Commonwealth Bank



CommBank Travel Money Card.

Product Disclosure Statement and Conditions of Use.

6 SEPTEMBER 2024

Commonwealth Bank

Supplementary Product Disclosure Statement.

This document is a Supplementary Product Disclosure Statement and supplements the CommBank Travel Money Card Product Disclosure Statement and Conditions of Use dated 06 September 2024. From 01 August 2026, this Supplementary Product Disclosure Statement must be read together with the CommBank Travel Money Card Product Disclosure Statement and Conditions of Use. The amendments to the Product Disclosure Statement are as follows:

Page 26, 6.3. How to renew your Cards before or after they expire

Effective 01 August 2026, the paragraph is replaced with "In the six months prior to your Cards' expiry date, or within three months after your Cards' the expiry date, you can request new Cards by:

- selecting "Reissue Cards" in NetBank;
- Visiting a branch; or
- Calling the Travel Money Customer Service Centre; or
- selecting "Renew Cards" in the CommBank app three months prior to expiry.

Privacy Collection Notice – CommBank Travel Money Card

Neither this Privacy Collection Notice nor our Group Privacy Statement (referenced in clause 4 of this privacy collection notice) forms part of any contract you have with us.

By opening or continuing to use a Travel Money Card, you acknowledge that you have read this Privacy Collection Notice.

You give us permission to collect, use and share your information with others as set out in this section.

1. What information we collect

The information about you we may collect includes:

- Information about your identity, such as your name and contact details
- Financial information you give us
- Information about your interactions with us, such as your transactions, payments and use of our websites
- Information from public registers or third parties, such as service providers.

You may give us information about others (such as a joint applicant or if you are an organisation, its officers or owners). If you do, you must have their permissions and inform them of the contents of this privacy collection notice.

2. Why we collect your information and what we use it for

We collect your information and use it to:

- Confirm your identity and manage our relationship with you
- Minimise risks
- Design, price, provide, manage and improve our products and services
- Comply with the relevant laws, for example the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*, *Taxation Administration Act 1953* and *Income Tax Assessment Act 1936*
- Let you know about products and services you might be interested in.

If you change your personal details (for example, address, phone number or email address) you must let us know as soon as possible.

3. **Who we can share your information with**

You give us permission to share your information with other members of the Commonwealth Bank Group, who can use it for any of the purposes we can. We can also share your information with third parties, such as:

- Brokers, advisers and people who act on your behalf
- Service providers, such as product distributors
- Businesses who do some of our work for us
- Other financial institutions (such as banks), auditors, insurers and re-insurers
- Government and law enforcement agencies or regulators.

Sometimes we might need to send your information overseas, for example:

- Where we outsource particular functions
- To overseas businesses in our Group
- If we need to complete a transaction for you
- To comply with laws, and assist government and law enforcement agencies or regulators.

See our Group Privacy Statement for information about which countries information may be sent to.

4. **Our Group Privacy Statement**

Visit **commbank.com.au/privacy** for our Group Privacy Statement or ask for a copy at any branch. It tells you about:

- Other ways and reasons we may collect, use or share your information
- How to access your information and correct it if it's wrong
- How to make a privacy-related complaint (including about our compliance with the Australian Privacy Principles) and how we'll deal with it.

Sometimes we update our Group Privacy Statement. You can always find the most up-to-date version on our website.

5. How to contact us about privacy concerns



Email

customerrelations@cba.com.au



Phone

1800 805 605



Write

to CBA Group Customer Relations
Reply Paid 41, Sydney, NSW 2001

Privacy Consent

If you give us your contact details, you consent to us using these to communicate with you electronically, by phone or SMS, including providing updates, reminders, and (unless you tell us not to) marketing information. If you don't want to receive direct marketing messages or want to change your contact preferences, log onto NetBank and click Message Preferences, or call us on 13 2221.

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Concerned about a transaction?

Contact us straight away (see back page for contact details) if you think there's been an unauthorised transaction on your account.

You may be liable if you don't sufficiently protect your Cards, devices, PINs and passwords or don't immediately tell us when they are lost, compromised or breached.

