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
Premium credit cards	• These cards are best if you intend to pay off your balance in full each month and want to be rewarded with lifestyle and travel benefits, while earning and redeeming CommBank Yello points if you meet the eligibility criteria, including holding an eligible transaction account, as well as the applicable Yello terms and conditions. • These cards may attract higher annual and monthly fees and interest rates than some of our other card types.
Low Fee credit cards	• 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. • These cards attract higher interest rate than some of our other card types.
Low Rate credit cards	• 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. • These cards may attract higher card fees than some of our other card types.
No Interest credit cards	• These cards are best if you want to pay no interest on purchases and only need a low credit limit with no cash advances. • These cards have a monthly/late fee based on your credit limit which may add up to more than the card fee on some of our other card types.