

CommBank Awards Program changes for customers with a Platinum Awards American Express® Card

Effective from October 2013, the Awards points you can earn using a personal CommBank **Platinum Awards American Express Card** will change from 3 Awards points per \$1 spent to 2.5 Awards points per \$1 spent[^].

There will be no change to the earn rate on the Platinum Awards MasterCard® or Visa. You can continue to earn 1 Awards point per \$1 spent[^] using your Platinum MasterCard or Visa.

Who are these changes applicable to?

This change is applicable to all Platinum Awards customers with an American Express Card, excluding CommBank Business Platinum Awards customers.

If you have a Business Platinum Awards card, you will continue to earn 3 Awards points per \$1 spent[^] using your Business Platinum Awards American Express Card.

When will the changes occur?

The change will take effect from the date your statement period begins in October 2013. This means that you will have all points earned during and from this statement period calculated at the new rate of 2.5 Awards points per \$1 spent[^] using your CommBank Platinum Awards American Express Card.

For example, if your statement period begins on 15th October 2013, you will earn 2.5 Awards points for every dollar spent[^] using your CommBank Platinum Awards American Express Card from this date. You will continue to earn 3 Awards points per \$1 spent[^] using your American Express Card up to and including 14th October 2013.

You can find your statement period dates in the top right hand corner of your monthly credit card statement:



MR JOHN CITIZEN
123 SAMPLE STREET
SUBURBIA NSW 2000

Your Statement
Platinum Awards MasterCard
Page x of y

Account number	1234 5678 9012 3456
Statement period	15 Oct 2012 – 15 Nov 2012
Next statement ends	15 Dec 2012
Credit limit	\$10,000.00
Available credit	\$7,127.96
Your Awards points	18,576

Why is the CommBank Platinum Awards American Express Card earn rate changing?

CommBank aims to provide and maintain a wide range of awards and benefits. As a CommBank Platinum Awards cardholder you have access to the largest rewards program of any bank in Australia and the ability to redeem exclusively in-store at Myer or Flight Centre, or choose from over 1,000 Award items.

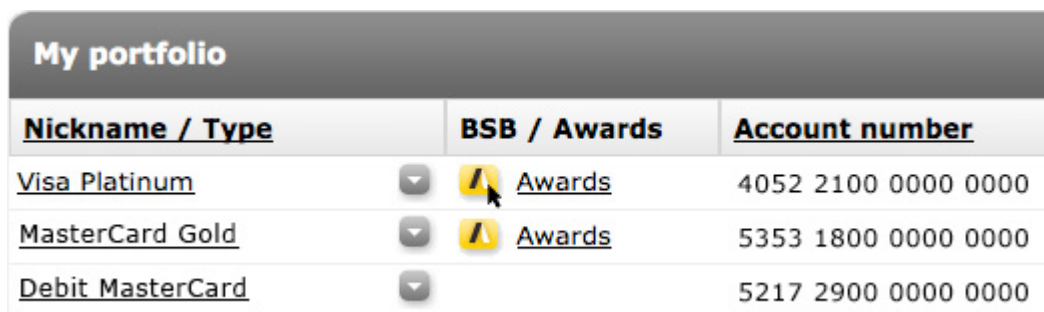
So that we're able to continue to deliver value for our customers, CommBank conducts reviews of our products and their features from time to time to ensure they are aligned to the market.



Where can I find the updated Terms and Conditions?

You can view, download, save and print a copy of the CommBank Awards Program Terms and Conditions and the changes to these terms and conditions on the [CommBank website](#).

How can I view my points balance and the number of points earned each month?

You can view your points balance and the number of points earned each month on your credit card statement in the 'Awards point summary' section. Alternatively, you can simply access the Awards website by logging onto NetBank and clicking on the Awards icon next to your credit card details on the homepage. Here's an example of where the Awards icon is located in NetBank:



My portfolio		
Nickname / Type	BSB / Awards	Account number
Visa Platinum	 Awards	4052 2100 0000 0000
MasterCard Gold	 Awards	5353 1800 0000 0000
Debit MasterCard		5217 2900 0000 0000

If you're not registered for NetBank you can [sign up now](#) for free. It's the quick and easy way to look at your finances and have immediate access to your Awards program.

Alternatively, you can contact the Awards call centre on **13 1661**.

How will this change affect my existing points balance?

This change will not impact the value of CommBank Awards points you have already accumulated. This change will only affect points earned on purchases made from the date your statement period begins in October 2013.

How do I continue to earn 3 CommBank Awards points for every \$1 spent on my American Express Card?

Eligible Platinum Awards customers may apply to have their card/s upgraded to Diamond Awards. To find out more about the Diamond Awards card or other card types please contact **13 2221** or visit any **CommBank branch**.

Diamond Awards customers are not affected by this change and will continue to earn 3 CommBank Awards points per \$1 spent[^] when they use their Diamond Awards American Express Card.

Who can I speak to if I have further questions about these changes?

Should you have any further questions, you can contact our Awards call centre on **13 1661**, 8am-8pm, Monday to Friday (Sydney/Melbourne time).

^ Subject to the annual points caps for each type of card, which are unchanged

*Roy Morgan Research March 2013. Based on number of customers with rewards or loyalty cards.

MasterCard is a registered trademark of MasterCard International Incorporated. American Express is a trademark of American Express. This card is issued by Commonwealth Bank of Australia pursuant to a license from American Express. Commonwealth Bank of Australia ABN 48 123 123 124.