy – they weigh about 14 kilos – and take up a lot of room but it's the model on which every record for speed typing was set [at the time]. And one of the most sought-after, that fetches large amounts of money, is a 1969 Olivetti Valentine. It's bright red, it's plastic and it's a Pop Art design by Ettore Sottsass. I personally think they're not great to use but they can go for around \$700 to \$900. People just love the look of them. ♦



Easy Eight

How to get ahead while renting

STORY BY LAUREN ROUSE

Paying rent can be stressful, especially in today's housing market. The good news is that there are ways you can stay in control of your finances.



1 Track your cash flow

Take a cold, hard look at your spending habits, advises podcaster, author and former financial adviser Victoria Devine. "Knowing where your money is going is the first step to finding areas where you can cut back." Itemise expenses then group them into categories (Money Plan in the CommBank app can track your spend for you). Working out what is essential and what's nice to have makes it simpler if you do need to cut back later. It's also worth reviewing utility plans regularly, cancelling unused subscriptions and switching service providers if you find a better deal.

2

Yes, you can try to negotiate your rent

Facing a price increase? Negotiating is always an option. Research the rental market before you discuss rates. "Follow trends in your area to empower you when it comes time to negotiate the lease," says Eliza Owen, head of research at Cotality Australia. "If vacancy rates are up, rent prices are down. Even if you're noticing more listings for rent in your area, you can use these as examples to try and justify rent reductions." It's important to know your rights in this situation; the tenant union in your state or territory is a great resource.



3

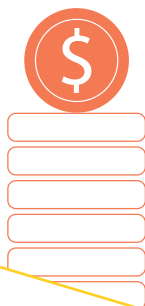
Housemate harmony starts with honesty

When you're living with roommates, sharing is caring. Have the discussion up-front on how bills will be shared and who pays for what. This will help ensure everyone in the household is on the same page and no-one is left with a payment they're not comfortable with. Bill-splitting apps or a shared house fund can be handy in these circumstances. Devine also suggests sharing meals, which can reduce stress on your time and wallet. "Cooking together a few nights a week and doing a bulk shop for essentials is a great way to save without much extra effort."

4

Think of renting as a financial strategy

Long-term renting does come with positives. While renting can be expensive, it sidesteps the hidden costs of home ownership – things like maintenance, strata fees and rising interest repayments. “These can add up to tens of thousands of dollars a year,” explains My Money Circle founder Rebecca Maher. “As a renter, you don’t carry those costs, which can free up capital to invest elsewhere.” Any money saved from renting can be put towards other ventures, such as superannuation contributions or investing in shares, which can help aid your finances in the long run.



Know your exit options

Life moves pretty fast and sometimes, you’ll need to end a lease early. It’s therefore worth knowing the rules around breaking your lease and the costs involved. Break fees can sometimes be avoided if the landlord and tenant mutually agree. Helping to find new tenants or assisting with inspections can ease the time it takes to re-let the property and mitigate any lost rent. If you’re living with housemates and only one of you needs to exit the lease, consider asking the landlord for permission to sublet, giving you the freedom to choose a new housemate and avoid any break fees. If you’re unsure about anything or need help, seek expert advice.

5

Weigh the real cost of moving

Moving is as much a hassle as it is a strain on the wallet. When weighing up whether to move out or cop a rent increase, it’s worth thinking about the price of removalists and end-of-lease costs like cleaning and repairs. Hiring removalists on Airtasker can be a cheaper option or you could rent a van for a day and recruit friends and family. Filling out a detailed inspection report and taking pictures when you move in also helps to avoid any unexpected damage claims on the way out.

6



7

Get to know your lease

Be sure to read your lease thoroughly when you receive it – and note what you’re expected to pay for versus what is covered by the landlord. “In most cases, tenants pay for utilities such as electricity, internet and gas but it’s worth checking if any of these are included,” says Maher. “Be clear on who is responsible for minor repairs or servicing appliances or for maintaining items like gardens or smoke alarms.” Some landlords are open to negotiating and may agree to make repairs ahead of your moving-in date. Raise the matter with them early and ask for it to be added to the lease if necessary.

8

Make your rental work harder

If your rental has a parking spot or you’re going on holidays, you may be able to recoup costs by renting out your car spot or subleasing your room. Just keep in mind there may be tax implications from subletting and in most states, subleasing requires the written consent of your landlord. Without it, you could be fined so make sure you check any requirements beforehand. ♦

The above is intended to provide general information only and does not take into account your individual objectives, financial situation or needs. Commonwealth Bank does not provide tax (financial) advice under the Tax Agent Services Act 2009 (Cth) and you should consider seeking independent tax advice from a registered tax agent before you make any decisions based on this information.

