

CommBank Qantas Business Rewards Credit Card Fees and Charges

This page applies to the CommBank Qantas Business Rewards Credit Card under Part B.7 of the Terms and Conditions only.

Section 1 – Table of fees

Name of fee	CommBank Qantas Business Rewards Credit Card
Purchase interest rate	19.99%
Cash advance interest rate	21.99%
Interest-free period on purchases	Up to 44 days
Annual fee per card	\$295.00
Annual facility fee	\$0.00
Emergency issue/lost/replacement card fee (may be charged on card replacement)	\$20.00
Late payment charge (charged if the minimum payment is not received by the due date)	\$20.00
Commonwealth Bank ATM cash advance charge¹	Greater of \$3.00 or 3.00%
Commonwealth Bank over-the-counter cash advance charge²	
Non Commonwealth Bank ATM cash advance charge³	
Non Commonwealth Bank over-the-counter cash advance charge⁴	
Any other Commonwealth Bank network cash advance charge⁵	
Cash equivalent items or cash substitutes cash advance charge⁶	
Overseas terminal or bank advance charge	
International transaction fee⁷	3.00%

1 Charge applies to cash advances at Commonwealth Bank ATMs.

2 Charge applies to cash advances at Commonwealth Bank Branches.

3 Charge applies to cash advances through a terminal of other financial institutions in Australia, at ASB Bank in New Zealand.

4 Fee applies to cash advance transactions made at other financial institutions within Australia.

5 Includes any funds transfers through NetBank, CommBank app, by calling 13 2221 and Australia Post.

6 Charge applies to purchases of cash equivalent items or cash substitutes including gambling transactions and traveller's cheques.

7 Purchases made overseas or in Australia (for example online), where the merchant is located overseas or the financial institution or entity processing the transaction is located overseas. For cash advances, the cash advance fee will also apply.



Please note:

For cash advances and balance enquires made through a non Commonwealth Bank 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 the cash advance amount). You should check the ATM owner's fees that apply carefully before completing transactions at non Commonwealth Bank ATMs in Australia.