To be eligible for a refund under a card scheme, you'll need to advise us within 30 days of the statement date. We'll accept a report of an unauthorised transaction under the ePayments Code, provided you submit the report to us within 6 years from the day that you first become aware (or should reasonably have become) aware of the unauthorised transaction.

See section 8 for more information.

1. Introduction

The Travel Money Card is issued by the Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit licence 234945.

Our contact details are on the back page of this document.

This Product Disclosure Statement (PDS) contains factual information about the Travel Money Card and the Conditions of Use that govern the Card. It does not take into account your personal objectives, financial situation or needs. You should read this PDS and Conditions of Use carefully before purchasing a Travel Money Card.

By purchasing a Travel Money Card, you agree to abide by the terms and conditions in this document and the documents listed in the following table:

Read	Covers
Electronic Banking Terms and Conditions	These terms and conditions apply whenever you use electronic equipment, including Telephone Banking, NetBank, the CommBank app, ATMs, EFTPOS or BPAY® to access your Travel Money Card account.
CommBank app Terms and Conditions	These terms and conditions apply when you use the CommBank app for mobile banking.
Purchase Security Insurance Information Booklet	These terms and conditions apply when you make purchases using a Travel Money Card issued by us through Visa.
Concierge Service Terms and Conditions	These terms and conditions apply when you use the Travel Money Card issued by us through Visa and use the Concierge Service.

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Read	Covers
Banking Code of Practice	The Banking Code of Practice sets out the standards of practice and service in the Australian banking industry. The relevant provisions of the Banking Code of Practice apply to the Travel Money Card.
The ePayments Code	The ePayments Code governs transactions performed using the Travel Money Card. We warrant that we comply with the ePayments Code.

These documents are available:

At **commbank.com.au**

When you download the CommBank app (for the CommBank app Terms and Conditions)

When you register for NetBank (for the Electronic Banking Terms and Conditions).

2. What is the Travel Money Card?

The Travel Money Card is a prepaid Visa card which allows you to load and reload up to 16 available currencies onto your Card for your personal use when you travel.

2.1. Features at a glance

Flexible	Load your Card with any of the 16 currencies on offer.
Peace of mind	Lock in the Retail Foreign Exchange Rate so no matter how the Australian Dollar moves, you'll know exactly how much you have to spend.
Prepaid	Load your own funds as you go, so you always know how much money you have available.
Convenient	Use your Card at millions of locations – and keep an eye on your spending anywhere, anytime via the CommBank app or NetBank.
Simple	Add money to your Card through the CommBank app, NetBank, BPAY, by phone or at any CommBank branch.

Currencies you can load

Your Travel Money Card can be loaded with the following currencies:

- United States Dollar (USD)
- Euro (EUR)
- Great British Pound (GBP)
- New Zealand Dollar (NZD)
- Canadian Dollar (CAD)
- Thai Baht (THB)
- Singapore Dollar (SGD)
- Hong Kong Dollar (HKD)
- Japanese Yen (JPY)
- Vietnamese Dong (VND)
- Chinese Renminbi (RMB)
- UAE Dirham (AED)
- Australian Dollar (AUD)
- Fijian Dollar (FJD)*
- Indonesian Rupiah (IDR)*
- Indian Rupee (INR)*

* Currencies may only be available to originate, load and reload in branch and via NetBank. Currencies are not currently available to load and reload in the CommBank App. Balances held in these currencies can be viewed in the CommBank App.

Things you should know

Your Travel Money Card can be accepted all over the world wherever Visa is accepted.

If the currency of your travel destination isn't listed, you can still load and use Australian Dollars when you're overseas (see 4.5).

If you have more than one currency on your Travel Money Card, a Currency Order will apply (see 4.5.1).

2.2. What are the risks?

There are some risks you should consider:

- As the Travel Money Card is designed for your personal use, if you give one or more of your Cards to another person to use (including family or friends), this will constitute a breach of these terms and conditions and your Cards may be cancelled without prior notice (see 8.9).
- Unauthorised transactions may be performed on your account and in some cases you may be liable for losses (see section 8).
- You might not be able to use your Card when there are disruptions to computer and/or telecommunication systems. We recommend you take another form of payment as backup such as foreign cash or a debit/credit card.
- The credit balance of the Travel Money Card does not count as a deposit with us. There is no interest payable to you on the credit balance of your Travel Money Card. Your Travel Money Card isn't covered by the Financial Claims Scheme.

