

Commonwealth Bank Credit Cards



A flexible way to
manage your finances.

CommonwealthBank



Credit Cards explained

More and more people are using credit cards to make everyday purchases, and to help manage their personal finances.

With a monthly statement providing an overview of your spending habits, a credit card can be a useful budgeting tool. It's also a convenient way to bridge the gap between buying now – and paying later.

You can pay bills such as electricity, and insurance over the phone. A credit card can let you spread the cost of purchases over time – and cover you when cash runs low. You have the choice of a card with an up to 55 days' interest free period and an annual fee, or a card with an up to 55 days' interest free period with True Awards† and a higher annual fee or a no interest free period card with a lower interest rate and no annual fee*.

Standard MasterCard, Visa, Bankcard

MasterCard, Visa and Bankcard are all available from the Commonwealth Bank.

Gold Cards

Having a Commonwealth Bank Gold Card (MasterCard or Visa with up to 55 days' interest free) opens up a wider range of benefits:

- Automatic enrolment in our True Awards Program.
- Complimentary Comprehensive International Travel Insurance.**
- Complimentary Travel Accident Insurance.**
- Purchase Security Insurance.**
- Extended Warranty.**
- Commission Free travellers' cheques.

* Gold Card products do not have a no interest free period option.

** Conditions apply.

† True Awards is only available on Commonwealth Bank Standard or Gold credit cards with the option of up to 55 days' interest free (excludes MasterCard Affinity, Visa Affinity, Commonwealth Bank Business Card, MasterCard BusinessCard, Capital Business Card and Golf Card credit cards).

Choosing the card that's right for you

There are 3 options available to you when choosing a standard credit card:

Option A: A credit card with an up to 55 days' interest free period, and an annual fee.

If you're someone who likes to take advantage of an interest free period, and pay the full amount due each month, this option is for you. An annual fee applies to interest free period cards.

Option B: A credit card with an up to 55 days' interest free period, a higher annual fee and membership to our True Awards program.

As an interest free period cardholder, you may be eligible to join our True Awards program. Points earned can be redeemed for banking awards, travel awards, entertainment awards, shopping awards and charity awards.

Option C: A credit card with no interest free period, a lower interest rate and no annual fee.

This option is ideal if you need to use your card as a convenient source of credit in case of emergencies, or to make special larger purchases you intend to pay off over time. Interest is charged from the transaction date.

Note: The only option available on our Gold Card products is the up to 55 days' interest free with True Awards.

The features explained

Standard features for all Commonwealth Bank credit cards

- Accepted worldwide – by over 13 million merchants and service providers (does not apply to Bankcard).
- Easy banking – access to one of the largest ATM and EFTPOS networks in Australia. Use your credit card to obtain cash from your linked Commonwealth Bank accounts.
- Additional card for a family member or friend (minimum age over 16 years).
- Make cash advances or purchases when travelling overseas. (Bankcard can only be used in New Zealand and cardholders can only obtain cash at ASB Bank Limited's ATMs.)
- In the event of your accidental death we pay your account balance up to the credit card limit, provided you have complied with the Credit Cards Conditions of Use.

Gold Card features

Commonwealth Bank Gold Cards offer an extensive range of benefits in addition to the above standard features (see table of features on page 4).

Easy payment options

ATM network	Throughout Australia, you can use any Commonwealth Bank ATM to transfer funds electronically from your linked accounts.
Over the phone	Transfer funds from another Commonwealth Bank account to your credit card account by calling our automated service on 13 2221 24 hours a day, 365 days a year. Or pay by BPay® 24 hours a day, 7 days a week. Please phone 13 2221 between 8am and 8pm, Monday to Friday to establish a password for Telephone Banking and then follow the voice prompts.
NetBank	commbank.com.au
Mail	Complete and mail your statement payment section along with your cheque.
In person	At any Australia Post giroPOST outlet or any Commonwealth Bank branch.
AutoPay	Contact your branch for details.

© Registered to BPAY PTY LTD ABN 69 079 137 518

“The True Awards program is brilliant. In fact, I can’t imagine being without it.”

Scots-born Andy Peters is a happy guy.

Ahead of the pack

“Having set myself up in Sydney, I looked around for a credit card that would reward my spending. I liked the feel of the Commonwealth Bank because of its size, phone and internet banking services – and the comfort factor.”

“The Commonwealth Bank credit card was ahead of the pack with its True Awards program.”

Andy pays the full balance of his account by the due date. That way he avoids interest charges, which meets his needs.

Getting the best deal

Andy says, “Because I’m cost conscious, I always look for deals that give me the most points. Just about everything goes on my credit card, and a detailed monthly statement allows me to manage expenses.”

“For me, maximum spend delivers maximum True Awards points.”

For example, Andy bought return airline tickets to Scotland using his Commonwealth Bank credit card. During his stay he used his card to pay for presents, dinners and local travel. “It was a convenient and easy way to pay, and it was great to know that I was earning points on purchases that I would have had to make anyway.”

Real value, True Awards

Andy lives life to the full. He’s an accomplished skier and windsurfer, likes to travel, and, having an interest in good wine, makes the occasional visit to the Hunter Valley wineries.

“It’s a great drive to the Hunter and what better way to go than by BMW Z3 Roadster. Already, I’ve traded points to hire a BMW for day trips to the Hunter and from Melbourne to the Yarra Valley. And once I’m there, I can receive discounts on accommodation. Andy also enjoys entertainment awards (movie tickets), and taking an overnight break with his girlfriend at one of Sydney’s top hotels.

“In all,” says Andy, “True Awards is a very strong program with many options of real value.”



Andy Peters