



# CommBank Yello

**Terms and Conditions**

30 August 2024

1.	Overview of CommBank Yello	3
2.	Key terms explained	4
3.	Key things you should know	5
4.	Accessing the program	7
5.	Program benefits	11
6.	Protecting your privacy	16
7.	Giving us feedback	17
8.	Contact us	18
9.	Everyday Plus prize draw terms and conditions	19
10.	Homeowner prize draw terms and conditions	22

# 1. Overview of CommBank Yello

When you have an eligible transaction account with us and meet certain eligibility criteria, you get automatic access to CommBank Yello, our customer recognition program. CommBank Yello provides benefits which may include cashback offers on CommBank products, offers from third parties, opportunities to win prizes and property reports.

Benefits of the CommBank Yello program are provided subject to:

- these terms and conditions;
- any additional terms and conditions relating to specific benefits, as detailed on [commbank.com.au/commbankyello](http://commbank.com.au/commbankyello), the CommBank app or on third-party provider platforms; and
- the terms and conditions of any products which relate to the benefit.

## 1.1. Changes to these terms and conditions

At any time we may, acting reasonably, change these terms and conditions, as well as any other terms and conditions communicated in any other CommBank Yello program material.

For example, we may:

- change who is eligible for benefits and the criteria for qualifying for a benefit; or
- add, change or remove benefits; or
- terminate the CommBank Yello program.

If there are any changes, we'll provide an update at [commbank.com.au/commbankyello](http://commbank.com.au/commbankyello) and the changes will be effective from the effective date set out in the update. If we consider the changes are significant, we may also notify you by other means, including electronically or by advertising in the national or local media. You can always find the most up-to-date version of these terms and conditions at [commbank.com.au/commbankyellotcs](http://commbank.com.au/commbankyellotcs).

Any changes we make will apply prospectively from the effective date only and will not impact the benefits you may have already received prior to the effective date. For example, if the change is to remove an existing monthly benefit, then from the effective date of the change, the monthly benefit will no longer be applied to the account(s), however the change will not impact benefits received in months prior to the effective date.

If you are not happy with the changes, you may opt out of CommBank Yello at any time in accordance with clause 4.7 of these term and conditions.

## 2. Key terms explained

Term	Meaning
benefit set	A group of benefits available to eligible customers of the CommBank Yello program.
CommBank, we, us, our	Commonwealth Bank of Australia (ABN 48 123 123 124). These references (e.g. to "CommBank") don't include Bankwest and Unloan, separate divisions of Commonwealth Bank.
CommBank Yello Cashback Offers	Has the meaning set out in the CommBank app terms and conditions.
completed transaction	<p>Payments, transfers or cash withdrawals that have been fully processed. These are generally processed within 3 to 5 business days, but the process can sometimes take 10 or more business days.</p> <p>Completed transactions do not include transactions which are pending. You can view your pending transactions in the CommBank app or NetBank.</p>
customer record	Our view of the products you hold with us and your contact information.
eligible account, eligible credit card account, eligible transaction account	Have the meaning set out in clause 4.2.
eligible home loan	Has the meaning set out in clause 4.2.
Group	CommBank and its subsidiaries.
Hollard	Hollard Insurance Partners Limited, formerly known as CommInsure. Hollard is not part of CommBank.
month	A calendar month.
outbound transaction	Has the meaning set out in clause 4.3.
refinance your home loan	When your CommBank home loan account is closed and the balance is paid out by, or transferred to, a CommBank home loan product with a new account number, or you refinance with a non-CommBank lender.
you, your	The person or persons who hold an account.

### 3. Key things you should know

- Eligibility and access to CommBank Yello is assessed on an individual basis.

→ If you and someone else jointly hold an eligible account or eligible home loan but one of you does not meet the eligibility criteria or chooses to opt out of CommBank Yello, the other will still have access to the program as long as the eligibility criteria is met.

- You can check your eligibility status in the CommBank Yello hub of the CommBank app at any time. We will use this information to pay or offer your benefits.
- We may communicate with you from time to time, but we are not obliged to inform you if your eligibility changes.
- For the best experience and to access all your benefits, use the latest version of the CommBank app.
- The terms and conditions relating to benefits may be detailed on [commbank.com.au/commbankyello](http://commbank.com.au/commbankyello), the CommBank app, third-party provider platforms and in this document.
- Eligibility for benefits is typically assessed in the first week of each month, but you need to hold an eligible transaction account throughout the month to remain eligible and receive your benefits.
- To receive Home insurance cashback you also need to hold your policy on the last day of the previous month and continue to hold the policy until the cashback is paid.
- To receive Personal Loan cashback, you need to qualify as an eligible CommBank Yello customer the month after your loan is funded.
- If you're eligible for a benefit, fulfilment typically occurs within the month of determining you're eligible for that benefit, but in some cases may take longer. Fulfilment delays may occur if you have more than one customer record (see clause 4.6), or due to other circumstances related to data complexities.
- If we make a benefit payment or overpayment to you in error, we may reverse the payment or overpayment or offset it against any future benefits.
- Benefits such as product cashbacks on Personal Loan, Home insurance or Home Loan Package fee, as well as prize draw winnings will be paid into your most recently opened individual transaction account, unless you have selected the account your cash benefits are paid into via the CommBank app. If you don't have an individual account, they'll be paid into your most recently opened joint account – even if the joint account holder isn't eligible for the benefit.

→ If we pay benefits into your joint account, it is possible that the payment itself may reveal to the other joint account holder the products that you hold with us (e.g. whether you are eligible for Homeowner benefits). If you are not comfortable with this, please consider opening an individual transaction account or opting out of CommBank Yello in accordance with clause 4.7.

