

# Important things to know about CommBank personal credit cards.

The following table describes some of the important things you should know about our personal credit cards. If your application is successful, you will be provided with full detail of the fees and charges payable in our letter of offer.

Product	Things you need to know
Awards credit cards	<ul style="list-style-type: none"><li>• These cards are best if you intend to pay off your balance in full each month and want to earn awards points and redeem them for awards.</li><li>• These cards may attract higher annual and monthly fees and interest rates than some of our other card types.</li></ul>
Low Fee credit cards	<ul style="list-style-type: none"><li>• These cards are best if you are looking for a card with low fees and intend to pay off your balance in full each month.</li><li>• These cards attract higher interest rate than some of our other card types.</li></ul>
Low Rate credit cards	<ul style="list-style-type: none"><li>• These cards are best if you don't regularly pay off your balance in full each month and want to minimise the interest you have to pay on purchases.</li><li>• These cards may attract higher card fees than some of our other card types.</li></ul>
Commbank Neo credit card	<ul style="list-style-type: none"><li>• This card is best if you want to pay no interest on purchases and only need a low credit limit with no cash advances.</li><li>• This card has a monthly fee based on your credit limit which may add up to more than the card fee on some of our other card types.</li></ul>

