

Credit Card Application



Note:

You must be 18 years of age or over in order to apply. For your application to be processed you must answer all questions.

How to apply:

- Present completed form at any Commonwealth Bank branch with your identification
- Apply online at commbank.com.au/creditcards
- Apply over the phone on 13 2221

Section 1 – Card type (please tick (✓) one box only)



Important things to know about credit cards:

The following table describes some of the important things you should know about credit cards. You should refer to this along with the 'Key facts about CommBank's credit cards' included as the last page of this application. If your application is successful, you will be provided with full detail of the fees and charges payable in our letter of offer. For more information about our credit cards, visit our internet site at: www.commbank.com.au/creditcards

| Awards Credit Cards | Low Fee Credit Cards | Low Rate Credit Cards | Essentials Credit Card | CommBank Neo Credit Cards |
|---|---|--|---|---|
| <input type="checkbox"/> Ultimate Awards <input type="checkbox"/> Diamond Awards <input type="checkbox"/> Platinum Awards <input type="checkbox"/> Awards <input type="checkbox"/> Business Awards <input type="checkbox"/> Business Platinum Awards <ul style="list-style-type: none"> • These cards are best if you intend to pay off your balance in full each month and want to earn points which you can redeem for rewards. • These cards may attract higher annual or monthly fees and interest rates than some of our other card types. | <input type="checkbox"/> Low Fee Gold <input type="checkbox"/> Low Fee <input type="checkbox"/> Business Interest Free Days <ul style="list-style-type: none"> • These cards are best if you intend to pay off your balance in full each month and want the potential to pay no annual fee (excludes Business Interest Free Days credit cards). • These cards attract higher interest rates than some of our other card types. | <input type="checkbox"/> Low Rate Gold <input type="checkbox"/> Low Rate <input type="checkbox"/> Business Low Rate <ul style="list-style-type: none"> • These cards are best if you don't regularly pay off your balance in full each month and want to minimise the interest you have to pay on purchases. • These cards attract higher annual fees than some of our other card types and higher interest rates than our Essentials and CommBank Neo credit cards. • The Business Low Rate card has no annual fee and does not have an interest free period. | <input type="checkbox"/> Essentials <ul style="list-style-type: none"> • This card is best if you want a low interest rate on purchases and only need a low credit limit with no cash advances. • This card has a monthly fee which is lower than the monthly fee for CommBank Neo but may add up to more than the annual fee on some of our other card types. | <input type="checkbox"/> CommBank Neo <input type="checkbox"/> CommBank Neo Business <ul style="list-style-type: none"> • This card is best if you want access to credit without paying interest and only need a low credit limit with no cash advances. • This card has a monthly fee based on your credit limit which is higher than the monthly fee for Essentials and may add up to more than the annual fee on some of our other card types. |



Please Note:

The minimum credit limit for CommBank Essentials is \$400, CommBank Neo and CommBank Neo Business is \$1,000, Low Fee and Low Rate Gold is \$4,000, Platinum and Ultimate Awards is \$6,000 and Diamond Awards is \$15,000.

Section 1 – Card type (please tick (✓) one box only) (continued)

Please advise your preferred credit limit below. Note that the credit limit we give you will depend on your ability to meet your repayments.

I would like the maximum credit limit available based on my application or;

Don't offer me a limit more than \$

Section 2 – Personal details

Gender Male Female

Title Surname Full given name(s)

Other names known by (if any) Date of birth Australian driver's licence number

Home phone Work number Mobile phone No. of dependants

Email address

Visa expiry date (if NOT a citizen or permanent resident of Australia or New Zealand) What type of Visa do you have?

Australian residential address (PO Box not accepted)

 State Postcode

Postal address (if different to above)

 State Postcode

Length of time at current address years months

Section 3 – Employment and income

1. Are you a full-time student?

Yes ▶ If 'yes', go to Question 3 below. No
Student number (mandatory if student card type is selected)

2. Are you employed?

Yes ▶ If 'yes', provide below details:
Employment



Please Note:

if you are employed on a casual basis, select 'Temporary'. If you are self employed, to be eligible to apply you must have evidence of at least 12 months of income from your self employment.