- You may be able to select which account your CommBank Yello product cashbacks and prize draw winnings are paid into, via the CommBank Yello hub in the CommBank app.
  - The account selection you make will only apply to the following CommBank Yello benefits: CommBank Yello Home insurance cashback, CommBank Yello Home Loan Package fee cashback, Personal Loan cashback, and CommBank Yello cash prize draw winnings. It does not apply to CommBank Yello offers and discounts with third parties, CommBank Yello Cashback Offers, or any other CommBank offers.
  - Changes to your selected CommBank Yello cashback account will be reflected from the start of the month after you submit your selection.
  - The Home Loan Package cashback and Home Insurance cashback is paid per package/policy and not per customer.
  - In order for customers who hold joint eligible products, to select a new product cashback account, all joint holders must select the same preferred cashback account in the CommBank Yello hub within the CommBank app.
  - While we will make every effort to pay your CommBank Yello cashback benefits into the account you select, in some circumstances this may not be possible (for example, if you have closed the account at the time of benefit payment). In such cases, we will pay the cashback as if you hadn't made that selection (see 5.1, 5.2, and 5.8).
  
- We take no responsibility for the accuracy, currency, reliability and correctness of any information regarding CommBank Yello which is included in material created, provided or managed by third parties (including third party websites). These external information sources are outside our control and it is therefore your responsibility to make your own decisions about the accuracy, reliability and correctness of information found via these third party sources.
  
- You should consider the potential tax implications of winning a prize or for receiving a benefit. Please refer to the FAQs for further information by visiting [commbank.com.au/commbankyellofaqs](http://commbank.com.au/commbankyellofaqs).
  
- If you win a prize draw, your first initial, surname and state will be published on [commbank.com.au/commbankyelloprizewinners](http://commbank.com.au/commbankyelloprizewinners) (e.g., A. Citizen, NSW).
  
- You can opt out of CommBank Yello at any time by messaging us in the CommBank app or visiting a branch. See clause 4.7.

## 4. Accessing the program

CommBank Yello is available to customers who meet certain eligibility criteria (see 4.1).

You can check your eligibility status in the CommBank Yello hub of the CommBank app at any time. For the best experience and to access all your benefits, use the latest version of the CommBank app.

Your eligibility for CommBank Yello, including the way we count your monthly outbound transactions, may be impacted by data complexities. We do our best to proactively identify these circumstances but we may not always succeed. If you think you have met the CommBank Yello eligibility criteria but are not receiving benefits, please message us in the CommBank app or visit your local branch.

Acting reasonably and to the extent necessary to protect our legitimate interests, we have the right to remove you from CommBank Yello if we reasonably suspect that in substance you are not meeting our intended eligibility criteria, for example if we find unusual patterns in the way you make your transactions.

### 4.1. Becoming eligible (please see further details and qualifications in 4.2-4.6)

CommBank Yello customers can only be eligible for one benefit set at any one time and will be eligible for the highest benefit set that is achieved based on eligibility criteria as outlined below.

Individual benefits may have additional eligibility criteria. Please see further details and qualifications in clauses 4.2-4.6 and 5.

<b>Benefit set:</b> Everyday (base eligibility criteria)	<b>You're eligible if you:</b> <ul style="list-style-type: none"><li>• are an account holder of one or more individual or joint eligible transaction accounts; and</li><li>• made at least 5 eligible, completed outbound transactions in total from your eligible transaction accounts or eligible credit card accounts in either the previous calendar month or the calendar month before that.</li></ul> <p>Eligible, completed outbound transactions made on a joint eligible transaction account or eligible credit card account contribute to the eligibility of all joint account holders and cardholders, and add to each individual customer's number of transactions i.e. if the account or credit card has had 5 eligible, completed outbound transactions in a month, this counts towards eligibility for all eligible joint account holders/cardholders.</p>
<b>Benefit set:</b> Everyday Plus	<b>You're eligible if you:</b> <ul style="list-style-type: none"><li>• are an account holder of one or more individual or joint eligible transaction accounts; and</li><li>• made at least 30 eligible, completed outbound transactions in total from your eligible transaction accounts or eligible credit card accounts in either the previous calendar month or the calendar month before that.</li></ul> <p>Eligible, completed outbound transactions made on a joint eligible transaction account or eligible credit card account contribute to the eligibility of all joint account holders and cardholders, and add to each individual customer's number of transactions i.e. if the account or credit card has had 30 eligible, completed outbound transactions in a month, this counts towards eligibility for all eligible joint account holders/cardholders.</p>
<b>Benefit set:</b> Homeowner	<b>You're eligible if you:</b> <ul style="list-style-type: none"><li>• meet the eligibility criteria for Everyday Plus benefit set (see above); and</li><li>• are a borrower under an eligible home loan.</li></ul>

You are not eligible for CommBank Yello if:

- you are under the age of 18;
- we are notified you are deceased;

- the residential or postal address we hold for you is in the European Union or United Kingdom; or
- you have opted out.

