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ENJOY \$100 CASH BACK OR DOUBLE AWARDS POINTS.

With a new CommBank personal credit card.

Choose the right offer for you

\$100 cash back*

Lock in \$100 cash back with a new Low Rate or Low Fee credit card by following these three simple steps:

1. Apply online for any personal Low Rate or Low Fee credit card.
2. After you've activated your new card, use any one of the [Lock, Block or Limit features](#) in NetBank or on the CommBank app within 30 days of activating your card.
3. Make a purchase using your new card within 30 days of activating.

That's it. You'll then receive your \$100 cash back to enjoy.
(The \$100 cash back will be credited

Double CommBank Awards points**

Lock in double Awards points with a new Awards credit card by following these two simple steps:

1. Apply online for any personal Awards credit card.
2. After you've received and activated your new card, use any one of the [Lock, Block, Limit features](#) in NetBank or on the CommBank app within 30 days of activating your card.

Done. You'll then automatically earn double points on your MasterCard® transactions for the first 90 days from activation.

(Additional points will be credited within 90

within 90 days of completing the steps^{#)}

days of the double points earning period ending^{##)}

Choose your credit card

Low Rate

Low Fee

Awards

Low Rate



Apply now >

[Learn more >](#)

13.49% p.a. on purchases

\$48^{4^} annual fee

Up to 55 days interest free on purchases

Fraud money back guarantee¹¹

Access to extra card security via [Lock, Block and Limit](#) features^{^^}

Low Rate Gold



Apply now >

[Learn more >](#)

13.49% p.a. on purchases

\$90^{4^} annual fee

Up to 55 days interest free on purchases

Fraud money back guarantee¹¹

Access to extra card security via [Lock, Block and Limit](#) features^{^^}

No Complimentary International
Travel Insurance

No Purchase Security Insurance

Apply now >

[Learn more >](#)

Complimentary International Travel
Insurance for up to 3 months⁹. [Eligibility
and Coverage](#)

Purchase Security Insurance¹⁰

Apply now >

[Learn more >](#)

Things to know before you Can:

\$100 cashback offer

*Online applications for new Low Rate and Low Fee cards only excludes upgrades and migrations. Offer is available for a limited time and can be withdrawn at any time at the discretion of the Bank. Cannot be used in conjunction with any other offer. To be eligible for the \$100 cash back, you need to apply online before 1 May 2015, activate by 1 June 2015, make at least one purchase and apply any lock, block or spend limit functionality in the first 30 days from activation. The lock, block or limit functionality includes temporarily locking your credit card, blocking international payments or ATM cash advances or limiting the spend amount per transaction, and does not need to be retained until the end of the promotion.

#The cash back will be applied to your account within 90 days of completing the steps required to be eligible. You will be ineligible for the \$100 cash back if your account is closed, transferred, upgraded or in default at any time prior to the cash back being credited to your account. Excludes Awards cards, Corporate credit cards, Business credit cards (including Personal Liability Business credit cards) and existing credit card accounts.

****Double Awards Points offer**

**Online applications for new personal Awards credit cards only excludes upgrades and migrations. Offer is available for a limited time and can be withdrawn at any time at the discretion of the Bank. Cannot be used in conjunction with any other offer. To be eligible for double Awards points on your MasterCard spend for the first 90 days from card activation you need to apply online for any personal Awards credit card before 1 May 2015, activate before 1 June 2015. You also need to have applied any lock, block or spend limit functionality at least once within 30 days of activating your card. The lock, block or limit functionality includes temporarily locking your credit card, blocking international payments or ATM cash advances or limiting the spend amount per transaction. The lock, block or limit functionality does not need to be retained until the end of the promotion. American Express spend is not eligible. Spend on your credit card account consists of purchases only. Balance transfers and cash advances are not included. Additional points earned during this promotion do not count towards points capping. No cap or limits on how many additional points customers can earn during this period. Points may not be awarded if a transaction is refunded. You will be ineligible for the double points offer if your account is closed, upgraded or you have transferred your balance or your account is in default at any time prior to the Awards points being credited to your account.

###Additional points will be credited to your account within 90 days of your double Awards points earning period completing. Excludes Low Rate and Low Fee cards, Student cards, Corporate credit cards, Business credit cards (including Personal Liability Business credit cards) and existing credit card accounts.

^^To access the lock, block and limit features on the CommBank app, you need to have Android 2.3+ operating

system and above, iOS 6+ operating system and above. Not available on Windows Phones.