Fair Shares



Can overseas events impact my investments?

STORY BY BROOKE LE POER TRENCH

Even if you're just getting started with investing, understanding how international news affects local markets can help you make smarter, more confident decisions.

Over there affects us here

Global economies are a little like housemates – what one does tends to impact everyone else. Australia may be geographically isolated but our share market is deeply connected to what's happening overseas. Many ASX-listed companies operate internationally or rely on global supply chains. That means when the US raises interest rates or China signals a slowdown, local stocks are likely to react.

"It partly comes down to interconnectedness and size," says CommSec market analyst Steven Daghlian. "The Australian share market is tiny compared with the likes of the US or China and news travels fast. Global events, especially from economic superpowers, can impact our investor sentiment, supply chains, commodity prices and even our currency." It's not just deliberate moves, either. Events like wars or pandemics tend to hit with little warning and when they do, markets around the world – including ours – feel it.

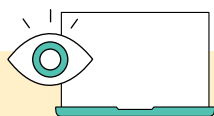
“As a general rule, the bigger the economy, the more attention it deserves. That’s especially true for the US and China.”

– STEVEN DAGHLIAN

Real-world ripple effects

Even seemingly faraway events can impact the value of your portfolio. Let’s rewind to a few big examples. When Russia invaded Ukraine in 2022, global oil prices surged, pushing up costs for everything from air travel to household power bills. COVID-19 was another stark reminder of overseas impacts – shuttered factories in Asia meant shortages everywhere from industrial equipment to retail shelves.

More recently, Aussie stocks tumbled after the US announced sweeping new tariffs in early 2025. “The US-China trade war caused big swings in local sectors,” says Daghlia. “Gold prices hit record highs, lifting gold producers here. But some manufacturers, like appliance makers and medical suppliers with ties to tariff-affected countries, saw their share prices fall. On the flipside, companies with US-based operations like BlueScope steel were lifted by the same news.”



How to stay informed

The CommSec team knows not everyone has time to follow every market move. That’s why they’ve created resources that cut through the noise. “We’ve got free insights on YouTube, Instagram and TikTok,” says Daghlia. “If you’re just starting out, start with the first two seasons of our *CommSec Invest* podcast – it’s a great intro to how the market works. For regular updates, the twice-daily *CommSec Market Update* podcast covers global news and how it’s affecting Aussie stocks.”

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What to keep an eye on

You don’t need to follow every newsflash to be a savvy investor but knowing which trends matter can help you tune in when it counts. “As a general rule, the bigger the economy or market, the more attention it deserves,” says Daghlia. “That’s especially true for the US and China, which is Australia’s biggest trading partner.” Key indicators to watch include US interest rate moves (which affect borrowing costs and sentiment), inflation and GDP data (signs of growth or contraction) and employment figures (strong jobs data fuels optimism). China’s economy is also critical – it buys a third of our exports and most of our iron ore. So when China’s property market wobbles or US inflation surges, those headlines are worth noting here.



Dollar-cost averaging

One practical investment approach Daghlia often recommends is dollar-cost averaging – investing a set amount regularly, regardless of market ups and downs. “Having a plan makes all the difference,” he says. “It’s easy to feel confident when markets are up but a long-term mindset helps you stay on course when they’re not. Choose stocks or ETFs you understand and grow your confidence from there.”

Turning headlines into investing clues

Once you understand how global stories influence markets, you can start spotting opportunities, not just the risks. Rising demand for lithium? That might point to strength in renewables or electric vehicles. Booming US tech stocks? Aussie tech firms could be next.

“The trick is to tune out the short-term noise and look for longer-term themes,” says Daghlia. “Volatile periods often open up buying opportunities, especially for investors with a plan and a clear set of goals.” Overseas events can shake up your investments – but they can also open your eyes to new trends, sectors and ideas. ♦

Insider Guide

Find a property that will increase in value

STORY BY JULIE LEE

In a competitive market, it pays to know which features add to a home beyond its price tag. We talk to the experts to find out.



The great Australian dream might be changing but property ownership still sits high on the wish list. We all crave that patch of land or, in many cases, compact but cosy apartment. It's a dream that can seem hard to achieve, especially now that the average price for an Australian home has surpassed a million dollars.

That's where being able to look beyond the price tag can help turn

your home-owning dream into reality, says buyer's agent Bronwen Stacey, owner of Sunshine Coast-based Home Scouts and secretary at the Real Estate Buyers Agents Association of Australia (REBAA). "First-time homebuyers need to be ready to compromise and find something that's well located and solid," she says. "It helps to understand that this is a stepping

stone. Buy well and be happy to compromise, knowing upgrades can happen over time."