## 4.2. Eligible products

### Eligible accounts include:

#### (a) Eligible transaction accounts:

- Smart Access
- Everyday Offset
- Pensioner Security (card access only, not passbook access)
- Private Banking Account
- Complete Access (no longer available for sale)

#### (b) Eligible credit card accounts (you can make your monthly eligible, completed outbound transactions from eligible transaction accounts or any of the following eligible credit card accounts):

- Awards (Gold, Platinum and Diamond Awards are no longer available for sale)
- Low Fee (Low Fee Gold is no longer available for sale)
- Low Rate (Low Rate Gold is no longer available for sale)
- Essentials (no longer available for sale)
- CommBank Neo
- StepPay (we treat this as a "credit card" account for CommBank Yello purposes – see clause 4.3 for more details)
- Affinity (no longer available for sale)

### Eligible home loans:

- Standard Variable Rate
- Fixed Rate
- Extra
- Base Variable Rate (Economiser)
- No Fee (Low Rate)
- Green Loan
- Bridging Loan

## 4.3. Outbound transactions

An outbound transaction means any completed transaction of the following types:

- payments or other purchases made using a debit or credit card on an eligible account, including digital wallet transactions but excluding cash advance transactions;
- StepPay purchases, noting that each completed purchase is counted as one outbound transaction, regardless of the number of instalment payments that are made for that purchase;
- cash withdrawals at an ATM or CommBank branch (but excluding cash advance on a credit card);
- payments or transfers to a third party from an eligible transaction account.
  - NB: Payments or transfers to an account where you are the account holder, joint account holder or a cardholder **are not** considered a payment or transfer to a third party.
  - NB: Payments or transfers to accounts that are associated with your customer record (but where you are not the account holder) **are not** considered payments or transfers to a third party. For example, if you are a director of a business and make payments between your individual account and business account, or are a signatory or authorised third party on an account, including under a power of attorney.



We may also from time to time consider other transactions to be outbound transactions, for example, where we consider they are in substance a transfer of value to a third party.

#### 4.4. Eligibility exclusions – home loans

Your home loan will no longer be considered an eligible home loan if it is:

- paid off or closed; or
- refinanced into another home loan that is not eligible; or
- refinanced to another bank.

#### 4.5. Eligibility exclusions – transaction and credit card accounts

The following account types are not counted as eligible transaction accounts or eligible credit card accounts:

- accounts in respect of which you have notified us that you hold the account as a trustee;
- business accounts;
- accounts opened in the name of a company or an association;
- accounts that have been stopped (no longer permitted to make transactions);
- any accounts not listed within clause 4.2.

#### 4.6. Check that your CommBank products are under the same customer record

We maintain a separate customer record for each customer in our systems, and we determine your eligibility for CommBank Yello benefits based on the products and services held under your customer record.

Sometimes, customers may have more than one customer record (for example, if you applied for different products at different times and the products were not linked). If this is the case, you may not qualify for certain CommBank Yello benefits or may experience a delay in receiving them (as we consider each customer record as a separate customer). We try our best to ensure that when you take on an additional product, we link it to your existing profile.

We also try our best to identify situations where separate customer records have been created which may impact your eligibility for benefits. Where we find that you have separate customer records that may impact your benefits, we'll try to contact you to get your permission to combine them. If you don't want us to combine them, or we can't contact you, we may keep the records separate.

We may not always succeed in identifying that you have separate customer records or contacting you if you do. If you think you may have more than one customer record and that this might impact your benefits, contact us and we'll check for you. Or you can check yourself by logging into the CommBank app or NetBank and seeing if you can view all of your CommBank products and services (including home insurance distributed by CommBank and provided by Hollard) using your single CommBank app or NetBank login.

If you can't see all of your CommBank products and services under the one login or you think you may have missed out on receiving benefits due to having multiple customer records, please call 13 22 21. We may be able to combine your customer records so you have a single view of your products and services and don't miss out on any further CommBank Yello benefits.

Please note, we can only combine records that are held by the same individual customer under the same name and in the same capacity.

#### 4.7. Opting out of CommBank Yello

You can choose to opt out at any time by messaging us in the CommBank app or visiting a branch. If you opt out of the program, you won't be entitled to any further benefits.

You can opt back in at any time by messaging us in the CommBank app or visiting your local branch. You will still need to meet eligibility criteria and it may take over a month before you can access benefits again.

## 5. Program benefits

Your program benefits may change over time, including CommBank Yello offers and discounts which come from third parties. For details of the current program benefits please visit [commbank.com.au/commbankyello](http://commbank.com.au/commbankyello).

The program benefits are available to customers qualifying for the Everyday, Everyday Plus, or Homeowner benefit sets. The benefits include:

<b>Everyday</b>	<ul style="list-style-type: none"><li>• CommBank Yello offers and discounts, available through the CommBank app</li><li>• Free Kit membership for 12 months</li><li>• \$250 Cashback on new eligible unsecured Personal Loans (limited offer)</li></ul>
<b>Everyday Plus</b>	<ul style="list-style-type: none"><li>• CommBank Yello offers and discounts, available through the CommBank app</li><li>• Free Kit membership for 12 months</li><li>• Smart Awards – 500 Bonus CommBank Awards Points</li><li>• One entry into the Everyday Plus cash prize draw (\$300)</li><li>• \$250 Cashback on new eligible unsecured Personal Loans (limited offer)</li></ul>
<b>Homeowner</b>	<ul style="list-style-type: none"><li>• CommBank Yello offers and discounts, available through the CommBank app</li><li>• Free Kit membership for 12 months</li><li>• Smart Awards – 1,000 Bonus CommBank Awards Points</li><li>• One entry into the Homeowner cash prize draw (\$1,200)</li><li>• Cashback on Home insurance distributed by CommBank and provided by Hollard</li><li>• Cashback on Home Loan Package fee</li><li>• Property reports, only available through the CommBank app</li><li>• \$250 Cashback on new eligible unsecured Personal Loans (limited offer)</li></ul>

If we make a benefit payment or overpayment to you in error, we may reverse the payment or overpayment or offset it against any future benefits.

