

IMPORTANT INFORMATION FOR COMMONWEALTH BANK CUSTOMERS.

This notice contains changes to the Commonwealth Bank Accelerator Cash Account (ACA) and Term Deposit Standard Fees and Charges dated 19 November 2012.

We recommend that you carefully read all the changes and if you have any enquiries, contact your adviser or call us on 1800 252 351.

The following changes to the Standard Fees and Charges apply from 1 February 2017.

Fees and Charges (page 5)

Include new row at bottom of table:

Fees and Charges			
Paper statement fee	A paper statement fee is charged when you request a paper statement outside the standard statement cycle of once every three months or a duplicate copy of a paper statement within the standard cycle.	\$2.50 per paper statement issued.	This fee is charged to the account at the end of the month where the statement is issued.

Fees and Charges for Common Banking Services (page 6)

Replace Statements of Account with the following:

Transaction listing or ad hoc paper statement fee	
Issue of paper copy of transaction listing, past statements or ordered statements	\$2.50

The following changes to the Standard Fees and Charges apply from 1 December 2015.

Fees and Charges for Common Banking Services (page 6)

Replace the table titled 'Bank Cheques' with:

Bank Cheques	
Issued	\$15.00
Requests by post to issue cheque to depositor or a third party, each cheque	\$15.00 plus cost of postage
Cheques issued in Norfolk Island also attract Government stamp duty.	

The following changes to the Standard Fees and Charges apply from 17 July 2015.

Fees and Charges (page 5)

Replace the explanation under 'When cost is debited from account' for Overdrawing Approval fee with:

- The fee is usually charged the next business day. You will only be liable for one Overdrawing Approval fee per account, per day, irrespective of the number of transactions we honour on that day.

The following changes to the Standard Fees and Charges apply from 1 March 2015.

Fees and Charges			
Name of cost	Description	Amount of cost	When cost is debited from the account
Access fees (overseas transactions)	An access fee is charged for each withdrawal and account balance enquiry you make through the ATMs of ASB Bank in New Zealand, and Commonwealth Bank ATMs outside Australia ¹ .	AUD \$2.00	This fee is charged to the account at the time of the withdrawal.
	<p>An access fee is charged for each withdrawal made overseas through the Maestro and Cirrus or MasterCard networks of electronic terminals.</p> <p>Notes:</p> <ul style="list-style-type: none"> For Foreign Currency Transactions: MasterCard International Incorporated (MasterCard) converts purchases and withdrawals in United States dollars into Australian dollar equivalents, and converts purchases and withdrawals in other foreign currencies into United States dollar equivalents and then into Australian dollar equivalents, at the rates set by MasterCard on the day MasterCard processes the purchases or withdrawals. Withdrawals made at ATMs of ASB Bank in New Zealand and Commonwealth Bank in Vietnam are converted by the Commonwealth Bank into Australian dollar equivalents at a rate set by us on the day the transaction is processed. Withdrawals made at ATMs of the PT Bank Commonwealth in Indonesia are converted into Australian dollar equivalents by PT Bank Commonwealth at a rate set by them on the day the transaction is processed. For purchase transactions overseas but in Australian dollars, an international transaction fee will apply. This fee applies where a transaction is in Australian dollars but the party accepting the card is overseas. 	<p>Maestro (EFTPOS) or Debit MasterCard purchase or transaction in foreign currency: 3.00% of the transaction value.</p> <p>Keycard (Cirrus) or Debit Mastercard ATM cash withdrawal in foreign currency: AUD \$5.00 plus 3.00% of the transaction value.</p> <p>Maestro (EFTPOS) or Debit MasterCard purchase in Australian dollars when overseas: 3.00% of the transaction value (effective 30 September 2015).</p>	

¹ The Bank does not charge Access Fees on withdrawals or account balance enquiries on transactions and savings accounts through non-Commonwealth Bank ATMs in Australia. However, ATM owners may charge a fee, which will be disclosed at the time of the transaction. If you proceed with the transaction, the ATM owner's fee will be debited to your account (in addition to the withdrawal amount, if applicable). You should check the ATM owner's fees that apply carefully before completing transactions at non-Commonwealth Bank ATMs in Australia.