2.3. What does it mean for your tax?

As your Travel Money Card is for your personal use only, there should be no income tax implications.

3. Getting started

3.1. How to obtain a Travel Money Card

Get started in three easy steps:

Step 1	Obtain a Travel Money Card: • Online: you'll get your Card in the mail within five to seven Business Days; or • At any CommBank branch in Australia.
Step 2	Load your Card: • By transferring money from your eligible CommBank account; or • With cash in Australian Dollars at any CommBank branch, which you can convert to any of the available currencies.
Step 3	• Choose which currencies you want on your Card.

Things you should know

- You cannot open more than two Travel Money Card accounts.
- To obtain a Travel Money Card, you don't need to be a CommBank customer already. But you will need to:
  - Be aged 14 or over;
  - Satisfy our ID requirements;
  - Provide your email address to us and if that email address changes, notify us immediately of your new email address. You must have a current email address for the life of your Travel Money Card;
  - Register with NetBank (if you're not already registered); and
  - Have an Australian residential address.
- We use the CommBank Retail Foreign Exchange Rate (which includes a margin) to convert the Australian Dollars you load onto your Card, into the foreign currency of your choice.

- You must keep NetBank active and open for the duration of your Travel Money Card to receive notifications and updates relating to your Travel Money Card.

3.2. Primary and Backup Cards

When you obtain a Travel Money Card, we'll give you two Cards: a Primary Card and a Backup Card. You'll need to sign both of these Cards as soon as you get them.

Remember, you're the only person who is allowed to use these Cards.

The Backup Card is only intended to be used by you if you can't use your Primary Card (for example, if it's damaged or stolen). If your Backup Card is used for any other reason or by anyone else, we may cancel your Cards without prior notice (see 8.9).

Your Primary and Backup Cards have different Card numbers; however, they are linked to the same account.

Tip: When you're travelling, remember to carry your Cards separately – so that both of your Cards aren't lost or stolen at the same time.

3.3. How to activate your Cards, set up and change your PINs

When you obtain your Cards at a CommBank branch, they're activated automatically. However, you'll will need to set up a PIN before you can use them.

If you obtain your Cards online or replace them, you'll need to activate your Cards and set up a PIN before you use them.

To activate and/or set up PINs for your Cards, or if you want to change your PIN at any time, you can:

- Log on to the CommBank app or NetBank;
- Call the Travel Money Customer Service Centre (see back page for contact details).

3.4. How to protect your Cards, PINs and Banking passwords

Do

- ✔ Sign the back of your Cards as soon as you get them
- ✔ Memorise your PINs or passwords as soon as possible, then destroy or delete any record of them
- ✔ Destroy old or unused Cards
- ✔ Regularly change your PINs.

Don't

- ✗ Write down your PIN or password
- ✗ Keep a copy of your PIN or password on your computer, mobile or tablet
- ✗ Disclose your PIN or password to anyone – not even family or friends
- ✗ Use a number or word that someone can easily guess (for example, your date of birth, '1234' or 'password')
- ✗ Let anyone see your PIN when you're using it
- ✗ Let anyone else use your Cards.

Things you should know

Always remember to safeguard your payment documents, cards and devices.



For more information about protecting your account online, see the Electronic Banking Terms and Conditions.

4. Using your Travel Money Card

If you want to...	CommBank app	NetBank	Call Us	Branch
Obtain a Card	✔	✔		✔
Activate your Card	✔	✔	✔	✔
Set/change your PIN	✔	✔	✔	
Reload your Card	✔	✔	✔	✔
Transfer between currencies	✔	✔		
Transfer between Cards	✔	✔		
Transfer to a CommBank transaction account	✔	✔		
Check your balance	✔	✔	✔	✔
View your transaction history	✔	✔	✔	✔
Set up SMS alerts		✔		
Change your Currency Order	✔	✔		
Lock or unlock your Card	✔	✔	✔	✔
Report your Card as lost/stolen			✔	✔
Get an emergency replacement Card			✔	
Get emergency cash			✔	
Renew your Cards	✔	✔	✔	✔
Close your Travel Money Card account				✔

Things you should know

- Transfers can only be made to and from your eligible CommBank account.
- Locking your Card puts a temporary block on it. If you place a block via the CommBank app or NetBank, either you or one of our staff can remove it – however if you ask us to lock your card in a branch or by phone, only we can remove it.