### 5.1. Cashback on Home insurance

If you qualify as a CommBank Yello Homeowner customer, you can benefit from a \$10 per month cashback on Home insurance distributed by CommBank and provided by Hollard (up to \$120 annually for each eligible Home insurance policy).

Cashback is available for each eligible Home insurance policy you hold.

The eligible Home insurance cover types are:

- Building Cover
- Contents Cover
- Combined Building and Contents Cover

that are distributed by CommBank and provided by Hollard (formerly known as Commlnsure).

You must hold the eligible Home insurance policy on the last day of the previous month and continue to hold the policy until the cashback is paid in order to qualify for the cashback benefit in a particular month.

Cashbacks aren't available for insurance that covers portable contents as a standalone policy.

Cashbacks are available even if you receive other Home insurance discounts or offers, including the combined policy discount.

Cashback will be paid into your most recently opened individual account, unless you have selected a different account via the CommBank app. If you don't have an individual account, the cashback will be paid into your most recently opened joint account. Accounts that have been stopped (no longer permitted to make transactions) are not considered opened accounts.

If there is more than one policyholder, we pay the cashback to:

- the person who previously received the cashback, if we have already paid a cashback for that policy;
- the primary policyholder, if they are eligible and we haven't previously paid a cashback for that policy; or
- the additional policyholder, if the primary policyholder is not eligible.

If there is more than one additional policyholder, we will choose one.

Cashbacks are available per policy rather than per customer. So even if your Home insurance has two policyholders, each of whom are eligible for benefits, you'll only together be eligible for one cashback per policy per insured address. If you take up or renew more than one policy, you could be eligible for a separate cashback for each policy.

To make sure you receive a cashback when you apply for a new Home insurance policy, apply by logging into NetBank with the same username and password you use for your eligible account. That helps us confirm your eligibility for the Home insurance cashback.

## 5.2. Cashback on Home Loan Package fee

A Home Loan Package is a Wealth Package or Mortgage Advantage (**Package**).

If you qualify as a CommBank Yello Homeowner customer, you can benefit from a \$4 per month cashback on your Package fee (up to \$48 annually). The cashback will be paid per Package rather than per customer.

You must hold a Package on the last day of the previous month to qualify for the cashback benefit in a particular month.

Cashback is not available where the Package is pending or closed, or where the Package fee has been fully or partially waived.

Cashback will be paid into your most recently opened individual account, unless you have selected a different account via the CommBank app. If you don't have an individual account, the cashback will be paid into your most recently opened joint account. Accounts that have been stopped (no longer permitted to make transactions) are not considered opened accounts.

If there is more than one eligible Package holder, we pay the cashback to:

- a Package holder we select, if we haven't previously paid a cashback for that Package;
- the person who previously received the cashback, if we have already paid a cashback for that Package; or
- the other Package holder if the person who previously received the cashback becomes ineligible.

## 5.3. Prize draws

If you qualify as a CommBank Yello Everyday Plus customer, you will be automatically entered in a prize draw, giving you the chance to receive a \$300 cash prize.

Terms and conditions for this prize draw are set out in clause 9.

If you qualify as a CommBank Yello Homeowner customer, you will be automatically entered in a prize draw, giving you the chance to receive a \$1,200 cash prize.

Terms and conditions for this prize draw are set out in clause 10.

From time to time, you may also be automatically enrolled in other ad hoc CommBank Yello prize draws. Details about these prize draws, including their specific terms and conditions, will be published at [commbank.com.au/commbankyello](http://commbank.com.au/commbankyello).

## 5.4. CommBank Yello offers and discounts

As an eligible CommBank Yello customer, you may benefit from CommBank Yello offers and discounts from third party providers made available to you exclusively through the CommBank app. They may include:

- discounts on fashion, electronics, homewares, toys, sporting goods and other products and services;
- cashback offers from major brands and retailers; and
- access to sales and other exclusive events.

CommBank Yello offers and discounts may not be available to all customers or at all times. You may not receive offers and discounts, for example, if you are in default under any CommBank accounts, or due to data complexities or our policies. Other instances where the offers and discounts may be unavailable will be specified in the terms and conditions attached to that offer or discount in the CommBank Yello hub within the CommBank app.

To access offers you may need to sign up to the third-party providers. Third-party platform terms and conditions will apply.

To receive CommBank Yello offers and discounts you must be 18 years or over in age, have an Australian residential address and, for certain offers and discounts, be enrolled or opted into the CommBank Yello Cashback Offers program. If you are not enrolled, you can opt into CommBank Yello Cashback Offers program via the CommBank app.

The CommBank Yello Cashback Offers program rewards you with cashback after you activate (where required) an offer presented to you via the CommBank app and you make a purchase in accordance with the Terms and Conditions of that offer.

All offer and CommBank Yello Cashback Offers program terms and conditions provided in the CommBank app and third-party provider platforms will apply. Please refer to the CommBank app terms and conditions - iOS (clause 20 and 21) or Android (clause 21 and 22).

The account selection you make is not applicable to the CommBank Yello Cashback Offers program and will only apply to CommBank Yello product cashbacks and prize draw winnings (see clause 3). Cashbacks from major brands and retailers may be paid into the account the qualifying transaction was made from.

CommBank Yello offers and discounts change from time to time, and the third party provider may also change.

If you have opted out of CommBank Yello, you may still see offers and discounts for a short period of time.

Check the latest version of the CommBank app for current CommBank Yello offers and discounts available to you.

## 5.5. Property reports

You may qualify for a property report if you meet the below eligibility criteria:

- you qualify as a CommBank Yello Homeowner customer;
- your property is classified as residential, defined as dwellings used for domestic occupation; and
- your property has a valid and up-to-date address recorded in our system to allow our service partner to match against their records, and there is enough information on that address for our service partner to generate a report.

