

Streamline Basic

An everyday transaction account with smart money management tools - so you can do more with your money. You can transact over the counter at the Agency at Nauru - fee-free.

Features and benefits



No monthly account fee

There's a \$0 monthly fee and no over the counter transaction fee, so you have more in your pocket for other things in life.



24/7 banking

Bank anywhere and at anytime over the phone, with our CommBank app and in NetBank as well as over the counter transactions at Agency in Nauru.



Tap & Go

Use your Debit Mastercard® to make fast contactless payments at participating merchants, worldwide.¹

Easy banking

Make unlimited free electronic transactions

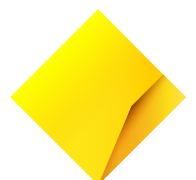
Make unlimited free electronic transactions via EFTPOS, CommBank app and Netbank as well as unlimited Agency and assisted withdrawals withdrawals.²

Conveniently pay bills

You can use BPAY®, set up direct debits and automate regular bill payments with your service providers.

Shop using your own money

Use a Debit Mastercard® to pay with your own money online, over the phone or overseas.³ Secure, cashless payments are now possible using your compatible phone or wearable.



Fees

Rate / fee	Streamline Basic account
Monthly account fee	Nil
Electronic withdrawals	Unlimited ² free
Assisted withdrawals	Unlimited ² free
Overdraw fee	Nil
Dishonour fee	Nil

Non CommBank ATM fees may apply⁴

How to open an account

You can apply to open an account if you are an individual by completing our New customer account form found at commbank.com.au/Nauru

To apply, you'll need your ID and TIN information.

For more information please visit commbank.com.au/Nauru

Things you should know

¹ For in-store purchases under \$100. Fees may apply.

² Excludes ATMs in Nauru and overseas (except CommBank ATMs in Australia), EFTPOS and Debit MasterCard transactions overseas (or purchases involving currency conversion), transfer group payments to third parties, International Money Transfers and separate services such as bank cheques, periodic payments and transfers/deposits to other banks. Access fees apply on all ATM and EFTPOS transactions overseas or involving a currency conversion. Other fees and charges may apply

³ You'll also be able to access your money anywhere MasterCard is accepted, at over 35 million locations worldwide (access fees may apply)

⁴ CommBank does not operate ATMs in Nauru, and you may be charged a fee by the ATM operator. Mastercard, the Mastercard brand mark and Tap & go are registered trademarks of Mastercard International Incorporated.

Our over the counter banking services will not be available to you until our Agency in Nauru is fully operational. Nauruan customers are non-residents for Australian taxation purposes. As a non-resident account, the Bank will be required to withhold the relevant non-refundable Australian tax from interest earned on your account, unless an exemption code is provided.

The target market for these products will be found within the product's Target Market Determination, CBA.com.au/TMD

Services not available with Streamline Basic include cheque books, overdrawing or formal overdraft facilities.

The information in this brochure has been prepared without considering your objectives, financial situation or needs. Because of that, you should, before acting on the information, consider its appropriateness to your circumstances. Please visit

commbank.com.au/Nauru to view our [Financial Services Guide \(PDF\)](#). Full [terms and conditions for Transaction, Savings and Investment Accounts](#), Transaction, Savings and Investment Account Terms and Conditions Addendum available at

commbank.com.au/Nauru and [Electronic Banking](#) available at commbank.com.au/nauru. Some information available on

www.commbank.com.au may not be applicable to Nauruan customers and should not be relied on by you. Please contact us before acting on any information available through our website or other CommBank channels.