Job category Job type/Occupation

Employer's name or if self-employed, tick (✓) the box and provide business name and ABN/ACN

Please provide your ABN/ACN (if self-employed) Business name to appear on the card (optional) (maximum 21 characters)

Employer's address, or if self-employed, business address

 State Postcode

Length of time at current employment years months Before/After tax Income amount \$

Section 3 – Employment and income (continued)

No **▶** If 'no', provide details of any other sources of income below:

Income type

Income amount (please enter 'before tax' income amount)

\$ *Round amount to the nearest dollar*

How often do you receive this amount?

3. Do you have any other source of income?

Other income

Income amount (please enter 'before tax' income amount)

\$ *Round amount to the nearest dollar*

How often do you receive this amount?

Other income

Income amount (please enter 'before tax' income amount)

\$ *Round amount to the nearest dollar*

How often do you receive this amount?

Section 4 – Residential Status

Do you live in

Section 5 – Credit cards, loans, other liabilities and living expenses**Home Loan**

Institution name

Total amount owed

\$

Your share of repayment

\$

Frequency of repayment

Investment Loan

Institution name

Total amount owed

\$

Your share of repayment

\$

Frequency of repayment

Credit or Store Card

Institution name

Total credit limit

\$ **Credit or Store Card**

Institution name

Total credit limit

\$ **Personal Loan**

Institution name

Total amount owed

\$

Your share of repayment

\$

Frequency of repayment

Overdraft

Institution name

Total credit limit

\$ **Line of Credit**

Institution name

Total credit limit

\$ **Other Liabilities (e.g. Child support payments, ATO debt, HECS debt)**

Description

Total amount owed

\$

Your share of repayment

\$

Frequency of repayment

Section 5 – Credit cards, loans, other liabilities and living expenses (continued)

Other Liabilities (e.g. Child support payments, ATO debt, HECS debt)

Description

Total amount owed

Your share of repayment

Frequency of repayment

What are your day-to-day costs for the living expenses below?

Don't include repayments for credit cards, loans or other debts listed in the section above.

Your share of rent
(if you pay rent)

Frequency

Food

Frequency

Clothing

Frequency

Bills/Medical/Other

Frequency

Travel/Entertainment

Frequency

Transport

Frequency

Childcare/Education

Frequency

Section 6 – Savings and Assets

Your main Commonwealth Bank savings/cheque/transactions account

BSB

Account number

Total savings/investments account
balance held with the Bank

Asset type

Description (e.g. Address, Institution name, Super provider)

Value

Round amount to the nearest dollar

Asset type

Description (e.g. Address, Institution name, Super provider)

Value

Round amount to the nearest dollar

Asset type

Description (e.g. Address, Institution name, Super provider)

Value

Round amount to the nearest dollar

Section 6 – Savings and Assets (continued)

Asset type

Description (e.g. Address, Institution name, Super provider)

Value

Round amount to the nearest dollar

Section 7 – Electronic statements & notices

Would you like your statements and notices sent to you in NetBank?

You'll need to have an email address and be registered for NetBank.

We'll email you when they're ready so keep an eye out and tell us if your email address changes.

We will not send you paper statements or notices but you can change back to paper any time in NetBank.

Yes, you have my consent to send my statements and notices to me in NetBank

No, don't send my statements and notices to me in NetBank



Please Note:

Essentials, CommBank Neo and CommBank Neo Business are e-statement only products so by choosing this card you consent to receiving statements, notices and disclosure documents electronically. While you can withdraw your consent at any time, as this is an e-statement only product – we will have to close your account and offer you another card that offers paper statements.

Section 8 – Optional extras

Additional cardholder (must be 16 years or older). To add an additional cardholder to your credit card account, simply complete this section. Please let this person know that you have provided us with their personal details, and that their information will be used only to provide them with an additional card and allow us to service their relationship with us.

| | | | |
|----------------------|----------------------|----------------------|----------------------|
| Title | First name | Middle name | Last name |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

Other names known by (if any)

| | | |
|----------------------|----------------------|----------------------|
| Date of birth | Mobile phone | Email address |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |

Please provide details of a Commonwealth Bank account held by additional cardholder (if applicable)

| | |
|----------------------|----------------------|
| BSB | Account number |
| <input type="text"/> | <input type="text"/> |

Please provide additional cardholder's current Australian residential address (PO Box not accepted)

| | |
|----------------------|----------|
| <input type="text"/> | |
| State | Postcode |

Balance transfer request (please read Important notices – Section B)



Please Note:

Essentials, CommBank Neo and CommBank Neo Business credit cards are not eligible for balance transfers.

