

# Travel Money Card. Explore the possibilities.

Get instant access to your cash on holiday.

## Enjoy the benefits



### • Cash made convenient

Load up your Travel Money Card and withdraw cash at an ATM or over-the-counter (e.g. at some convenience stores), or pay in person, over the phone or online at more than 61 million locations around the world.

### • Keep it simple

Your re-loadable pre-paid card holds up to 13 currencies at locked-in exchange rates to help you budget.

### • Security

Your card is protected by chip, PIN and signature and has 24/7 fraud monitoring. It also gives you the ability to carry your foreign cash securely to withdraw or use anytime. If your card is lost or stolen, you can lock it in the CommBank app or NetBank to keep it secure.

### • Purchase Security Insurance

Provides coverage for items purchased<sup>8</sup> using your Travel Money Card that are lost, stolen or damaged within 90 days of receiving them.

### • Support when you need it

Manage your card using the CommBank app, NetBank or by calling the Travel Money Card Customer Service Centre which is open 24/7.

### • Low-balance alerts

Get notified when your balance is low with SMS alerts.

# Manage your card anytime, anywhere.

## Online you can



Manage your card from anywhere in the world through the CommBank app or NetBank with the option to:

- Check your current balance and transaction history.
- Load your Card with any of the 13 currencies on offer.
- Set up SMS alerts.
- Reload and lock in the Retail Foreign Exchange Rate at any time so you know exactly how much money you have to spend.
- Transfer existing card balances into other currencies.
- Transfer to and from eligible CommBank accounts in real time.
- Manage your currency order.
- Set or change your PIN.
- Lock and unlock your card.
- Order replacement cards.

## Contact us



If you have questions or your card is compromised, lost or stolen, we're ready to help, 24 hours a day, 7 days a week.

### Travel Money Card Customer Service Centre

- **1300 660 700** within Australia (local call); or
- **(+61) 2 9999 3283** from overseas (reverse charges accepted<sup>7</sup>).

Log on to **NetBank: [netbank.com.au](http://netbank.com.au)** or the **CommBank app**  
Find out more: **[commbank.com.au/travelmoney](http://commbank.com.au/travelmoney)**

<sup>7</sup> To use the reverse charges number please contact the international operator in the country you are in and request to be put through to +61 2 9999 3283. We have no control over any charges applied by the local or international telephone company for contacting the operator.

**Things you should know:** As this advice has been prepared without considering your objectives, financial situation or needs, you should, before acting on this advice, consider its appropriateness to your circumstances. You must be 14 years or over to obtain a Travel Money Card. A Product Disclosure Statement and Conditions of Use is available via 13 2221 or from [commbank.com.au/travelmoneycardpds](http://commbank.com.au/travelmoneycardpds) and should be considered in any decision about the product. Full details of Travel Money Card benefits, including limits and exclusions available from [commbank.com.au](http://commbank.com.au). The target market for this product will be found within the product's Target Market Determination, available at [commbank.com.au/tmd](http://commbank.com.au/tmd). If you have a complaint in respect of this product, the Commonwealth Bank's dispute resolution process can be accessed on 13 2221. <sup>8</sup> Insurance is provided by Zurich Australian Insurance Limited, ABN 13 000 296 640, AFS Licence Number 232507 through its agent Cover-More Insurance Services Pty Ltd ABN 95 003 114 145, AFSL 241713 (Cover-More) for Commonwealth Bank of Australia (CBA). Terms, conditions, limits and sub-limits apply. For more information, the Purchase Security Insurance Information Booklet is available via 13 2221 or at [www.commbank.com.au/tmcpurchaseinsurance](http://www.commbank.com.au/tmcpurchaseinsurance). BPAY is a registered trademark of BPAY Pty Limited ABN 69 079 137 518. Commonwealth Bank of Australia ABN 48 123 123 124.

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# Travel Money Card.



# How it works.



## Currencies



You can load your card with as many currencies as you need for your trip. Choose from:

- US Dollars
- Thai Baht
- Chinese Renminbi
- Euros
- Singapore Dollars
- Emirati Dirham
- Great British Pounds
- Hong Kong Dollars
- Australian Dollars
- New Zealand Dollars
- Japanese Yen
- Canadian Dollars
- Vietnamese Dong

When loading multiple currencies, a currency order will apply that may affect which currency is used for your transaction. You can manage the order in the CommBank app or in NetBank. Please visit [commbank.com.au/travelmoneycard](http://commbank.com.au/travelmoneycard) to find out more.