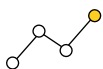
Kristian Zefi, CommBank home lending executive manager at South Australia's Unley branch, agrees. "We're increasingly seeing first-home buyers rent where they want to live and invest where they can afford." Here, experts share their tips on how house-hunters can find a great buy.



Where to begin

The perfect location is different for everyone – do you need to be close to work, schools or family? Decide what really matters and start there. “Look beyond the aesthetics and the styling and focus on fundamentals,” says Stacey. “The biggest thing is location. You can change a property to some extent but you can’t change the location.”

A great way to get the scoop on an area you’re considering is to connect with CommBank’s lending specialists. They can help you out with free suburb reports containing useful information like schools, median property growth and rental yield. You can also be connected to a local lending specialist for tailored insights from someone who knows the area well.



Surprising boost factors

Some “nice to haves” might also be features that add value to your property in the future. “Look at orientation, floor plan, light and noise levels – all of these contribute to how a home functions,” says Stacey. “Things like no shared walls are an absolute advantage.” Garden space or, in an apartment, direct access to a courtyard also count as assets, as do car spaces in urban areas. “Storage is another thing that first homes and units often don’t have that add value,” she notes.



Look for potential

While a bigger floor plan and two bathrooms might make your purchase more appealing, there are other features that can increase a property’s worth. “What’s the renovation potential for the property?” asks Stacey. Simple structural fixes – such as turning an oversized living area into an extra bedroom – can add both practicality and value. Underutilised spaces like laundries can sometimes be reconfigured or enclosed balconies can become studies.



Watch for red flags

Don’t forget to keep an eye out for anything that may devalue your purchase, too. “Things like easements or bushfire and flooding risks can really impact the value of your property,” says Stacey, who notes that locations on busy roads or next to developments can also be deterrents. “Be aware of things that can impact future capital growth.”

To check on the “health” of a strata property such as an apartment, remember to investigate the body corporate records and how much money is in the sinking fund.



Success stories

These first-time homebuyers all found compromises that worked for them.

Look past the ugly and focus on potential

“My apartment had original ‘60s decor. It was in the right price bracket but more than that, it’s just one block from the beach. All of the problems were cosmetic. I got the First Home Owner Grant and used that to pay for the renovations, which I mostly did myself with my dad.”

– Helen Lloyd, Sydney, NSW

Choose an up-and-coming suburb over a big name

“We found our home in a small town about 45 minutes drive from the CBD. It felt like a pretty big compromise at the time, but the kids are now able to have a country-style upbringing and house prices have at least tripled as more families make the same choice we did.”

– Kathy Burroughes, Adelaide Hills, SA

Use extra space for income

“I remember viewing the apartment with my brother and being assaulted by the smell. But it’s a three-bedroom apartment in Potts Point with views of the top of the Harbour Bridge so we could see the potential. We rented the third room and that money now contributes to the mortgage.”

– Louise McManamon, Eastern Suburbs, NSW



To see more of Ben Gannon (from left) and, Josh Le Maitre watch and stream *The Brighter Side*, Fridays at 8.30pm on 10.



Try this:

Buy property with a mate

By getting creative with their approach to home ownership, Ben Gannon and Josh Le Maitre were able to get into the Melbourne property market before the age of 30. "I was looking for houses for a while and it was just getting hard to do alone," says Ben. "I've known Josh for a long time and we floated the idea of trying a split loan." They sought expert advice and then secured a loan with CommBank's Property Share, which allowed them to buy a home together, while keeping their finances separate.

"The winning factor was being able to divide the loan 50-50," says Josh. "Ben's also a chipper so he has a lot of hands-on skills. I've been acting as his apprentice to help update the property."

The pair bought a house in Dandenong North, Melbourne, and are living together as they complete small renovations to the property. "We both wanted to move out of home and now we get to do it while paying off our mortgage," says Josh.



More ways CommBank can help

+ Home-lending specialists give you personalised guidance based on your goals and finances. They can also advise on which government grants you are eligible for.

+ The CommBank home loan calculator and tools help you estimate your borrowing capacity and what repayments may look like. There are also calculators for up-front costs and refinancing.

+ CommVal is a free, up-front property valuation that helps save time and money on external valuations.

+ Exclusive discounts and offers can make buying a home more affordable. For example, Home-in conveyancing gives eligible CommBank customers access to lawyers and conveyancers for \$699.



Consider passive income

Being open to renting a room in your new home could be a boon when it comes to applying for your first home loan. "CommBank has introduced room rental for owner-occupied first-home buyers," says Zefi. "This can stretch your borrowing capacity." Available to first-time homebuyers, it can be claimed for one room in the house – but means you can include up to \$650 income a month in your loan application, which adds about \$50,000 to your borrowing capacity.



