

Commonwealth Bank Business Credit Card Standard Fees and Charges

Table of fees

Name of fee	Low Rate Business Credit Card	Interest Free Days Business Credit Card	Business Awards	Business Gold Awards (no longer sold)	Business Platinum Awards
Annual Fee	Nil	\$60	\$100	\$150	\$300
Additional Cardholder fee	Nil	\$60 p.a.		\$75 p.a.	
Emergency issue/lost/replacement card fee (may be charged on card replacement)			\$20.00		
Late payment charge (charged if you don't make your minimum monthly payment, plus any overdue amount, by your statement due date)			\$20.00		
Overlimit charge (charged when we first allow you to exceed your credit limit in a statement period)			\$10.00		
ATM cash advance charge¹			1.5% of the cash advance amount ⁶		
Commonwealth Bank over-the-counter cash advance charge²			\$2.50 or 1.5% of the cash advance amount (whichever is greater) ⁶		
Non-Commonwealth Bank over-the-counter cash advance charge³			\$3.00 or 1.5% of the cash advance amount (whichever is greater) ⁶		
Any other Commonwealth Bank Network cash advance charge⁴			1.5% of the cash advance amount ⁶		
Cash equivalent items or cash substitutes cash advance charge⁵			1.5% of the cash advance amount ⁶		
Overseas terminal or bank cash advance charge			\$4.00 or 1.5% of the cash advance amount (whichever is greater) ⁶		
International Transaction Fees					
Mastercard transactions ⁷	3.00%	3.00%	3.00%	3.00%	3.00%
American Express transactions ⁸	N/A	N/A	3.50%	3.50%	3.50%
Transactions in Australian dollars but with an overseas connection ⁹	3.00%	3.00%	3.00%	3.00%	3.00%

- Charge applies to cash advances through a terminal of any financial institution in Australia, at ASB Bank in New Zealand, Commonwealth Bank in Indonesia and Commonwealth Bank in Vietnam.
- Charge applies to cash advances at Commonwealth Bank Branches.
- 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, CommBiz, Phonebank 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 items we consider equivalent to cash, such as gambling, lottery tickets, money transfers or travellers cheques, including transactions which merchants tell us are for such items.
- A maximum charge of \$150.00 applies (or a flat fee of \$2.50 if your closing balance on the previous day was in credit).
- Applies anytime cash advances, purchases or permitted transactions are converted by Mastercard from foreign currencies to Australia dollar equivalents. For cash advances, the relevant cash advance will also apply.
- Applies anytime cash advances, purchases or permitted transactions are converted by American Express from a foreign currency to Australian dollar equivalents. For cash advances, the relevant cash advance fee will also apply. CommBank American Express cards are no longer available for sale. Existing cards have been closed but some transactions may still occur. International transaction fees apply to any overseas transactions, including on Business Platinum Awards American Express Cards.
- Applies when you make a purchase or obtain a cash advance in Australian dollars while overseas, or while you 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 cash advance fee will also apply.



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.