^ Annual fees from 7 March 2015:

- Low Fee \$29/\$0¹
- Low Fee Gold \$89/\$0²
- Low Rate \$59
- Low Rate Gold \$89
- Awards \$59
- Gold Awards \$119
- Platinum Awards \$249
- Diamond Awards \$349

1. Currently \$24 (\$29 from 7 March 2015) or \$0 for eligible customers. We'll waive your annual fee for the first year, and then continue to waive your annual fee each subsequent year as long as you spend at least \$1,000 in the previous year (on purchases and cash advances only).

2. Currently \$90 (\$89 from 7 March 2015) or \$0 for eligible customers. We'll waive your annual fee for the first year, and then continue to waive your annual fee each subsequent year as long as you spend at least \$10,000 in the previous year (on purchases and cash advances only).

3. Full time students will pay no annual fee while studying if you hold an EveryDay account with Student options. After you finish your studies you will continue to pay no annual fee as long as you spent \$1,000 or more a year on purchases or cash advances in the previous year.

4. If you are a new customer who activates their card before 7 March 2015, the lower annual fee will apply for the first year.

5. Earn up to 1.5 Awards points for every \$1 spent on the CommBank Awards American Express® credit card and up to 1 Awards point for every \$1 spent on the CommBank Awards MasterCard® credit card, conveniently accepted at over 35 million locations worldwide.

6. Earn up to 2 Awards points for every \$1 spent on the CommBank Gold Awards American Express® credit card and up to 1 Awards point for every \$1 spent on the CommBank Gold Awards MasterCard® credit card, conveniently accepted at over 35 million locations worldwide.

7. Earn up to 2.5 Awards points for every \$1 spent on the CommBank Platinum Awards American Express® credit card and up to 1 Awards point for every \$1 spent on the CommBank Platinum Awards MasterCard® credit card, conveniently accepted at over 35 million locations worldwide.

8. Earn up to 3 Awards points for every \$1 spent on the CommBank Diamond Awards American Express® credit card and up to 1.25 Awards point for every \$1 spent on the CommBank Diamond Awards MasterCard® credit card, conveniently accepted at over 35 million locations worldwide.

9. Cover is available for you, your spouse and your dependent children for return trips from Australia up to a set period when you use your CommBank Gold/Platinum/Diamond credit card or your CommBank Awards points to pay at least \$1,000 of each person's prepaid travel costs. Restrictions and exclusions, including for pre-existing medical conditions and aged 80 or over, limits and excesses may apply. Please refer to our Credit Card Complimentary Insurance and Guaranteed Pricing Cover brochure available from commbank.com.au/creditcardinsurance or from any Commonwealth bank branch for full details, including definitions of key terms such as 'spouse' and 'dependent children'.

10. Please refer to our Credit Card Complimentary Insurance and Guaranteed Pricing Cover brochure available from commbank.com.au/creditcardinsurance or from any Commonwealth bank branch for full details.

11. We'll cover any loss should someone make an unauthorised transaction on your account, as long as you comply with the Credit Cards Conditions of Use, and immediately notify us of the loss, theft or misuse of your card, PIN or password and of any suspicious activity on the account.

12. Points are earned on eligible transactions (most purchases, but not cash advances or balance transfers) and are subject to points capping – refer to the [Commonwealth Awards Program Terms and Conditions](#) for full details.

Membership of Commonwealth (CommBank) Awards is subject to the Terms and Conditions of the CommBank Awards Program available at [commbank.com.au](#). Points are earned on eligible transactions (most purchases, but not, for example, BPAY transactions, cash advances or balance transfers) and are subject to points capping. Awards and the number of points required for awards are subject to change at any time.

A minimum redemption of 2,500 Awards points applies. All travel products and offers from Flight Centre Limited are subject to availability. The redemption of Awards points for travel at Flight Centre Limited is subject to the terms and conditions of the CommBank Awards program available at [commbank.com.au](#) as well as booking agency online and retail booking terms and conditions. Flight Centre Travel Group Limited ABN 25 003 377 188 trading as Flight Centre, Escape Travel, Student Flights, Travel Associates & Cruiseabout. ATAS – Travel Accredited No. A10412. Travel Agent Licence Numbers: WA 9TA 589.

Applications are subject to credit approval. Please view our [Credit Cards Conditions of Use](#). Full terms and conditions will be included in our Letter Of Offer. Other fees and charges are payable.

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