

Streamline Basic Account

Terms and Conditions

This information is to be read in conjunction with the Transaction, Savings and Investment Account Terms and Conditions brochure.

The terms and conditions of the Everyday Account (Smart Access option) detailed in the Transaction, Savings and Investment Account Terms and Conditions brochure apply to the Streamline Basic account, except as detailed below:

Eligibility for a Streamline Basic account

Streamline Basic accounts are only available to customers who hold one of the following Commonwealth of Australia concession cards:

- Commonwealth Seniors Health card;
- Commonwealth Pensioner Concession card; or
- Commonwealth Health Care card.

Eligible customers must present a valid concession card when applying for a Streamline Basic account and periodically when requested by the Bank. Once a Streamline Basic account is opened, account holders must have their government pension or payments paid into the account and advise the Bank should they cease to hold a valid concession card.

A Streamline Basic account may be closed by the Bank or converted to a Everyday Account (Smart Access option) if an account holder ceases to hold a valid concession card or is unable to produce a card on request by the Bank.

Withdrawals

Holders of a Streamline Basic account can make unlimited* electronic and assisted withdrawals each month without incurring withdrawal fees.

Please refer to the Transaction, Savings and Investment Account Terms and Conditions brochure for more information about electronic withdrawals.

Assisted withdrawals include:

- withdrawals made over-the-counter at a Commonwealth Bank branch or agency; and
- withdrawals made via Telephone Banking using an operator.

The following services are not available on Streamline Basic accounts:

- scheduled payments using NetBank;
- cheque books; and
- overdraft facility.

* Excludes ATMs overseas, EFTPOS and Debit MasterCard transactions overseas or involving currency conversion, transfer group payments to third parties, International Money Transfers and separate services such as bank cheques, periodic payments and transfers/deposits to other banks. Access fees may apply.



Fees

Holders of a Streamline Basic account do not pay a Monthly Account Fee. The fees and charges applying to Everyday Account (Smart Access option) detailed in the Transaction,

Savings and Investment Account Terms and Conditions brochure apply to Streamline Basic accounts, except as follows:

Fee	Streamline Basic
Monthly Account Fee	Nil
Electronic withdrawals	Unlimited* free
Assisted withdrawals	Unlimited* free
Overdrawing Approval Fee	Nil
Dishonour Fee	Nil**

* Excludes ATMs overseas, EFTPOS and Debit MasterCard transactions overseas or involving currency conversion, transfer group payments to third parties, International Money Transfers and separate services such as bank cheques, periodic payments and transfers/deposits to other banks. Access fees may apply.

** If you ask us to make scheduled payments from this account using NetBank or the CommBank app, an Unpaid Scheduled Payments Fee will be charged whenever there are insufficient funds in your account to meet a scheduled payment as set out in the Electronic Banking Terms and Conditions.

Issued: 26 August 2016 Commonwealth Bank of Australia ABN 48 123 123 124 AFSF 234945