Property reports are prepared by our service partner. If we don't have a record of your full address, you may receive a suburb report which focusses on your suburb rather than your specific property.

If you haven't received a property report, or only received a suburb report, please message us in the CommBank app or visit your local branch to provide us with your full address details. This will help ensure you receive a property report when next eligible.

Property reports will be made available to you through the CommBank app twice a year. If you sell your property, refinance to another financial institution and/or close your home loan, you'll no longer receive property reports for that property, but you may continue receiving them for other eligible properties.

The information contained in each report is of a general nature and based on data about your property, the suburb or region your property is situated in or the real estate market that is available to our external data provider. This information is not specific advice and cannot be relied upon for mortgage lending purposes. All information contained in the property report is publicly available.

You'll be able to view or access each report for six months from the date the report was generated.

## 5.6. Smart Awards – Bonus CommBank Awards Points

If you qualify as a CommBank Yello Everyday Plus or Homeowner customer, you can benefit from receiving bonus CommBank Awards Points to your Smart Awards credit card account.

To receive bonus CommBank Awards points, Everyday Plus and Homeowner customers must also:

- have an active Smart Awards credit card; and
- be the primary account holder of the credit card account.

If you are a CommBank Yello Everyday Plus customer, you will receive 500 bonus CommBank Awards Points each month that you remain eligible under this clause.

If you are a CommBank Yello Homeowner customer, you will receive 1,000 bonus CommBank Awards Points each month that you remain eligible under this clause.

The bonus CommBank Awards Points will be awarded to your Smart Awards credit card account. If you have opted in to earn Qantas Points, your CommBank Awards Points earned each month are automatically transferred to your Qantas Frequent Flyer account as per the current rates.

Refer to [CommBank Awards Program terms and conditions](#).

## 5.7. Free Kit membership for 12 months

Kit is an earning-and-learning, mindfully-spending, money-mastering app for kids. Kit is built by x15ventures, which is wholly owned by CommBank.

As an eligible CommBank Yello customer, you could benefit from receiving a free Kit membership for 12 months.

The Kit membership covers both "Single child" and "Multi-child" plans. Refer to Kit pricing at [heykit.com.au/pricing](http://heykit.com.au/pricing).

Eligible customers are able to access their unique promotional code in the CommBank Yello hub within the CommBank app. New Kit customers will need to apply the code when setting up an account with Kit through the Kit app. Existing Kit customers will be able to apply their code via settings in the Kit app.

Any changes to your CommBank Yello eligibility will not affect the Kit membership once you have redeemed. Your unique promotional code cannot be redeemed wholly or in part for cash or cash equivalents in the event you cancel your Kit membership part way through your 12 month membership fee period. If you do not wish to use your code, you can choose to gift your code to someone else. Your code can only be redeemed once for its entire value. To be eligible to redeem the Kit offer, you require a valid Australian residential address.

Kit is a brand of CBA New Digital Businesses Pty Ltd ABN 38 633 072 830 trading as HEY KIT. CBA New Digital Businesses Pty Ltd is a wholly owned but non-guaranteed subsidiary of CommBank. CBA New Digital Businesses Pty Ltd is not an Authorised Deposit-taking Institution for the purposes of the Banking Act 1959 and its obligations do not represent deposits or other liabilities of Commonwealth Bank of Australia or its subsidiaries, and therefore you may be exposed to investment risk including possible delays in repayment and loss of income and principal invested, as relevant.

CBA New Digital Businesses Pty Ltd has been appointed as authorised representative (001296799) of Hay Limited (ABN 34 629 037 403 AFSL 515459), who is the issuer of the Kit Account and associated Kit Cards.

## 5.8. Cashback on Personal Loans

You can benefit from a \$250 cashback on a new unsecured Personal Loan for a limited time. Cashback is payable once only and is available if you:

- submit an unsecured Personal Loan application prior to 29th February 2024; and
- the loan amount is \$20,000 or more; and
- is funded within 60 days of application; and
- qualify as an eligible CommBank Yello customer the month after your loan is funded.

Cashback will be paid into your most recently opened individual account, unless you have selected a different account via the CommBank app. If you don't have an individual account, the cashback will be paid into your most recently opened joint account. Accounts that have been stopped (no longer permitted to make transactions) are not considered opened accounts.

## 6. Protecting your privacy

We may share your information with our service partners in order to provide some benefits to you (e.g. CommBank Yello offers or property reports).

You can find out more about how we collect your information and who we may share it with in clauses 5 and 6 of the CommBank and NetBank Privacy Notice

<https://www.commbank.com.au/support/privacy/privacy-collection-notice-nb-app.html>



## 7. Giving us feedback

If there's something we can improve, or you're not satisfied with our products, services, staff or complaint-handling process, it's important we hear about it so we can make things right.

### Talk to us

Most problems can be resolved quickly and simply by talking to us. You can contact us:



Visit a branch



Phone: **1800 805 605**



Toll-free fax: **1800 028 542**



Online: [commbank.com.au/feedback](https://commbank.com.au/feedback)

Our staff will do their best to resolve your complaint within 5 working days.

### If you're not satisfied

If you're not satisfied with our handling of your complaint or our decision, you can refer your complaint to the Australian Financial Complaints Authority (AFCA). AFCA provides a fair and independent dispute resolution service that is free for customers. It's important you raise your concerns with us first before going to AFCA, as AFCA will generally encourage this before they will investigate.