Speak to the professionals

Before deciding whether a property is right for you, Zefi recommends meeting with a home-lending expert to get a complete picture of your financial situation. "It's important to understand what your current goal is versus three to five years from now," he says. "We can also discuss things like suburb growth and an exit strategy if unforeseen things were to happen. We can also guide customers with auctions, property reports and upfront valuations." ♦

For a house frame that's built to last

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House Proud

Scott Cam's five golden rules for smarter renovating

STORY BY STEPHANIE NUZZO
PHOTOGRAPHY BY NIGEL LOUGH



The Block's Scott Cam shares his top tips for getting it right, from budgeting and planning to DIY dos and don'ts.

Know your limits before you lift a hammer

It might seem like a fun challenge to take on a DIY project but if you bite off more than you can chew, you risk wasting time, money and even your safety. "A nine-inch grinder is the best way I know to cut your arm off," says Scott Cam.

And for anyone tempted to try advanced carpentry or plastering without experience? "Forget it. Your first eight tries will look terrible." Instead, Scott suggests choosing tasks within your skill set. "Painting, swapping cabinet doors, maybe installing flat-pack furniture is all doable," he says.

“Get a whiteboard. Plan your week. Know exactly when each tradie is coming and when they’re needed.”

Stick to a budget like your reno depends on it

Running out of cash mid-reno is a mistake that Scott sees all too often. “Budget is the most important thing,” he says. The biggest threat to you crossing the finish line? Variations. “Changing your mind adds up. A few tweaks can turn into \$30,000 before you know it.” He suggests working with a square-metre rate as a starting point and investing in a professional estimator if your plans are bigger than just cosmetic tweaks. Budgeting tools and apps can help keep you honest and Scott also recommends spreadsheeting every trade and task: “Break it into sections, like plumbing, electrical and plastering, so you know exactly where the money’s going.”

Look for little upgrades with big impact

The fine-line navigated by all renovators is boosting their home’s value without spending more than it’s worth. “A new kitchen or bathroom will always add value. You’ll enjoy using it and it’ll sell your house faster,” says Scott. But there are smaller wins, too, like replacing doors on existing cabinetry or putting new benchtops on old carcasses. When asked what the best \$500 you can spend on a reno is, Scott doesn’t hesitate: “A coat of paint. It’s simple, effective and can instantly refresh tired spaces.”

Plan tradespeople like a pro (or pay the price)

“The top mistake people make is poor planning,” says Scott. He’s seen it firsthand on *The Block* – when tradies are booked too early, they stand around on the clock and the budget takes a hit. “Get a whiteboard. Plan your week. Know exactly when each tradie is coming and when they’re needed,” he says. A little organisation goes a long way toward saving time, money and frustration.

Get creative to close any small gaps

You don’t need to spend big to see real results but you do need to be organised so they’re done properly. Scott says the best bang for your buck is ceiling insulation. “You can do it yourself through the manhole – it’s a terrible job but it’ll make a difference to your home’s comfort and energy use.” One quick safety tip: “Make sure you stand on the timber, not the plasterboard or you’ll go straight through the ceiling.”

Another tweak is swapping in efficient lighting (with help from a licensed electrician). Scott says sustainability is non-negotiable on *The Block*: “We’re aiming for eight-star ratings and we’re strict about things like insulation and double glazing, because small gaps can ruin the whole effect.” ♦

Top tips:

For budding DIYers, Scott swears by a solid nail bag filled with quality basics:

“A good hammer, sharp chisel, Phillips- and flat-head screwdrivers, a tape measure and a square.”

Renovating for the first time?

Scott’s advice is refreshingly honest: “You should be overwhelmed. It means you’ll slow down, plan better and know when to ask for help.” Don’t be afraid to lean on your network. “Everyone knows a tradie. Invite them over for a cuppa, ask questions and get advice.”

Watch *The Block* on Channel 9 and 9Now, Sundays at 7pm and Monday to Wednesday at 7.30pm.

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Live your best life

Dream

MAKE A CHANGE

Country quiet

How one family's search for greener pastures led to a whole new lifestyle.



Make a Change

Country quiet



This family of five swapped the urban grind for off-grid living – and fell hard for the simple pleasures of farm life.

STORY BY BEK DAY
PHOTOGRAPHY BY CHRIS CHEN

Lisa Mumm was in labour with her second child when she and husband Greg found out their offer on a regenerative farm in the lush Kangaroo Valley in New South Wales had been accepted. “I’d done the Calmbirth course and obviously it worked so well that I had time to check my emails,” laughs Lisa. “The obstetrician came in to check how things were going and we blurted out: ‘We just bought a farm!’”