Please transfer the nominated amount(s) from my non-Commonwealth Bank credit or store card account(s) to my new Commonwealth Bank Credit Card

| | | |
|----------------------------------|---------------------------------------|---------------------------------|
| Bank/Financial institution/store | Your credit/store card account number | Amount to be transferred |
| <input type="text"/> | <input type="text"/> | <input type="text" value="\$"/> |

| | | |
|----------------------------------|---------------------------------------|---------------------------------|
| Bank/Financial institution/store | Your credit/store card account number | Amount to be transferred |
| <input type="text"/> | <input type="text"/> | <input type="text" value="\$"/> |

Section 9 – Please read and sign below

By signing this application, I acknowledge:

- I have read and agree to the *Important Notices* on pages 5 and 6 of this form and make the declarations in Section C;
- I have been provided a copy of the *Key facts about CommBank's credit cards* (not applicable to business cards);
- I have reviewed the features and costs of the credit card I am applying for and confirm it suits my needs; and
- I do not know of any future changes to my financial circumstances that would make it difficult for me to repay my credit card account.

Signature

Date

Important notices

Section A: Customer information and privacy

Introduction and definitions

You give us permission to collect, use and share your information with others as set out in this form and our privacy policy.

The information you give us must be correct and complete. If not, you may be breaking the law and we may not be able to give you the products and services that best suit your needs.

We or us: Commonwealth Bank of Australia.

Group: Commonwealth Bank of Australia and its subsidiaries.

Your information: the information about you that we collect, such as:

- Information about your identity, such as your name and contact details.
- Financial information you give us.
- Information about your interactions with us, such as your transactions, payments and use of our websites.
- Your credit history that we collect from credit reporting bodies.
- Information from public registers or third parties, such as service providers, brokers, and employers.

1. Why we collect your information and what we use it for

We collect your information and use it to:

- Confirm your identity and manage our relationship with you.
- Assess your applications for credit and minimise risks.
- Design, price, provide, manage and improve our products and services.
- Comply with relevant laws, for example the *Anti-Money Laundering and Counter-Terrorism Financing Act* and the responsible lending provisions of the *National Consumer Credit Protection Act*.
- Let you know about products and services you might be interested in.

Sometimes we need to collect sensitive information. For example, if you're in financial difficulty and ask for hardship relief due to illness, we may ask your permission to collect information about your health.

2. Sharing information with credit reporting bodies

We share your information with credit reporting bodies and get credit reports about you from them. We do this so we and other credit providers can:

- Assess your credit applications and ability to manage credit.
- Manage your loans and collect overdue payments.

You give us permission to:

- Share your information with other credit providers.
- Share your information with trade insurers so they can assess the risks of providing insurance to us.
- Get a consumer credit report about you from a credit reporting body to assess any application you make, including for commercial credit.

The credit reporting bodies we use are Equifax

(equifax.com.au), Experian (experian.com.au/credit-services) and illion (checkyourcredit.com.au).

See our privacy policy for key information about credit reporting matters, such as:

- What information about you we provide to credit reporting bodies.
- How to get a copy of credit information we obtain from credit reporting bodies, correct this information or make a complaint.
- Where to find each credit reporting body's policy on credit information handling.
- What to do if you think you're a victim of identity fraud.
- Your right to tell credit reporting bodies not to use your information for direct marketing.

3. Who else can we share your information with?

You give us permission to share your information with other members of our Group, who can use it for any of the purposes that we can. We can also share your information with others, such as:

- Current or previous employers (to confirm your identity or income).
- Brokers, advisers and people who act on your behalf.
- Service providers, such as loyalty program partners and product distributors.

