

AN EASY GUIDE TO OUR CREDIT CARD FEES AND CHARGES.

STANDARD FEES AND CHARGES

1 October 2016

Credit cards	Card type	Annual fee	Additional cardholder fee	Interest free period on purchases	Interest rate on purchases	Interest rate on cash advances
Summary	Includes our Low Rate, Low Fee and Awards credit card families.	Payable each year, giving you access to the features and benefits of your credit card.	Payable around the same time as your annual fee if you'd like to share the convenience of your card with someone else.	The interest free period you'll receive on purchases when you pay the total amount owing by the due date each month.	This rate applies to purchases, if you're not eligible for an interest free period.	This rate applies to cash advances from the date of the transaction.
Make it easier to pay off purchases over time with our lowest interest rate on purchases.	Low Rate	\$59	Free	Up to 55 days	13.24% p.a.	21.24% p.a.
	Low Rate Gold	\$89				
Enjoy no annual fee for the first year, and each following year if you spend a minimum amount the previous year. ^{1, 2}	Student	\$29 or \$0 ¹	Free	Up to 55 days	19.74% p.a.	21.24% p.a.
	Low Fee					
	Low Fee Gold	\$89 or \$0 ²				
Get access to the largest rewards program of any bank in Australia. ³ You can even redeem points to pay your annual fee.	Awards	\$59	\$10 p.a.	Up to 55 days	20.24% p.a.	21.24% p.a.
	Gold Awards	\$119				
	Platinum Awards	\$249				
	Diamond Awards	\$349				

OTHER FEES

Fee type	How much will I pay?	When am I charged?	What else do I need to know?
Cash advance fee	\$2.50 or 2.00% of the transaction amount – whichever is greater. Capped at a maximum fee of \$150.00 (or \$2.50 if your closing balance was in credit the previous business day).	This fee is charged for cash advances obtained: <ul style="list-style-type: none"> Over the counter at CommBank branches or other Australian financial institutions Through CommBank or other Australian ATMs⁴ At an overseas terminal or financial institution. It also applies to: <ul style="list-style-type: none"> Funds transfers using CommBank networks⁵ Purchases of cash equivalent items, such as gambling, lottery tickets and money transfers.⁶ 	<ul style="list-style-type: none"> You can avoid this fee by using your debit card to withdraw cash. If you don't wish to withdraw cash from your credit card, simply block ATM cash advances. Find out how at commbank.com.au/lockblocklimit
Late payment fee	\$20	When you don't make your minimum monthly payment by your statement due date.	<ul style="list-style-type: none"> Keep track of your statement due date via the CommBank app or NetBank. You can set up an automatic direct debit via AutoPay to pay the minimum amount, a set amount or your full closing balance each month. Find out how at commbank.com.au/paymycard
International transaction fee	3.00% for MasterCard and Visa transactions	When you make a transaction that is converted by MasterCard or Visa from a foreign currency to Australian dollars. ⁷	<ul style="list-style-type: none"> In some cases, overseas merchants may allow you to pay in Australian dollars, e.g. when you're shopping online or over the phone. This is still considered an international transaction because your transaction is processed overseas. If you're not shopping on an international website or travelling overseas you can lock international online and in-store payments. Then simply unlock them instantly whenever you need to. Find out how at commbank.com.au/lockblocklimit
	2.00% for American Express transactions plus a 1.50% currency conversion factor, which is included in the converted transaction amount	When you make a transaction that is converted by American Express from a foreign currency to Australian dollars. ⁷	
	3.00% for transactions in Australian dollars but with an overseas connection	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. ⁷	
Overlimit fee (applies to accounts opened before 1 July 2012 only)	\$10	When we first allow you to go over your credit limit in a statement period.	<ul style="list-style-type: none"> If you'd like to opt out of being able to spend more than your limit, call 13 2221 or drop into any CommBank branch. You can set a limit per transaction to help you control your spending. Find out how at commbank.com.au/lockblocklimit
Emergency issue/ lost/ replacement card fee	\$20	When you're overseas and you need an emergency replacement card delivered to you.	If you need to arrange an emergency replacement card while you're overseas call +61 2 9999 3283 (reverse charges accepted).
Non-CommBank ATM balance enquiry fee	\$1.25	When you make a balance enquiry at a non-CommBank ATM. ⁸	You can check your balance on the CommBank app or NetBank, anytime, anywhere.

These rates and fees may change over time. You can visit commbank.com.au/cardfees for the most up to date rates and fees.

We're here to help

For more information on credit cards, visit commbank.com.au/creditcards or call us on **13 2221**, anytime.

Things you should know:

- For Low Fee and Student credit cards, no annual fee in the first year and each year after that if you spend \$1,000 or more on purchases or cash advances in the previous year. For Student credit cards, if you spend less than \$1,000 in the previous year, simply present your student identification in branch following the charging of the annual fee to request a refund.
- For Low Fee Gold credit cards, there is no annual fee in the first year and each year after that if you spend \$10,000 or more on purchases or cash advances in the previous year.
- Source: Roy Morgan Research September 2014. Based on number of customers with rewards or loyalty cards.
- Includes cash advances through a terminal at ASB Bank in New Zealand, CommBank in Indonesia and CommBank in Vietnam. For cash advances and balance enquiries made through a non-CommBank 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 any cash advance amount).
- Includes any funds transfers through NetBank, CommBank app, by calling 13 2221 and Australia Post.
- Applies to transactions for 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.
- For cash advances, the cash advance fee will also apply.
- The fee also applies to balance enquiries through ATMs or terminals of ASB Bank in New Zealand, CommBank in Indonesia and CommBank in Vietnam.