That was in 2017 and it was the realisation of a dream that had been years in the making. Lisa, a primary-school teacher, and Greg, a rugby coach and specialist in helping athletes transition into life after sport, had been living and working in Sydney’s north-west while harbouring ideas about a more sustainable, simple life.

“I’d become very interested in the idea of regenerative farming,” says Greg. “Once we became parents, we got a lot more interested in the types of food we were feeding our family and where that food was coming from.” A friend’s wedding more than a decade ago had left the couple’s hearts set on Kangaroo Valley as a location. “We got flooded in so we had to come back in the middle of the week to collect our car,” recalls Lisa. “It was a beautiful day – the sun was out and everything was just glistening green. We were sold.”



Changing pace

With no farming experience – plus toddler Juliette and newborn Eddie in tow – the Mumms sold their Sydney home, which fetched enough to buy 48.5 hectares with a little change left over. “It was part of an old dairy farm that had been divided into three and sold off in chunks,” explains Greg. “What we liked best about it was that it was just one giant paddock that had basically been let go.” They also immediately fell in love with the dilapidated cottage on the land.

After spending three years slowly renovating the cottage while leasing the farm to another dairy farmer, 2020 arrived – shifting the family’s plans, along with the rest of the planet’s. “I had been commuting back to Sydney for work three days a week,” says Greg. “Once that stopped during COVID and I started spending every day with the kids, I realised I couldn’t go back to spending so much time away.” On 1 January 2021, he became a full-time farmer at Rosewood Farm.

“I used to sleep with blackout blinds. Here, we wake up with the sun – or usually before it.”

– LISA MUMM

Sustainable living

These days – in between adding a third child, Rosie, to the mix – Greg and Lisa farm retired dairy cows (which lowers the animals’ emissions footprint), run the cottage as a guesthouse and grow flowers for sale locally.

There are thousands of dairy cows between Wollongong and Bega, says Greg, and most of them are sent to the abattoir the minute they stop producing milk. “A portion of that meat goes to the US for burgers,” he explains, “because it has a lower fat content than a lot of the feedlot-finished meat in the States.”

But consumers here are slowly becoming aware of the benefits of ex-dairy meat. “Not only is it more sustainable but it has a better flavour profile because it’s slightly more aged,” he explains. This approach to farming permeates the philosophy at Rosewood Farm, from the way they see energy to the way they treat the soil and all that comes out of it.

Living off-grid has also begun to shape their lives each day, as they discover more about energy consumption. “We’ve learnt that it’s better to cook the roast at lunchtime, to make the most of the solar, rather than having it for dinner,” says Greg.





(Left) Lisa and Greg Mumm with their children, Eddie, Rosie and Juliette.



Natural rhythms

“I used to sleep with blackout blinds,” says Lisa. “Here, we wake up with the sun – or usually before it.” There are also other ways the elements influence how the family works and rests. “You get that daily cycle but then there are your work cycles, too. Like right now, we’re seeing really wet autumns so tourists slow down and the farmers do less because the paddocks are wet and everything’s growing. In the city, it felt like it was just work, sleep, repeat – 365 days a year.”

For Lisa and Greg, the beauty and simplicity they see unfolding in their lives – and the lives of their children – are a constant reminder they made the right decision. “It’s a small community but it’s full of really beautiful people,” says Lisa, while Greg loves the way small class sizes at the local school means his kids socialise across all year levels.

Farm tails

Then, of course, there are the daily interactions with the farm animals. “Rosie’s the only one who likes coming along to move the cows with me,” laughs Greg. “The others are a bit over it.” They still pitch in, though: Eddie visits the hens each morning to pick up supplies for his dippy eggs and Juliette, their eldest, loves to walk the 300-metre driveway to check the mail. “It makes her feel very grown up,” says Lisa.

“Sometimes we wonder how much they really appreciate the farm and this life,” concedes Greg. “But then we have people visit and the first thing the kids do is take them on a full tour: ‘Come and see the donkeys! Come and see the sheep! Let’s collect the eggs!’” He pauses. “So yeah, I think it’s sinking in. And that’s a pretty great feeling.” ♦

Bucket List

Detour destinations

STORY BY NATALIE REILLY

Skip the crowds and stretch your travel budget further with these underrated places where you'll find rich culture, fewer tourists and lower costs.