COMMBANK CASH MANAGEMENT SERVICES

- ◆ Accelerator Cash Account
- ◆ Term Deposit

Standard Fees and Charges
Issued 19 November 2012



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This is the Standard Fees and Charges document for Accelerator Cash Account and Term Deposit.

Issued by: Commonwealth Bank of Australia ABN 48 123 123 124 Australian Financial Services Licence Number 234945.

Ground Floor, Tower 1, 201 Sussex Street, Sydney, NSW, 2000.

Accelerator Cash Account and Term Deposit are products of the Commonwealth Bank of Australia and are administered by Australian Investment Exchange Ltd ABN 71 076 515 930 AFSL No. 241400 under the brand CommSec Adviser Services. Australian Investment Exchange Ltd is a wholly owned but not guaranteed subsidiary of Commonwealth Bank of Australia.

If you have any enquiries about this product, please call us on **1800 252 351** between 8.30am and 6.00pm (Sydney time) Monday to Friday.

As the information in this document has been prepared without considering your objectives, financial situation or needs, you should, before acting on the information, consider its appropriateness to your circumstances.

The information in this document is subject to change from time to time and is up to date at the date of issue.

Accelerator Cash Account transaction and Bank fees

This section describes the fees and charges which may apply to your Accelerator Cash Account. You should read all the information about fees and charges, as it is important to understand their impact on your account. Additional fees detailed elsewhere in this brochure may apply.

Account transaction options

The Accelerator Cash Account comes with unlimited electronic and assisted transactions.

Fees and charges

The following table explains the fees and charges you may be liable for on your account. The fees and charges applicable to electronic banking are in the Electronic Banking General Information and Terms and Conditions document.

Name of cost	Description	Amount of cost	When cost is debited from account
Access fees (overseas transactions)	An access fee is charged for each withdrawal and account balance enquiry you make through the ATMs of ASB Bank in New Zealand, and Commonwealth Bank ATMs outside Australia ¹ .	AUD \$2.00	The fee is charged to the account at the time of the withdrawal or enquiry.
	<p>An access fee is charged for each withdrawal, purchase and account balance enquiry made overseas through the Maestro and Cirrus or Visa Plus networks of electronic terminals.</p> <p>Notes:</p> <ul style="list-style-type: none"> For Foreign Currency Transactions: Visa International (Visa) converts purchases and withdrawals in foreign currencies into Australian dollar equivalents at the rates set by Visa on the day Visa processes the purchases or withdrawals. MasterCard International Incorporated (MasterCard) converts purchases and withdrawals in United States dollars into Australian dollar equivalents, and converts purchases and withdrawals in other foreign currencies into United States dollar equivalents and then into Australian dollar equivalents, at the rates set by MasterCard on the day MasterCard processes the purchases or withdrawals. Withdrawals made at ATMs of ASB Bank in New Zealand and Commonwealth Bank in Vietnam are converted by the Commonwealth Bank into Australian dollar equivalents at a rate set by us on the day the transaction is processed. Withdrawals made at ATMs of the PT Bank Commonwealth in Indonesia are converted into Australian dollar equivalents by PT Bank Commonwealth at a rate set by them on the day the transaction is processed. 	<p>Maestro (EFTPOS) purchase or Debit MasterCard purchase or transaction that involves currency conversion: 3.00% of the transaction value.</p> <p>Cirrus or Visa Plus ATM balance enquiry: AUD \$2.00.</p> <p>Cirrus, MasterCard or Visa Plus ATM cash withdrawal: AUD \$5.00 plus 3.00% of the transaction value.</p>	

¹ The Bank does not charge Access Fees on withdrawals or account balance enquiries on transaction and savings accounts through non-Commonwealth Bank ATMs in Australia. However, ATM owners may charge a fee, which will be disclosed at the time of the transaction. If you proceed with the transaction, the ATM owner's fee will be debited to your account (in addition to the withdrawal amount, if applicable). You should check the ATM owner's fees that apply carefully before completing transactions at non-Commonwealth Bank ATMs in Australia.