Important notices (continued)

- Businesses who do some of our work for us.
- Debt collectors and debt purchasers.
- People or organisations involved in arrangements that provide funding to us.
- Other financial institutions (such as banks), auditors, insurers and re-insurers.
- Government and law enforcement agencies or regulators.

Sometimes we might need to send your information overseas, for example to comply with laws, and assist government and law enforcement agencies or regulators. See our privacy policy for information about which countries information may be sent to.

4. Our privacy policy and how to contact us

Visit commbank.com.au/privacy for our privacy policy or ask for a copy at any branch. It tells you about:

- Other ways and reasons we may collect, use or share your information.
- How to access your information and correct it if it's wrong.
- How to make a privacy-related complaint (including about our compliance with the Australian Privacy Principles and credit reporting rules and codes) and how we'll deal with it.

Sometimes we update our privacy policy. You can always find the most up-to-date version on our websites.

Section B – Balance Transfer Important Notes

The following special conditions apply to applications for balance transfers:

- On the expiry of the specified period during which the agreed annual percentage rate applies to a balance transfer, the outstanding balance (including any related interest) is treated as a cash advance.
- The Bank will only transfer an amount from a minimum of \$500 up to a maximum of 90% of your available credit limit.
- You must continue to make payments to your other credit and/or store card account(s) until you repay the balance and any outstanding charges in full and close that account.
- The amount transferred will be charged interest from the date of the transfer.
- Essentials, CommBank Neo and CommBank Neo Business credit cards are not eligible for balance transfers.

Section C: Declaration

Read these acknowledgements before you accept this form

I confirm that the information I've given or will give as part of my application is true and correct and:

All Applicants


- I've read this form and give you permission to collect, use and share my information in the ways mentioned in Section A of this form and in your privacy policy;
- If I give you my contact details, you can use these to communicate with me, including to give updates, reminders and marketing information;
- I understand that if I don't want to get any direct marketing messages or want to change my contact preferences, I can log on to NetBank and click **Message Preferences** or call you on **13 2221**;
- If I change my personal details (for example, my phone number or home or email address), I'll let you know as soon as possible;
- If I give you personal information about another person, I have their permission, and I'll tell them what's in this document;
- I understand that after processing my application, the Bank may offer me a different card of the same family (e.g. Awards instead of Platinum Awards) from the card I selected;
- I have reviewed the features and costs of the credit card I am applying for and confirm that it suits my needs.
- I do not know of any future changes to my financial circumstances that would make it difficult for me to repay my credit card account.
- I am not an undischarged bankrupt; and
- If I have chosen online statements during my application, I confirm I consent to receive statements and notices online through NetBank, and the implications of this have been explained to me.


Additional declaration for Business Credit Card applications

- I am an Australian citizen or Australian permanent resident;
- I am the business owner, director or partner;
- I acknowledge that the Business Credit Card that I am applying for provides for personal liability. You will look to me (and not any company, partnership or any other entity that may employ or engage me) to recover all amounts charged using the Business Credit Card, including any amounts charged by an additional cardholder; and
- Business Credit Card(s) that I am applying for may only be used for business purposes.

Want to speak to us about your privacy?

 Email
customerrelations@cba.com.au;

 Phone
1800 805 605; or

 Write to
CBA Group Customer Relations
Reply Paid 41
Sydney, NSW, 2001

Bank use only

Staff member declaration (for application taken in Person)

- The customer has signed the credit card application which will be retained with the branch files.
- The customer has supplied the information it contains and has:
 - Reviewed the application details prior to submission.
 - Signed a printed copy of their application form for acknowledgement of the application, the Important Notices and Declaration.
- Customer identification of all cardholders has been verified and details recorded below
- I have identified and verified all cardholders and recorded this information below
- I have verified the student status for a Student Options Applicant

Bank or agent use – identification details (e.g. passport, driver's licence details, etc.) must be completed in all cases where customer identification is obtained

Primary cardholder

| Document type | Document number | Name on document | Place of issue | Issue date | Expiry date |
|---------------|-----------------|------------------|----------------|------------|-------------|
| | | | | | |
| | | | | | |

Verification has been performed for the customer: Full name, and Date of birth, or Residential address
 Trust Deed (if applicable) ABN/ACN (if applicable)