The advantages of exploring an “under-the-radar” location may not be obvious at first. After all, classics remain classics for a reason. But going off-piste can reveal hidden gems. “Heading off the tourist path can lead to a more authentic and relaxed experience,” says Kathie Zagas, marketing manager at Maria Rossi Travel Agency in Sydney. “With fewer crowds, you have more space to explore at your own pace and things like food, activities and accommodation tend to be cheaper.” You’re also more likely to meet locals and shape your own individual experience.



Fish Lake near
Whitehorse,
Canada

WHILE EVERYONE ELSE IS
IN WHISTLER, HEAD TO:

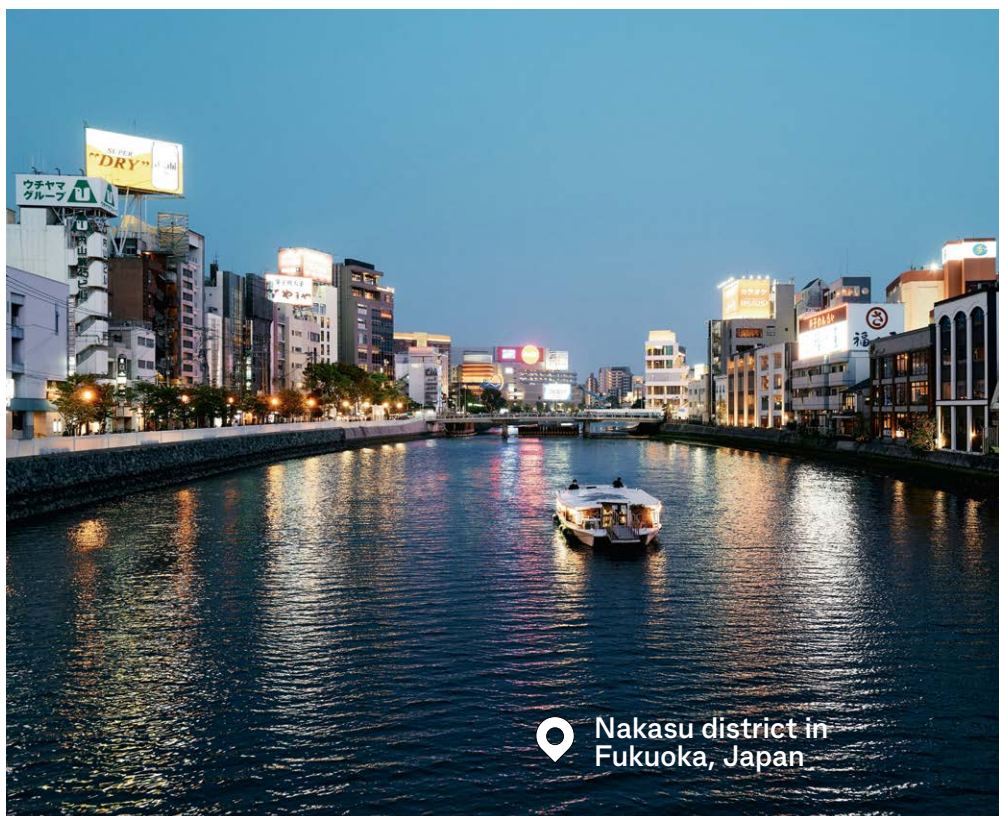
Whitehorse, Canada

Steeped in First Nations culture, Whitehorse is the capital of the Yukon. It also boasts 85 kilometres of world-class groomed cross-country ski trails that traverse the scenery of Mount McIntyre.

Getting to Whistler from Australia means a flight to Vancouver and a two-hour bus trip. Instead, you could hop on another plane from Vancouver and in less than two and a half hours, step out under the Yukon's wide open skies. Janaya Birse, Destination Canada's director of media relations, recommends skiing the multi-use trail along the fence of the Yukon Wildlife Preserve to "see musk ox, caribou, moose, mountain goats and other northern mammals in their various natural habitats – it's very special". For a front-row seat to the aurora borealis, the Northern Lights Resort & Spa offers glass-fronted chalets for sightings.

Insider tip

+ Just 15 minutes from Whitehorse, Mount Sima offers "an amazing view of the surrounding mountains", says Birse. "The Whitehorse and Watson Lake ski hills are relatively free of crowds but if you like skiing in solitude, the back country is waiting."



📍 Nakasu district in
Fukuoka, Japan

WHILE EVERYONE ELSE
IS IN TOKYO, HEAD TO:

Fukuoka, Japan

An hour by bullet train from Hiroshima, Fukuoka is known for its temples, culture and restaurants – with far fewer tourists. "Whether you're a foodie or have an appreciation for the arts or history, Fukuoka offers travellers a huge array of unique and distinct experiences that are impossible to find anywhere else," says Daniel Jacobs from The Lucid Agency, which represents the Japan National Tourism Organization. Check out Kaigeido gallery, dedicated to the 400-year-old tradition of finely painted Hakata dolls, or Maison Hakoshima's soft fabric items made using a centuries-old technique. Fine dining – if you can snag a booking – is in order at Sushi Gyoten, a celebrated restaurant where the menu is custom-made for each guest. Best of all: prices in Fukuoka tend to be less expensive than in Tokyo or Osaka.