Name of cost	Description	Amount of cost	When cost is debited from account
Overdrawing Approval fee	When the Bank honours a transaction(s) made or authorised by you which results in the account overdrawn or exceeding the agreed overdraft limit established for the account.	\$10.00	The fee is charged on the day we honour such a transaction(s). A maximum of one charge applies per account per day irrespective of the number of transactions honoured. The fee will not be charged on any day there is dishonour against the account.
Account Closure	<ul style="list-style-type: none"> Administrative cost of closing account 	Nil	
Ancillary charges	<ul style="list-style-type: none"> You are liable to pay and the Bank debits to your account any fees and charges which are ancillary to the operation of your account. For more detail of the services you may be charged for, refer to the section titled "Fees and charges for common banking services" on page 6. 	Please refer to the section titled "Fees and charges for Common Banking Services" on page 6.	The fee is charged on the day the service(s) are provided.
NetBank service fees	<ul style="list-style-type: none"> Fees that may apply to some NetBank transactions. 	Please refer to the Electronic Banking General Information and Terms and Conditions document.	Please refer to the Electronic Banking General Information and Terms and Conditions document.
Government taxes and charges	<ul style="list-style-type: none"> Where applicable, these are charged to your account. 	Please refer to the section titled "Government charges" on page 7.	Any Government taxes and charges that accrue in a calendar month will be charged to your account on the first day of the following month.

¹ The Bank does not charge Access Fees on withdrawals or account balance enquiries on transaction and savings accounts through non-Commonwealth Bank ATMs in Australia. However, ATM owners may charge a fee, which will be disclosed at the time of the transaction. If you proceed with the transaction, the ATM owner's fee will be debited to your account (in addition to the withdrawal amount, if applicable). You should check the ATM owner's fees that apply carefully before completing transactions at non-Commonwealth Bank ATMs in Australia.

Fees and Charges for Common Banking Services

Bank Cheques

Issue or repurchase on behalf of customers (1 March 2012 onwards)	\$10.00
Issued on behalf of non-customers	\$10.00
Repurchase on behalf of customers	\$10.00
Repurchase on behalf of non-customers	\$20.00
Issue of duplicate on behalf of customers	\$25.00
Issue of duplicate on behalf of non-customers	\$30.00
Issued by Private Agencies	refer to Issue or repurchase on behalf of customers
Requests by post to issue cheque to depositor or a third party, each cheque	\$10.00 plus cost of postage

Dishonoured cheques and debits

Items drawn on your account and dishonoured	\$5.00
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Periodical Payments or transfers

Per payment or transfer	Nil
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Special Clearance of cheques / bills

Per item	\$15.00
Where Bank staff are used to seek clearance of the cheque by attending a local bank branch (minimum \$30.00 plus out-of-pocket expenses)	\$60.00 per hour

Statements of Account

Issue of transaction list/unstatemented transactions	\$2.50 each
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Stop Payment Notice

When you ask us to stop payment on a cheque you have written	\$15.00 per request
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International Transfers/Deposits to accounts at other banks

Sent by our customer	\$3.50
Direct remittance	\$20.00

Vouchers

Production, return or inspection of paid cheques and deposit slips / duplicate butts:	
<ul style="list-style-type: none"> ◆ Special request ◆ Numerous vouchers involving search by Bank staff 	\$4.00 per item (minimum \$12.00) \$60.00 per hour of time spent searching

Government Charges

Stamp Duty

Government stamp duty of \$0.20 per cheque is payable on cheques issued in Norfolk Island.

Term Deposit Bank Fees

This section describes the fees and charges which may apply to your Term Deposit. You should read all the information about fees and charges, as it is important to understand their impact on your account. Additional fees detailed elsewhere in this brochure may apply.

Term Deposits have no set up or monthly account fee. If you seek prepayment of your Term Deposit prior to its maturity date, you may incur a prepayment adjustment and a prepayment administration fee of \$30.00.

Where you request your balance to be paid to you in the form of a Bank Cheque, a fee will apply.

**Administered by
CommSec Adviser Services**

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