4.1. Reloading your Cards

Method	How to do it
CommBank app/NetBank	Log on to the CommBank app or NetBank to transfer money from your eligible CommBank account to your Travel Money Card.
BPAY	Make an online payment from any bank account, using: • Biller Code: 113167 • Customer Reference Number: your 16-digit Card number.
Phone	Call the Travel Money Customer Service Centre (see back page for contact details) to transfer money from your eligible CommBank account.
Branch	Visit any CommBank branch to: • Deposit cash in Australian Dollars; or • Transfer money from your eligible CommBank account.

Things you should know

- We don't charge any fees for reloading, however, we use the CommBank Retail Foreign Exchange Sell Rate (which includes a margin) at the time of the conversion to convert Australian Dollars into the foreign currency of your choice.

- Reloads you make from your eligible CommBank account using the CommBank app/NetBank, or in branch will be available instantly.
- Reloads you make via BPAY will be converted from Australian Dollars into the first currency in your Currency Order at the CommBank Retail Foreign Exchange Sell Rate that applies on the day we process your payment. This money will usually be available within two Business Days.
- You can't reload more than one currency at a time. If you want more than one currency, you'll need to wait until the first payment has been processed before you load the second.

4.2. How to transfer money

Between currencies in your account	You can transfer money on your Travel Money Card from one currency to another one by logging on to the CommBank app or NetBank.
To a different Travel Money Card account or eligible CommBank account	You can transfer money on your Travel Money Card to another Travel Money Card or to an eligible CommBank account by logging on to the CommBank app or NetBank. This can only be done to and from accounts in the same name.

Things you should know

- For information about the currency conversion rates that apply when you transfer money, see 7.1.
- Transfers to accounts and between Travel Money Cards can only be made to accounts in the same name.
- Transfers are processed instantly to your eligible CommBank account or another Travel Money Card in your name. However, transfers to your eligible CommBank account during card closure can only be processed once all pending transactions have been posted.
- When you reload your Card by withdrawing or transferring from your eligible CommBank account in branch, subject to the applicable terms and conditions of your eligible CommBank account, an assisted withdrawal fee may apply.

4.3. Your transaction and load limits

Minimum load amount per currency	AUD 50.00 or foreign currency equivalent
Minimum reload amount per currency	AUD 1.00 or foreign currency equivalent
Maximum amount you can load via BPAY, per Day	AUD 10,000 or foreign currency equivalent
Maximum amount you can load or reload per year, per account	AUD 100,000 or foreign currency equivalent
Maximum balance per Travel Money Card at any one time	AUD 50,000 or foreign currency equivalent
Maximum amount you can withdraw from ATMs per Day	AUD 2,500 or foreign currency equivalent
Maximum number of withdrawals from ATMs per Day	Unlimited
Maximum amount you can withdraw from an ATM per transaction	Set by local ATM provider
Maximum value of purchases per Day	Unlimited
Maximum number of purchases per Day	Unlimited
Maximum value of Over the Counter transactions, per Day	AUD 2,500 or foreign currency equivalent
Maximum number of Over the Counter transactions per Day	Unlimited
Maximum number of loads and reloads per Day	14

Maximum number of transfers between currencies in your account per Day	14
Maximum number of transfers to a different Travel Money Card account per Day	14
Maximum number of transfers to your eligible CommBank account per Day	14
Maximum number of over-the-counter cash withdrawals per Day	14

Things you should know

- The foreign currency equivalent is calculated at the time of the conversion.
- Merchants or other providers of facilities may impose additional limits. Most ATM operators have a limit on how much you can withdraw from an ATM per transaction and this may be less than our maximum.
- You can deposit cash onto your TMC over-the-counter in Commbank branches. Cash deposits will only be accepted from you and not a third party.
- You cannot make over-the-counter cash withdrawals from your Travel Money Card in Commbank branches.