Insider tip

+ Up for celebrating? Jacobs recommends attending festivals such as Hakata Gion Yamakasa (a Shinto festival held each July) and Hakata Dontaku, Japan's largest Golden Week festival, held in May during a time of national holidays. Both events include elaborate parades, performances and a rich culinary scene that serves to highlight the city's famous street-food stalls, or yatai.

WHILE EVERYONE ELSE IS IN
AUCKLAND, HEAD TO:

Waiheke Island, New Zealand

Just a 40-minute ferry trip from New Zealand's capital city, Waiheke Island is suited to almost every type of traveller. Just under 20 kilometres in length, with 40 kilometres of serene and surf-friendly beaches, it offers beautiful walks and cycle trails, a buzzy Saturday market and two thrilling ziplines, with a postcard-perfect landscape that's all but guaranteed to slow your heart rate and satisfy families. A visit to the historic Stony Batter tunnels is a great option for curious kids. Afterwards, head to The Heke brewery and distillery, where parents can order a meal with a local brew while the kids play on extensive grounds and scoop up delicious gelato.

Waiheke caters to a wide range of budgets, with premium wineries such as Mudbrick and Tantalus Estate through to food trucks and family-friendly cafés like Akito. "It's a popular all-season visitor experience for Aucklanders, particularly in the summer," says Karen Thompson-Smith, head of tourism at Tātaki Auckland Unlimited. "But spring and autumn offer a quieter experience."

Insider tip

+ From Waiheke, there are plenty of other islands nearby, says Thompson-Smith. "Rangitoto is easily accessible by ferry from Waiheke Island by changing ferries in Tāmaki Makaurau Auckland. Once there, families can enjoy exploring the lava caves and the spectacular views from the top of Rangitoto Island."



Waiheke Island, New Zealand

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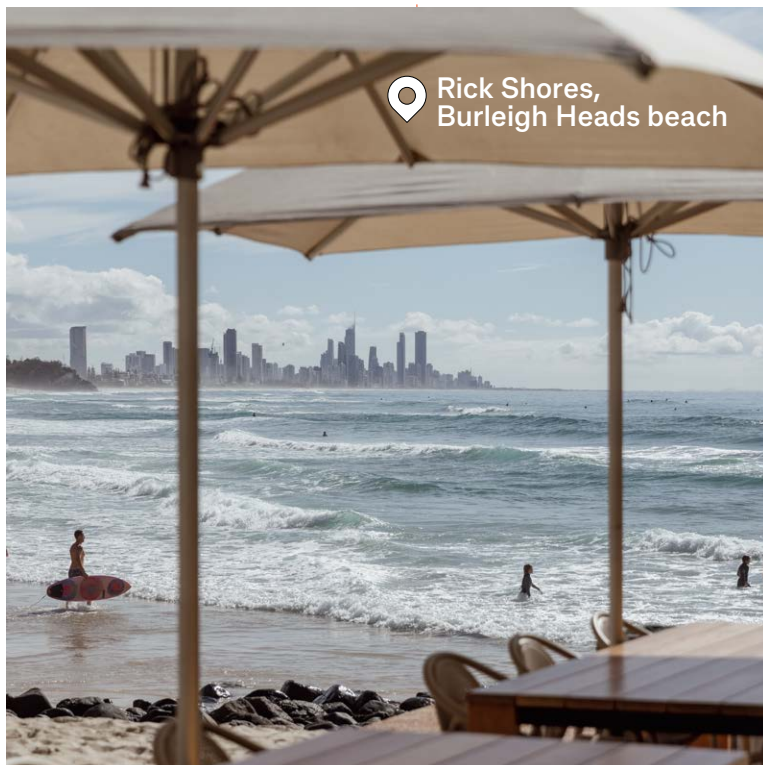
Burleigh Heads, Australia

Less than 30 minutes' drive south of busy Surfers Paradise in Queensland, Burleigh Heads offers a more leisurely pace with a family-friendly beach, a cool dining hub and a ticket to natural wonders, including Burleigh Heads National Park. Check out crocodiles, koalas, emus, brolgas, dingoes, dunnarts, kangaroos, bilbies and a platypus named Wally at David Fleay Wildlife Park and then tuck into a Moreton Bay bug roll at the famous Rick Shores, right on the sand at Burleigh Heads beach. Alternatively, you can pop into Haven, a new restaurant and beach club on the third floor of the Mondrian Hotel, which offers an equally world-class view. But if the kids want to take the fun up a notch, there's always Dreamworld, Seaworld and Movie World, each only about half an hour away. ♦