Visit: [afca.org.au](https://afca.org.au)



Email: [info@afca.org.au](mailto:info@afca.org.au)



Phone: **1800 931 678** from 9am to 5pm (Sydney/Melbourne time), Monday to Friday



Post: **Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001**

## 8. Contact us



Visit us online

[commbank.com.au](https://commbank.com.au)



Message us in the CommBank app



Call us

**13 22 21** (in Australia)

or +61 2 9999 3283 (from overseas), 6am to 10pm



Drop into a branch

[commbank.com.au/locateus](https://commbank.com.au/locateus)

For more contact options, including accessibility services, visit [commbank.com.au/contact](https://commbank.com.au/contact)

## 9. Everyday Plus prize draw terms and conditions

### CommBank Yello Everyday Plus Competition

1. The Commonwealth Bank of Australia CommBank Yello Everyday Plus Competition (**Promotion**) is conducted by Commonwealth Bank of Australia ABN 48 123 123 124 of The Foundry, 1 Locomotive Street, South Eveleigh NSW 2015 (PH: 13 22 21) (**Promoter**).
2. The Promotion commences at 12:01AM in Sydney, NSW, Australia (**Sydney Time**) on 6 November 2023 and closes at 11:59PM (**Sydney Time**) on 7 October 2024 (**Promotion Period**).
3. Authorised under SA Licence No. T23/1708, NSW Authority TP/01226 (NTP/08117) and ACT Permit No. TP23/02229.
4. In these Terms and Conditions, the terms **Eligible Account**, **Eligible Home Loan**, **Eligible Transaction Account**, **Homeowner**, and **Outbound Transaction** have the meanings set out in the Promoter's terms and conditions for its CommBank Yello program set out above.

### Eligibility / How to enter

5. A draw will be conducted on the 12<sup>th</sup> day of each month (**Draw Month**) during the Promotion Period (**Monthly Draw**).
6. Entry to each Monthly Draw is open to individuals who:
  - (a) are eligible to participate in the Promoter's CommBank Yello program in accordance with the CommBank Yello Terms and Conditions (and have not opted out of that program) as at the Monthly Draw (i.e. entry is only open to individuals who meet the CommBank Yello eligibility criteria (including that the individual must be at least 18 years of age);
  - (b) had an Eligible Transaction Account in the first week of the relevant Draw Month, and continue to have an Eligible Transaction Account as at the Monthly Draw;
  - (c) have completed 30 or more qualifying Outbound Transactions using an Eligible Account during either of the two calendar months immediately preceding the relevant Draw Month;
  - (d) are not eligible under the CommBank Yello Homeowner Competition (i.e. individuals must not have an Eligible Home Loan); and
  - (e) are not persons who are (as determined by the Promoter, acting reasonably):
    - (i) directly involved in the Promotion; or
    - (ii) involved in the management of the Promoter or any of the Promoter's related entities,

### (Eligible Entrants).

For the avoidance of doubt, if you are eligible under the CommBank Yello Homeowner Competition in a month, you will not also be eligible to enter this Promotion in that month.

7. Eligible Entrants for each Monthly Draw will be automatically entered into that Monthly Draw. Eligible Entrants will receive one (1) entry into that Monthly Draw.

### Prize details

8. There will be 100 eligible entries randomly drawn for each Monthly Draw, comprising a total of 1,200 eligible entries drawn during the Promotion Period.
9. For each Monthly Draw, each entry randomly drawn will win AU\$300 (**Prize**). The total value of the Prizes for a Monthly Draw is AU\$30,000. The total value of the Prizes for the Promotion is AU\$360,000.

### Determining the winners

10. The random electronic prize draw for each Monthly Draw will take place at 12.00PM (Sydney Time) on the 12<sup>th</sup> calendar day (including public holidays) of the relevant Draw Month at The Foundry, 1 Locomotive Street, South Eveleigh NSW 2015 (**Draw**). The first

100 eligible entries drawn for each Monthly Draw, as determined by the Promoter, will each be awarded a Prize (**Winners**).

11. Eligible Entrants are only eligible to win one (1) Prize in each Monthly Draw.

### **Announcing the winners**

12. The Promoter will, within seven (7) days of each Draw, notify the Winners by:

- (a) email to the email address associated with the Winner's Eligible Account;
- (b) direct message in the CommBank app;
- (c) direct message in NetBank; and / or
- (d) letter to the address associated with the Winner's Eligible Account.

13. Unless a Winner requests otherwise within 14 days of being notified they have won a Prize in accordance with clause 12 above, the Promoter will publish the Winner's first initial, full last name and State or Territory on the Promoter's website at [commbank.com.au/commbankyellowprizewinners](http://commbank.com.au/commbankyellowprizewinners) within 30 days of the applicable Draw.

### **Distributing the Prize**

14. Each Prize will be provided to each Winner within one month of the relevant Draw by electronic funds transfer into:

- (a) the Winner's most recently opened individual account, unless the Winner has selected the account their cash benefits are to be paid into via the CommBank app or NetBank; or
- (b) if the Winner does not have an open individual account, the most recently opened joint account which the Winner holds, unless a Winner requests that their Prize be delivered by cheque.

15. If the Winner does not have an open individual account or joint account, the Promoter will contact the Winner using the details the Promoter has in the Winner's customer record to facilitate delivery of the Prize. If the Winner does not respond to the Promoter within 14 days, the Winner will be deemed to have rejected the Prize and the Prize will be dealt with in accordance with clause 19 below.

16. Accounts that are subject to a stop or other restriction on transactions are not considered opened accounts.

17. There are no unclaimed Prize draws for the Promotion, as each Prize will be automatically distributed to each Winner in accordance with clause 14 above, unless:

- (a) a Winner rejects the Prize in accordance with clause 18 below; or
- (b) the Winner does not have an open individual account or joint account, in which case the Prize will be delivered in accordance with clause 15 above.

