

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

This page applies to Corporate Card products under Part B.7 of the Terms and Conditions only. Please see the following page for Procurement Management Account 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	For the interest rates applicable to these product options, please refer to the Commbank website: www.commbank.com.au/business/rates-fees		
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%	
EMS Reporting: Initial Implementation Fee⁶	\$500.00	N/A	

- 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.
- Includes any funds transfers through NetBank, CommBank app, by calling 13 2221 and Australia Post.
- 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.
- When you make a transaction that is converted by Mastercard® from a foreign currency to Australian dollars. For cash advances, the cash advance fee 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.
- This is an optional service available to clients who wish to send their data to selected expense management systems. Payable when a data feed to an EMS or designated IP Address is set up.



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.



Commonwealth Bank Procurement Management Account Standard Fees and Charges

This page applies to Procurement Management Accounts under Part B.8 of the Terms and Conditions only. Please see the previous page for Corporate Card Products Standard Fees and Charges.

Below is standard pricing. Individual pricing may vary depending on your particular arrangements with us.

Section 1 – Table of fees

Name of fee	Procurement Management Account
Establishment Fee¹	\$600
Annual Account Fee²	\$120
Interest Rate on cash advance³	Please refer to the Corporate Charge Card Cash Advance Rate on the CommBank website: www.commbank.com.au/business/rates-fees
International Transaction Fee^{4,5}	2.50%
EMS Reporting: Initial Implementation Fee⁶	\$500

1. Fee charged per facility. Payable on acceptance of the Bank's offer and when the Bank approves a credit limit increase.

2. Applies per Procurement Management Account number.

3. Variable rate that applies to cash advances from the date of the transaction and outstanding balances. Interest charged monthly.

4. When you make a transaction that is converted by Mastercard from a foreign currency to Australian dollars. For cash advances, the Corporate Charge Card Cash Advance Rate will also apply.

5. Also applies to purchases and cash advances in Australian dollars while the cardholder is overseas, or while they are in Australia (for example online) where the merchant, or the financial institution or entity processing the transaction, is located overseas. For cash advances, the relevant cash advance charge will also apply. Please note additional fees may be charged by the overseas merchant.

6. This is an optional service available to clients who wish to send their data to selected expense management systems. Payable when a data feed to an EMS or designated IP Address is set up.

Other things to know

The rates and fees set out above may change over time. We will notify you of changes as set out in the terms and conditions that apply to your Procurement Management Account Facility.

This pricing schedule does not apply to Procurement Management Accounts that offer Virtual Card functionality. If your Procurement Management account offers this functionality, please refer to the personalised schedule provided to you with your letter of offer.

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