Insider tip

+ "The best time for a meal at Rick Shores is lunchtime and the best time of year is mid-winter," says local travel writer Bek Day. "The sky will (hopefully) be clear, the temperature pleasant and the whales will almost certainly be throwing themselves around with maximum drama." There's also usually fewer people. Still, "If you can't get a booking, this local's tip is to grab a seat outside on the picnic tables. Order a couple of bug rolls, put your feet in the sand and you've got all the ingredients for an iconic Burleigh lunch."

 Rick Shores, Burleigh Heads beach



How Jordy & Logan made their dream trip happen

With clever planning and spending tweaks, this Sydney couple turned their bucket-list getaway to Colombia and the United States into a reality.

1. Start by tracking costs

"We began by looking at our monthly bills back home," explains Jordy (pictured, left, with Logan). "Then we compared those with our estimated travel expenses to see what we could realistically afford overseas. It helped us to land on a budget that felt realistic."

2. Get on the same page

"Jordy's more of a spender," Logan laughs. "And Logan's the saver," Jordy adds. But they agreed on a figure they were both comfortable with for their three-week trip.

3. Eyes on the prize

Logan and Jordy used Goal Tracker in the CommBank app to set savings goals for key things for their trip like flights, activities and accommodation. "Each goal was broken down into weekly targets and we could easily track our progress," says Jordy.

4. Plan smart, spend smarter

"We planned ahead for pricier destinations, triple-checking flight costs and booking early," says Jordy. "While travelling, we balanced out the splurges. Some days we'd treat ourselves to luxe stays, other days we'd shop with the locals and cook at home."

Watch and stream Jordy and Logan on *The Brighter Side*, Fridays at 8.30pm on 10.





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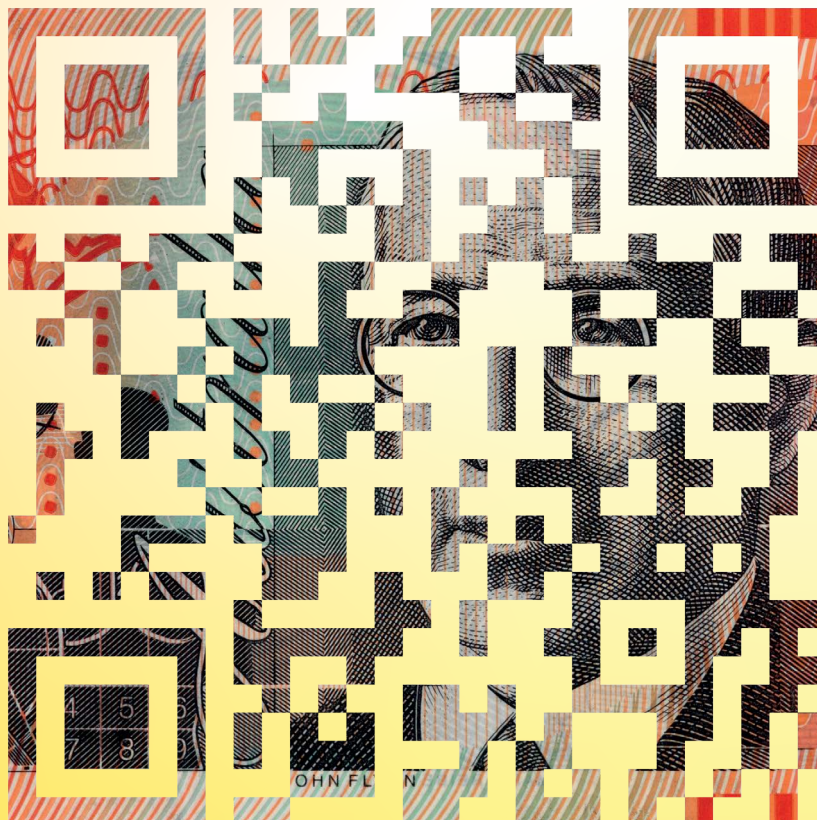
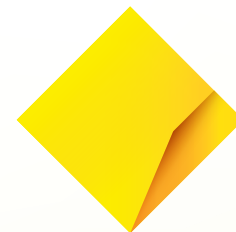


The best \$5 I ever spent...

For performer Casey Donovan – who recently starred in the Tony Award-winning musical *Kimberly Akimbo* – a little piece of practicality has been a priceless investment.



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