### **Rejecting the Prize**

18. Winners may, within 14 days of being notified in accordance with clause 12 above, reject a Prize by;

- (a) visiting any of the Promoter's local branches; or
- (b) contacting the Promoter by phone by calling 13 22 21.

19. If a Winner rejects a Prize, or if a Winner does not have any open accounts and we cannot contact them in accordance with clause 15 above, the Promoter will make a payment of an equivalent amount to a charitable organisation determined by the Promoter. Winners acknowledge that any such payment is made by the Promoter in its own right and not on the Winner's behalf.

### **Resolving disputes**

20. Complaints regarding the Promotion may be submitted by:

- (a) completing the online complaints form available at [www.commbank.com.au/contactus](http://www.commbank.com.au/contactus);

- (b) calling 13 22 21; or
- (c) visiting any Commonwealth Bank branch.

21. If there is a dispute concerning the complaint, the decision of the Promoter is final and binding, and no further correspondence will be entered into.

## **General**

- 22. Information on how to enter and prize details set out in all communications regarding the Promotion form part of these Terms and Conditions.
- 23. Any entry not complying with these Terms and Conditions is invalid. Errors and omissions may be accepted at the Promoter's reasonable discretion.
- 24. The Promoter's decision is final in relation to all aspects of this Promotion and no correspondence will be entered into.
- 25. Without limiting liability for any implied statutory warranty or consumer guarantee which the Promoter cannot exclude by agreement, beneficiaries of a Prize acknowledge that the Promoter accepts no responsibility for any tax implications that may arise from their Prize. See clause 3 of the CommBank Yello Terms and Conditions for further details on tax implications.
- 26. Promoter reserves the right, at any time, in its discretion, acting reasonably, to verify the validity of entries and entrants (including an entrant's identity, age and place of residence) and reserves the right, in its discretion, acting reasonably, to disqualify any entrant whom the Promoter has reason to believe has breached any of these terms, tampered with the entry process or engaged in any unlawful or other improper misconduct calculated to jeopardise fair and proper conduct of the Promotion. The Promoter's legal rights to recover damages or other compensation from such an offender are reserved.
- 27. If for any reason this Promotion is not capable of running as planned (including, but not limited to infection by computer virus, bugs, unauthorised intervention, fraud, technical failures or any other causes beyond the control of the Promoter which corrupt or affect the administration, security, fairness, integrity or proper conduct of this Promotion), the Promoter may, subject to the approval of all relevant regulatory authorities, take any action that may be available including cancelling, terminating, modifying or suspending the Promotion.
- 28. The Promoter may at any time terminate the Promotion as set out in the CommBank Yello Terms and Conditions. Termination will not affect any prizes you are already eligible for.
- 29. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.
- 30. The Promoter will use and handle your personal information as set out in its Group Privacy Statement, which can be viewed at <http://www.commbank.com.au/privacy> or obtained from a branch. The Group Privacy Statement set outs how you may access, update or correct your personal information, change your direct marketing preferences or make a privacy complaint.
- 31. You may contact the Promoter via the Privacy Officer, Customer Relations, Commonwealth Bank Group, Reply Paid 41, NSW 2001, by calling 13 22 21 or by visiting any branch.

## 10. Homeowner prize draw terms and conditions

### 'CommBank Yello Homeowner' Competition

1. The Commonwealth Bank of Australia 'CommBank Yello Homeowner' Competition (**Promotion**) is conducted by Commonwealth Bank of Australia ABN 48 123 123 124 of The Foundry, 1 Locomotive Street, South Eveleigh NSW 2015 (PH: 13 22 21) (**Promoter**).
2. The Promotion commences at 12:01AM in Sydney, NSW, Australia (**Sydney Time**) on 3 August 2023 and closes at 11:59PM (**Sydney Time**) on 4 July 2024 (**Promotion Period**).
3. Authorised under SA Licence No. T23/1037, NSW Authority TP/01226 (NTP/07239) and ACT Permit No. TP23/01414.
4. In these Terms and Conditions, the terms **Eligible Account, Eligible Home Loan, Eligible Transaction Account, Homeowner, and Outbound Transaction** have the meanings set out in the Promoter's terms and conditions for its CommBank Yello program set out above.

### Eligibility / How to enter

5. A draw will be conducted on the 11<sup>th</sup> day of each month (**Draw Month**) during the Promotion Period (**Monthly Draw**).
6. Entry to each Monthly Draw is open to individuals who:
  - (a) are eligible to participate in the Promoter's CommBank Yello program in accordance with the CommBank Yello Terms and Conditions (and have not opted out of that program) as at the Monthly Draw (i.e. entry is only open to individuals who meet the CommBank Yello eligibility criteria (including that the individual must be at least 18 years of age), and have been notified that they are included in the program);
  - (b) had an Eligible Transaction Account and Eligible Home Loan in the first week of the relevant Draw Month, and continue to have an Eligible Transaction Account and Eligible Home Loan as at the Monthly Draw;
  - (c) have completed 30 or more qualifying Outbound Transactions using an Eligible Account during either of the two calendar months immediately preceding the relevant Draw Month; and
  - (d) are not persons who are (as determined by the Promoter):
    - (i) directly involved in the Promotion; or
    - (ii) involved in the management of the Promoter or any of the Promoter's related entities,

### (Eligible Entrants).

7. Eligible Entrants for each Monthly Draw will be automatically entered into that Monthly Draw. Eligible Entrants will receive one (1) entry into that Monthly Draw.

