

Commonwealth Bank Corporate Charge Card and Corporate Credit Card Standard Fees and Charges

Section 1 – Table of fees

Name of fee	Corporate Charge Card	Corporate Credit Card	
		Interest Free Period	Low rate
Interest Rate		17.57%*	14.55%p.a.
Annual Fee	1-49 cards \$40.00 per card, 50-499 cards \$32.00 per card, 500+ cards \$24.00 per card		
Establishment Fee (payable on: 1. Account holder accepting the Bank's offer 2. Bank approving account holder's request for credit limit increase)	\$300.00	\$0.00	\$300.00
Emergency issue/lost/replacement card fee (may be charged on card replacement)	\$20.00	\$20.00	
Late payment charge (charged if the minimum payment on Credit Cards, or full payment for Charge Cards, is not received by the due date)	N/A	\$20.00	\$25.00
Overlimit charge (charged when we first allow you to exceed your credit limit in a statement period)	N/A	\$10.00	\$25.00
Commonwealth Bank ATM cash advance charge¹	\$1.25	\$1.25	
Commonwealth Bank over-the-counter cash advance charge²	\$2.50 Or 1.25% whichever is greater	\$2.50	
Non-Commonwealth Bank ATM cash advance charge³	\$1.50 Or 1.25% whichever is greater	\$1.50	
Non-Commonwealth Bank over-the-counter cash advance charge⁴	\$3.00 Or 1.25% whichever is greater	\$3.00	
Any other Commonwealth Bank network cash advance charge⁵	\$1.25	\$1.25	
Cash equivalent items or cash substitutes cash advance charge⁶	\$1.25	\$1.25	
Overseas terminal or bank cash advance charge	\$4.00 Or 1.25% whichever is greater	\$4.00	
Non-Commonwealth Bank ATM balance enquiry fee⁷ (charged on our processing of each request)	\$1.25	\$1.25	
International Transaction Fee^{8, 9}	2.50%	2.50%	

- Charge applies to cash advances at Commonwealth Bank ATMs.
- Charge applies to cash advances at Commonwealth Bank Branches.
- Charge applies to cash advances through a terminal of other financial institutions in Australia, at ASB Bank in New Zealand, Commonwealth Bank in Indonesia and Commonwealth Bank in Vietnam.
- Fee applies to cash advance transactions made at other financial institutions within Australia.
- Charge applies to cash advances by way of funds transfer through NetBank, Phone bank Transfer, Commonwealth Bank Customer Service Centre, Australia Post, 13 2221 Transfer Cash, NetBank Transfer Home Loan, Mobile Bank Transfer and NetBank Transfer Personal Loan.
- Charge applies to purchases of cash equivalent items or cash substitutes including gambling transactions and traveller's cheques.
- Fee applies to balance enquiries at ASB Bank in New Zealand, Commonwealth Bank in Indonesia and Commonwealth Bank in Vietnam.
- Applies anytime cash advances, purchases or permitted transactions are converted by MasterCard from foreign currencies to Australian dollar equivalents. The fee includes the fee MasterCard impose on us (1.00%). For cash advances, the relevant cash advance will also apply.
- Applies where a transaction is in Australian dollars but the party accepting the card is overseas. Please note additional fees may be charged by the overseas merchant.

* Up to 55 days interest-free on purchases.



Please note: For cash advances and balance enquires made through a non Commonwealth Bank ATM in Australia, the ATM owner may charge you a fee, which will be disclosed at the time of the transaction. If you proceed with the transaction, the ATM owner's fee will be debited to your account (in addition to the cash advance amount). You should check the ATM owner's fees that apply carefully before completing transactions at non-Commonwealth Bank ATMs in Australia.