An easy guide to our credit card fees and charges.

Standard fees and charges

29 October 2026

	Card type	Monthly fee	Additional cardholder fee	Interest free period on purchases	Interest rate on purchases	Interest rate on cash advances
Summary	Includes Interest Free, Low Rate, Low Fee, Smart and Ultimate credit cards.	Payable each month, giving you access to the features and benefits of your credit card.	Payable at the same time as your annual fee if you'd like to share the convenience of your card with someone else.	The interest free period you'll receive on purchases when you pay the total amount owing by the due date each month.	This rate applies to purchases, if you're not eligible for an interest free period.	This rate applies to cash advances from the date of the transaction.
A way to pay with no interest, a low maximum credit limit and a simple monthly fee based on your limit.	**CommBank Neo**	$15, $20, $25 or $0 per month[1] – equivalent to $180, $240 or $300 per year	Free	N/A	0% p.a.	0% p.a.[2]
A way to pay with no interest, a low maximum credit limit for a low monthly fee.	**Interest-free Low Fee**	$10 or $0 per month[3] – equivalent to $120 per year	N/A	N/A	0% p.a.	0% p.a.[2]
Make it easy to pay off your balance over time with a low interest rate on purchases.	**Low Rate**	$6 per month – equivalent to $72 per year (From 1 February 2027: $8 per month – equivalent to $96 per year)	Free	Up to 55 days	10.99% p.a. to 15.99% p.a.[4] (From 1 February 2027: 11.99% p.a. to 16.99% p.a.)	21.99% p.a. (From 1 February 2027: 23.99% p.a.)
Save money on credit card fees.	**Low Fee**	$3 or $0 per month[5] – equivalent to $36 per year (From 1 February 2027: $4 or $0 per month – equivalent to $48 per year)	Free	Up to 55 days (From 1 April 2027: Up to 44 days)	20.99% p.a. (From 1 February 2027: 21.99% p.a.)	21.99% p.a. (From 1 February 2027: 23.99% p.a.)
Enjoy lifestyle and travel benefits designed to help you get more value. Plus, enjoy a new points experience if you're eligible for CommBank Yello.[6]	**Smart**	$19 or $0 per month[7] – equivalent to $228 per year (From 1 January 2027: $19)	Free	Up to 44 days	20.99% p.a. (From 1 February 2027: 23.49% p.a.)	21.99% p.a. (From 1 February 2027: 23.99% p.a.)
	Ultimate	$35 or $0 per month[8] – equivalent to $420 per year (From 1 January 2027: $35)	Free	Up to 44 days	20.99% p.a. (From 1 February 2027: 23.49% p.a.)	21.99% p.a. (From 1 February 2027: 23.99% p.a.)

Cards no longer sold

Card type	Monthly fee	Additional cardholder fee	Interest free period on purchases	Interest rate on purchases	Interest rate on cash advances
CommBank Essentials	$5 or $2 per month[9] – equivalent to $60 or $24 per year	Free	Up to 55 days	9.90% p.a.	9.90% p.a.[2]
Low Rate Gold	$8 per month – equivalent to $96 per year (From 1 February 2027: $9 per month (equivalent to $108 per year))	Free	Up to 55 days	13.99% p.a. (From 1 February 2027: 14.99% p.a.)	21.99% p.a. (From 1 February 2027: 23.99% p.a.)
Low Fee Gold	$8 or $0 per month[10] – equivalent to $96 per year	Free	Up to 55 days (From 1 April 2027: Up to 44 days)	20.99% p.a. (From 1 February 2027: 21.99% p.a.)	21.99% p.a. (From 1 February 2027: 23.99% p.a.)
Gold Awards	$14 per month – equivalent to $168 per year	Free	Up to 44 days	20.99% p.a. (From 1 February 2027: 23.49% p.a.)	21.99% p.a. (From 1 February 2027: 23.99% p.a.)
Platinum Awards	$25 per month – equivalent to $300 per year	Free	Up to 44 days	20.99% p.a. (From 1 February 2027: 23.49% p.a.)	21.99% p.a. (From 1 February 2027: 23.99% p.a.)
Diamond Awards	$32 per month – equivalent to $384 per year	Free	Up to 44 days	20.99% p.a. (From 1 February 2027: 23.49% p.a.)	21.99% p.a. (From 1 February 2027: 23.99% p.a.)