### Prize details

8. There will be 100 eligible entries randomly drawn for each Monthly Draw, comprising a total of 1,200 eligible entries drawn during the Promotion Period.
9. For each Monthly Draw, each entry randomly drawn will win AU\$1,200 (**Prize**). The total value of the Prizes for a Monthly Draw is AU\$120,000. The total value of the Prizes for the Promotion is AU\$1,440,000.

### Determining the winners

10. The random electronic prize draw for each Monthly Draw will take place at 12.00PM (Sydney Time) on the 11<sup>th</sup> calendar day (including weekends and public holidays) of the relevant Draw Month at The Foundry, 1 Locomotive Street, South Eveleigh NSW 2015 (**Draw**). The first 100 eligible entries drawn for each Monthly Draw, as determined by the Promoter, will each be awarded a Prize (**Winners**).
11. Eligible Entrants are only eligible to win one (1) Prize in each Monthly Draw.

## **Announcing the winners**

12. The Promoter will, within seven (7) days of each Draw, notify the Winners by:
- (a) email to the email address associated with the Winner's Eligible Account;
  - (b) direct message in the CommBank app;
  - (c) direct message in NetBank; and / or
  - (d) letter to the address associated with the Winner's Eligible Account.
13. Unless a Winner requests otherwise within 14 days of being notified they have won a Prize in accordance with clause 12 above, the Promoter will publish the Winner's first initial, full last name and State or Territory on the Promoter's website at [commbank.com.au/commbankyellowprizewinners](http://commbank.com.au/commbankyellowprizewinners) within 30 days of the applicable Draw.

## **Distributing the Prize**

14. Each Prize will be provided to each Winner within one month of the relevant Draw by electronic funds transfer into:
- (a) the Winner's most recently opened individual account, unless the Winner has selected the account their cash benefits are paid into via the CommBank app or NetBank; or
  - (b) if the Winner does not have an open individual account, the most recently opened joint account which the Winner holds, unless a Winner requests that their Prize be delivered by cheque.
15. If the Winner does not have an open individual account or joint account, the Promoter will contact the Winner using the details the Promoter has in the Winner's customer record to facilitate delivery of the Prize. If the Winner does not respond to the Promoter within 14 days, the Winner will be deemed to have rejected the Prize and the Prize will be dealt with in accordance with clause 19 below.
16. Accounts that are subject to a stop or other restriction on transactions are not considered opened accounts.
17. There are no unclaimed Prize draws for the Promotion, as each Prize will be automatically distributed to each Winner in accordance with clause 14 above, unless:
- (a) a Winner rejects the Prize in accordance with clause 18 below; or
  - (b) the Winner does not have an open individual account or joint account, in which case the Prize will be delivered in accordance with clause 15 above.

## **Rejecting the Prize**

18. Winners may, within 14 days of being notified in accordance with clause 12 above, reject a Prize by:
- (a) visiting any of the Promoter's local branches; or
  - (b) contacting the Promoter by phone by calling 13 22 21.
19. If a Winner rejects a Prize, or if a Winner does not have any open accounts and we cannot contact them in accordance with clause 15 above, the Promoter will make a payment of an equivalent amount to a charitable organisation determined by the Promoter. Winners acknowledge that any such payment is made by the Promoter in its own right and not on the Winner's behalf.

## **Resolving disputes**

20. Complaints regarding the Promotion may be submitted by:
- (a) completing the online complaints form available at [www.commbank.com.au/contactus](http://www.commbank.com.au/contactus);
  - (b) calling 13 22 21; or
  - (c) visiting any Commonwealth Bank branch.

21. If there is a dispute concerning the complaint, the decision of the Promoter is final and binding, and no further correspondence will be entered into.

## **General**

22. Information on how to enter and prize details set out in all communications regarding the Promotion form part of these Terms and Conditions.
23. Any entry not complying with these Terms and Conditions is invalid. Errors and omissions may be accepted at the Promoter's discretion.
24. The Promoter's decision is final in relation to all aspects of this Promotion and no correspondence will be entered into.
25. Beneficiaries of a Prize acknowledge that the Promoter accepts no responsibility for any tax implications that may arise from their Prize. See section 3 for further details on tax implications.
26. Promoter reserves the right, at any time, in its sole discretion, to verify the validity of entries and entrants (including an entrant's identity, age and place of residence) and reserves the right, in its sole discretion, to disqualify any entrant whom the Promoter has reason to believe has breached any of these terms, tampered with the entry process or engaged in any unlawful or other improper misconduct calculated to jeopardise fair and proper conduct of the Promotion. The Promoter's legal rights to recover damages or other compensation from such an offender are reserved.
27. If for any reason this Promotion is not capable of running as planned (including, but not limited to infection by computer virus, bugs, unauthorised intervention, fraud, technical failures or any other causes beyond the control of the Promoter which corrupt or affect the administration, security, fairness, integrity or proper conduct of this Promotion), the Promoter may, subject to the approval of all relevant regulatory authorities, take any action that may be available including cancelling, terminating, modifying or suspending the Promotion.
28. The Bank may at any time terminate the Promotion as set out in the CommBank Yello Terms and Conditions. Termination will not affect any prizes you are already eligible for.
29. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.
30. The Promoter will use and handle your personal information as set out in its Group Privacy Statement, which can be viewed at <http://www.commbank.com.au/privacy> or obtained from a branch. The Group Privacy Statement set outs how you may access, update or correct your personal information, change your direct marketing preferences or make a privacy complaint.
31. You may contact the Promoter via the Privacy Officer, Customer Relations, Commonwealth Bank Group, Reply Paid 41, NSW 2001, by calling 13 22 21 or by visiting any branch.