Additional cardholder (if applicable)

| Document type | Document number | Name on document | Place of issue | Issue date | Expiry date |
|---------------|-----------------|------------------|----------------|------------|-------------|
| | | | | | |
| | | | | | |

Verification has been performed for the customer: Full name, and Date of birth, or Residential address

Bank officer's name

Lodgement branch number

Staff number

Bank officer's signature

Date

Key facts about CommBank's credit cards

Correct as at 02 December 2020



Australian credit licence 234945

This information sheet is an Australian Government requirement under the *National Consumer Credit Protection Act 2009*

Description of credit cards

| Product name | CommBank Neo credit card | CommBank Essentials credit card | Low Rate credit card | Low Rate Gold credit card | Low Fee credit card | Low Fee Gold credit card | Awards credit card | Platinum Awards credit card | Diamond Awards credit card | Ultimate Awards credit card |
|---------------------------------------|---|---|--|---------------------------|-----------------------------------|-----------------------------------|--------------------|-----------------------------|----------------------------|------------------------------------|
| Minimum credit limit | \$1,000 (maximum credit limit is \$3,000) | \$400 (maximum credit limit is \$3,000) | \$500 | \$4,000 | \$500 | \$4,000 | \$500 | \$6,000 | \$15,000 | \$6,000 |
| Minimum repayments | If your closing balance is less than \$25, your minimum payment is your closing balance. Otherwise, it's the greater of: <ul style="list-style-type: none"> Any amount by which the closing balance exceeds the credit limit; 2% of the closing balance rounded down to the nearest dollar; or \$25. | | | | | | | | | |
| Interest on purchases | 0% p.a. | 9.90% p.a. | 13.24% p.a. | 13.24% p.a. | 19.74% p.a. | 19.74% p.a. | 20.24% p.a. | 20.24% p.a. | 20.24% p.a. | 20.24% p.a. |
| Interest-free period | N/A | Up to 55 days on purchases | | | | | | | | |
| Interest on cash advances | 0% p.a. ¹ | 9.90% p.a. ¹ | | | | | | | | 21.24% p.a. |
| Balance transfer interest rate | N/A | N/A | 5.99% p.a. for 5 months. Cash advance rate applies thereafter. | | | | | | | |
| Annual or monthly fee | \$12, \$18, \$22 or \$0 per month ² | \$5 or \$2 per month ³ | \$59 per year | \$89 per year | \$29 or \$0 ⁴ per year | \$89 or \$0 ⁴ per year | \$59 per year | \$249 per year | \$349 per year | \$35 or \$0 per month ⁵ |
| Late payment fee | \$0 | | | | | | | | \$20 | |

There may be circumstances in which you have to pay other fees. A full list of current fees applicable to this credit card can be obtained from commbank.com.au/creditcardfees

For more information on choosing and using credit cards visit the ASIC consumer website at moneysmart.gov.au

The terms on which this credit card is offered can change over time. You can check if any changes have been made by visiting commbank.com.au/keyfacts

1. For CommBank Essentials and CommBank Neo cards, cash advances will be blocked. Exceptions apply, as we are unable to block cash advance transactions that are not sent to us for authorisation and these will attract interest from the date the transaction is made, until it is repaid. For CommBank Neo, these will not incur any additional fees or interest charges.
2. For CommBank Neo cards, the monthly fee is charged at \$12 per month for a \$1,000 credit limit, \$18 per month for a \$2,000 credit limit and \$22 per month for a \$3,000 credit limit. If you don't have any processed transactions in a given statement period and pay your previous statement closing balance in full by the due date, you won't be charged a monthly fee for that statement period.
3. For CommBank Essentials credit cards, the monthly fee is charged at \$5 per month, or \$2 per month if you (i) set up automated monthly repayments (through our AutoPay) from a CommBank transaction account; and (ii) opt-in to receive statements on this account through NetBank (and to enable this, you maintain your NetBank facility and provide us with a valid email address).
4. For Low Fee and Low Fee Gold credit cards, the annual fee is waived in the first year and every subsequent year if you spend at least \$1,000 (Low Fee) or \$10,000 (Low Fee Gold) in the previous year. Spend includes all purchases and cash advances fully processed in that year (excludes pending transactions) minus any refunds.
5. For Ultimate Awards credit cards, there is no monthly fee if you (i) spend at least \$2,500 on your Ultimate Awards credit card in your statement period and (ii) choose to receive online statements. Spend includes all purchases and cash advances made using your Ultimate Awards credit card, minus any refunds. This is for all transactions fully processed in the given statement period (not pending transactions). You can opt in to receive online statements through NetBank or the CommBank app, which will require a valid email address.