Other fees

Fee type	How much will I pay?	When am I charged?	What else do I need to know?
Cash advance fee (does not apply to CommBank Essentials, CommBank Neo and Interest-free Low Fee cards)[2]	$4.00 or 3.00% of the transaction amount – whichever is greater. Capped at a maximum of $300 (or $4.00 if your closing balance was in credit the previous business day).[11] (From 1 February 2027: $4.00 or 3.50% of the transaction amount – whichever is greater. No cap.)	This fee is charged for cash advances obtained: • Over the counter at CommBank branches or other Australian financial institutions. • Through CommBank or other Australian ATMs.[12] • At an overseas terminal or financial institution. It also applies to: • Funds transfers using CommBank networks.[13] • Purchases of cash equivalent items, such as gambling, lottery tickets and money transfers.[14]	• You can avoid this fee by using your debit card to withdraw cash. • If you don't wish to withdraw cash from your credit card, simply block ATM cash advances. Find out how at **commbank.com.au/lockblocklimit** • Cash advances may be unavailable or subject to a limit restriction.
Late payment fee (does not apply to CommBank Neo and Interest-free Low Fee cards)	$20	When you don't make your minimum monthly payment, plus any overdue amount, by your statement due date.	• Keep track of your statement due date via the CommBank app or NetBank. • You can set up an automatic payment via AutoPay to pay the minimum amount, a set amount or the full closing balance each month. Find out how at **commbank.com.au/manage**

Fee type	How much will I pay?	When am I charged?	What else do I need to know?
International transaction fee (does not apply to Ultimate, CommBank Neo and Interest-free Low Fee cards)[15]	3.50% for Mastercard and Visa Transactions 3.50% for transactions in Australian dollars but with an overseas connection	When you make a transaction that is converted by Mastercard or Visa from a foreign currency to Australian dollars.[15] When you make a purchase or obtain a cash advance in Australian dollars while overseas, or while in Australia (for example online) where the merchant, or the financial institution or entity processing the transaction, is located overseas.[15]	• In some cases, overseas merchants may allow you to pay in Australian dollars, e.g. when you're shopping online or over the phone. This is still considered an international transaction because your transaction is processed overseas. • If you're not shopping on an international website or travelling overseas you can lock international online and in-store payments. Then simply unlock them instantly whenever you need to. Find out how at **commbank.com.au/lockblocklimit**
Overlimit fee (only applies to accounts opened before 1 July 2012. This fee will remain applicable any time you switch to a new credit card product)	$15 (From 1 February 2027: $0)	When we first allow you to go over your credit limit in a statement period.	• If you'd like to opt out of being able to spend more than your limit, call 13 2221 and we'll arrange it for you. • You can set a Spending Cap to cap a portion of your credit limit through NetBank or the CommBank app. Find out how at **commbank.com.au/spendingcap**
Emergency issue/ lost/replacement card fee	$20	When you need an emergency replacement card delivered to you.	If you need to arrange an emergency replacement card while you're overseas call +61 2 9999 3283 (reverse charges accepted).

These rates and fees may change over time. You can visit **commbank.com.au/cardfees** for the most up to date rates and fees.[16]

We're here to help

For more information on credit cards, visit **commbank.com.au/creditcards** or call **13 2221**.

Things you should know:

1 For CommBank Neo cards, the monthly fee is charged at $15 per month for a $1,000 credit limit, $20 per month for a $2,000 credit limit and $25 per month for a $3,000 credit limit. If you don't have any processed transactions in a given statement period and pay your previous statement closing balance in full by the due date, you won't be charged a monthly fee for that statement period.
2 For CommBank Essentials, CommBank Neo and Interest-free Low Fee cards, cash advances will be blocked. Exceptions apply, as we are unable to block cash advance transactions that are not sent to us for authorisation and these will attract interest from the date the transaction is made, until it is repaid. For CommBank Neo and Interest-free Low Fee, these will not incur any additional fees or interest charges.
3 For Interest-free Low Fee cards, the monthly fee is charged at $10 per month. If you don't have any processed transactions in a given statement period and your previous statement closing balance has been paid in full by the due date, you won't be charged a monthly fee for that statement period.
4 From 10 December 2024, interest rates offered on approval vary from 10.99% p.a. to 15.99% p.a. (From 1 February 2027: 11.99% p.a. to 16.99% p.a.). The rate offered to you within this range depends on different factors, including your individual credit risk score. Once your credit contract is entered into, your personalised interest rate will be reviewed periodically and may change upon review. All customers with an existing CommBank Low Rate credit card, and customers who switch from an existing CommBank credit card to a Low Rate credit card will be offered or will retain an interest rate of 13.99% p.a. (From February 2027: 14.99% p.a.). This rate may be varied at any time during the term of the credit contract.
5 For Low Fee credit cards, there is no monthly fee when you spend at least $300 on your Low Fee credit card in your statement period to qualify for no monthly fee for that month. Otherwise the monthly fee is $3 (From 1 February 2027: $4). Spend includes all purchases and cash advances made using your Low Fee credit card, minus any refunds. This is for all transactions fully processed in the given statement period (not pending transactions).
6 How you earn and redeem CommBank Yello points will be subject to the CommBank Yello Program Terms & Conditions including holding an eligible transaction account. You only earn points on eligible transactions (this excludes, for example, BPAY transactions, cash advances, and balance transfers).
7 For Smart credit cards, there is no monthly fee if you spend at least $2,000 on your Smart credit card in your statement period to qualify for no monthly fee for that month. Otherwise the monthly fee is $19. Spend includes all purchases and cash advances made using your Smart credit card, minus any refunds. This is for all transactions fully processed in the given statement period (not pending transactions). From 1 January 2027, the monthly fee waiver will no longer be available and the monthly fee will apply regardless of spend.
8 For Ultimate credit cards, there is no monthly fee if you spend at least $4,000 on your Ultimate credit card in your statement period to qualify for no monthly fee for that month. Otherwise the monthly fee is $35. Spend includes all purchases and cash advances made using your Ultimate credit card, minus any refunds. This is for all transactions fully processed in the given statement period (not pending transactions). From 1 January 2027, the monthly fee waiver will no longer be available and the monthly fee will apply regardless of spend.
9 For CommBank Essentials credit cards, the annual fee is charged monthly at $5 per month, or $2 per month if you (i) set up automated monthly repayments (through our AutoPay) from a CommBank transaction account; and (ii) opt-in to receive statements on this account through NetBank (and to enable this, you maintain your NetBank facility and provide us with a valid email address).
10 For Low Fee Gold credit cards, there is no monthly fee when you spend at least $2,000 on your Low Fee Gold credit card in your statement period to qualify for no monthly fee for that month. Otherwise the monthly fee is $8. Spend includes all purchases and cash advances made using your Low Fee Gold credit card, minus any refunds. This is for all transactions fully processed in the given statement period (not pending transactions).
11 A maximum charge of $300 or a flat fee of $4.00 applies if your closing balance on previous business day was in credit. For cash advances made via NetBank transfers, CommBank App transfers, or ATMs, the fee will be $0 if your closing balance was in credit the previous business day. From 1 February 2027, the $300 cap will be removed.
12 Includes cash advances through a terminal at ASB Bank in New Zealand. For cash advances and balance enquiries made through a non-CommBank ATM in Australia, the ATM owner may charge you 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 any cash advance amount).
13 Includes any funds transfers through NetBank, CommBank app, by calling 13 2221 and Australia Post.
14 Applies to transactions for items we consider equivalent to cash, such as gambling, lottery tickets, money transfers or travellers cheques, including transactions which merchants tell us are for such items.
15 For cash advances, the cash advance fee will also apply (excluding CommBank Essentials, CommBank Neo and Interest-free Low Fee cards).
16 Annual fees charged in advance and monthly fees are non-refundable including if your card is switched or closed before that time period expires. If you switch credit card types, your new fee only becomes due and payable, once the time period covered by your previously paid fee expires. Exceptions may apply.