## Getting your card



To obtain a card, you'll need to:

- Be at least 14 years old;
- Be registered to use NetBank;
- Provide a valid email address;
- Have an Australian residential address; and
- Load a minimum of AUD 1 or foreign currency equivalent using cash or from an eligible CommBank account.

### Order online

Order a Travel Money Card online and get your name on your card. Your card will be delivered by mail within seven business days<sup>1</sup>.

To get a card online, you'll need to be a CommBank customer and registered to use NetBank.

### In person

Pick up a card at any CommBank branch. Your card will be issued instantly.

### Not an existing CommBank customer?

You can still get a card by bringing your identification documents in branch and registering for NetBank. Please bring either:

- One document with a photograph (e.g. passport or driver's licence).
- Two documents without photographs (e.g. birth certificate and a Tax Office notice).

# What does it cost?

With locked in Retail Foreign Exchange Rates and a flat AUD 3.50<sup>2</sup> cash withdrawal fee, you'll always know how much you'll be charged.

## Fees and charges



**Card issue fee** \$0

**Initial load/reload fee**<sup>3</sup> \$0

**Card replacement fee** \$0

**Cash withdrawal fee**<sup>4</sup> AUD 3.50<sup>2</sup>

The cash withdrawal fee is charged for all cash withdrawals made outside of Australia<sup>5</sup>. This fee is charged in the currency from which you are making the withdrawal, using the Visa exchange rate at the time.

### Making a purchase

There is no fee when you make a purchase<sup>6</sup>, although currency conversion exchange rates may apply.

### Currency conversion exchange rates on purchases and withdrawals

When you use your card for a transaction in a currency that is not loaded on your card or when we have to automatically transfer funds between currencies to enable the transaction, currency conversion will occur. The rate applicable is the Visa exchange rate at the time of the conversion plus a percentage amount.

For the current percentage and all Travel Money Card fees and charges, please visit [commbank.com.au/travelmoney](http://commbank.com.au/travelmoney)



# What else do I need to know?

## Checking your balance



<b>Online</b>	Log on to the CommBank app or NetBank.
<b>SMS alerts</b>	Set up daily, weekly, monthly or low-balance alerts in NetBank.
<b>ATM</b>	At any ATM worldwide that accepts Visa.
<b>Phone</b>	Call the Travel Money Card Customer Service Centre on: <ul style="list-style-type: none"> <li>• <b>1300 660 700</b> within Australia (local call); or</li> <li>• <b>(+61) 2 9999 3283</b> from overseas (reverse charges accepted<sup>7</sup>).</li> </ul>
<b>In person</b>	At any CommBank branch or ATM worldwide that accept Visa.

## Reloading your card



Lock in your Retail Foreign Exchange Rate in real time so you know exactly how much money you have to spend.

<b>Online</b>	Real time reloads when you transfer from an eligible CommBank account to your Travel Money Card in the <b>CommBank app</b> or <b>NetBank</b> .	
<b>By BPAY</b> <sup>8</sup>	<b>BPAY Biller Code</b>	113167
	<b>Customer reference number</b>	The 16-digit number on the front of your Travel Money Card
	Money transferred via BPAY will be available within 2 business days.	
<b>In person</b>	Visit any of our CommBank branches.	
<b>By phone</b>	Transfer from selected CommBank accounts, by calling the Travel Money Card Customer Service Centre on: <ul style="list-style-type: none"> <li>• <b>1300 660 700</b> within Australia (local call); or</li> <li>• <b>(+61) 2 9999 3283</b> from overseas (reverse charges accepted<sup>7</sup>).</li> </ul>	

**Note:** If the currency of your travel destination isn't listed, you can still load and use Australian Dollars when you're overseas.

<sup>1</sup> Delivery may take longer outside metropolitan areas or due to postal delays.

<sup>2</sup> Or foreign currency equivalent at the time of withdrawal.

<sup>3</sup> Whenever you load money onto your card, the CommBank Retail Foreign Exchange Rate at the time of the conversion will apply.

<sup>4</sup> Some cash dispensing merchants and ATM operators may apply their own fee in addition to the cash withdrawal fee. This will be deducted from the balance on your Travel Money Card.

<sup>5</sup> The cash withdrawal fee does not apply to cash withdrawals made in Australia.

<sup>6</sup> Some merchants may apply a surcharge on payments made by card. Check with the merchant to see if a surcharge is applicable before committing to the purchase.

<sup>7</sup> To use the reverse charges number please contact the international operator in the country you are in and request to be put through to +61 2 9999 3283. We have no control over any charges applied by the local or international telephone company for contacting the operator.