Key facts about CommBank's business credit cards



Correct as at 13 April 2021

This information sheet is an Australian Government requirement under the National Consumer Credit Protection Act 2009

Description of credit cards

| Product name | CommBank Neo credit card | Business Interest-Free Days credit card | Business Low Rate credit card | Business Awards credit card | Business Platinum Awards credit card |
|--------------------------------|---|---|-------------------------------|-----------------------------|--------------------------------------|
| Minimum credit limit | \$1,000 (maximum credit limit is \$3,000) | \$500 | \$500 | \$500 | \$6000 |
| Minimum repayments | If your closing balance is less than \$25, your minimum payment is your closing balance. Otherwise, it's the greater of: <ul style="list-style-type: none"> • Any amount by which the closing balance exceeds the credit limit; • 2% of the closing balance rounded down to the nearest dollar; or • \$25. | | | | |
| Interest on purchases | 0% p.a. | 17.57% p.a. | 14.55% p.a. | 20.74% p.a. | 20.74% p.a. |
| Interest-free period | N/A | Up to 55 days | N/A | Up to 55 days | Up to 55 days |
| Interest on cash advances | 0% p.a. ¹ | 17.57% p.a. | 14.55% p.a. | 21.74% p.a. | 21.74% p.a. |
| Balance transfer interest rate | N/A | - | - | 5.99% p.a. | 5.99% p.a. |
| Annual or monthly fee | \$12, \$18, \$22 or \$0 per month ² | \$60 | \$0 | \$100 | \$300 |
| Late payment fee | \$0 | | \$20 | | |

There may be circumstances in which you have to pay other fees. A full list of current fees applicable to this credit card can be obtained from commbank.com.au/creditcardfees
 For more information on choosing and using credit cards visit the ASIC consumer website at moneysmart.gov.au
 The terms on which this credit card is offered can change over time. You can check if any changes have been made by visiting commbank.com.au/keyfacts

Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit licence 234945

1. For CommBank Essentials and CommBank Neo cards, cash advances will be blocked. Exceptions apply, as we are unable to block cash advance transactions that are not sent to us for authorisation and these will attract interest from the date the transaction is made, until it is repaid. For CommBank Neo, these will not incur any additional fees or interest charges.
2. For CommBank Neo Business, the monthly fee is charged at \$12 per month for a \$1,000 credit limit, \$18 per month for a \$2,000 credit limit and \$22 per month for a \$3,000 credit limit. If you don't have any processed transactions in a given statement period and pay your previous statement closing balance in full by the due date, you won't be charged a monthly fee for that statement period.
3. For CommBank Essentials credit cards, the monthly fee is charged at \$5 per month, or \$2 per month if you (i) set up automated monthly repayments (through our AutoPay) from a CommBank transaction account; and (ii) opt-in to receive statements on this account through NetBank (and to enable this, you maintain your NetBank facility and provide us with a valid email address).
4. For Low Fee and Low Fee Gold credit cards, the annual fee is waived in the first year and every subsequent year if you spend at least \$1,000 (Low Fee) or \$10,000 (Low Fee Gold) in the previous year. Spend includes all purchases and cash advances fully processed in that year (excludes pending transactions) minus any refunds.
5. For Ultimate Awards credit cards, there is no monthly fee if you (i) spend at least \$2,500 on your Ultimate Awards credit card in your statement period and (ii) choose to receive online statements. Spend includes all purchases and cash advances made using your Ultimate Awards credit card, minus any refunds. This is for all transactions fully processed in the given statement period (not pending transactions). You can opt in to receive online statements through NetBank or the CommBank app, which will require a valid email address.