4.4. Spending money with your Card

4.4.1 How to make withdrawals and purchases

You can use your Travel Money Card in stores, online, at ATMs, in bank branches, over the phone and by mail wherever Visa is accepted.

When you use your Card and are given the option, always **select Credit** and not the Cheque or Savings options. The amount will be taken out of your account immediately, along with any fees.

4.4.2 How pre-authorisations work

Sometimes businesses, like hotels and car rental agencies, ask you to give them card details as a form of guarantee, before they agree to give you goods or services. If you provide them with your Travel Money Card details they can check with us that your Card is valid and that there's money in your account to pay for what you're buying. If we confirm this (called a 'pre-authorisation'), the balance on your Card will be reduced by the pre-authorised amount. If the amount of your final bill is different to the amount that was pre-authorised, you may see two "pending transactions" on your Card. You can ask the business to cancel the preauthorisation however they are not obliged to immediately.

Tip: Don't give businesses your Travel Money Card if you want to avoid your balance being reduced in this way. Instead, provide another card such as a debit or credit card, as a guarantee.

4.5. Which currency is used when you make a purchase or withdrawal?

If you pay or withdraw in the local currency from your Travel Money Card, the transaction amount will be taken from that currency.

If you don't have enough or any of the local currency on your Card to complete a transaction, the transaction will be debited from whatever currency you have on your Card in an amount sufficient to cover the transaction. If you have more than one currency in a sufficient amount, the currency that is used will be the currency highest in your Currency Order (see 4.5.2).

The Travel Money Card does not combine currencies to complete transactions. To complete a transaction you must have enough funds in a single currency to cover the transaction amount, including any fees applicable (e.g. cash withdrawal fee).

If you don't have sufficient funds in any one currency, the transaction will be declined.

4.5.1. Currency Order – managing multiple currencies

The Currency Order that applies by default when you first load your Card is as follows:

(1) USD
(2) EUR
(3) GBP
(4) AUD
(5) JPY
(6) NZD
(7) HKD
(8) CAD
(9) SGD
(10) THB
(11) VND
(12) CNY
(13) AED
(14) FJD*
(15) IDR*
(16) INR*

Any new currency that is reloaded, or credit transaction, will be applied to the first pre-existing currency in the above order onto the Travel Money Card.

4.5.2 How the Currency Order works

We demonstrate how the Currency Order works in the following scenarios: In all the scenarios below, the Currency Order is (1) USD, (2) EUR.

Scenario 1: Pay EUR 15 for a meal in France

Card balance: USD 65 | EUR 135

What if I ...
make a purchase and have enough of the local currency on my Card?

What happens
EUR is used to pay for the meal because you have enough EUR loaded on the Card to complete the transaction.

* Currencies may only be available to originate, load and reload in branch and via NetBank. Currencies are not currently available to load and reload in the CommBank App. Balances held in these currencies can be viewed in the CommBank App.

Scenario 2: Pay USD 70 for a meal in United States

Card balance: USD 65 | EUR 135

What if I ...
don't have enough money in the local currency to complete the transaction?

What happens
You don't have enough USD but have enough EUR loaded on the card to pay for the meal. The equivalent of USD 70 will be converted using EUR to complete the transaction.

Note: Currencies are not combined to complete transactions.

Scenario 3: Pay GBP 15 for a meal in United Kingdom

Card balance: USD 65 | EUR 135

What if I ...
don't have the local currency loaded on my Card?

What happens
You have enough USD to pay for the meal. The equivalent of GBP 15 will be converted using USD to complete the transaction.

Note: Currency conversion is applied in this scenario. See 7.1.

Scenario 4: Pay EUR 160 for a hotel in France

Card balance: USD 65 | EUR 135

What if I ...
don't have enough of any currency to complete the transaction?

What happens
You don't have enough USD or EUR to pay for the hotel. The transaction will decline due to insufficient funds in any single currency.

Note: Currencies are not combined to complete transactions.

Scenario 5: AUD 200 is reloaded via BPAY onto your Travel Money Card

Card balance: USD 65 | EUR 135

What if I ...
reload my Travel Money Card via BPAY?

What happens
USD is set as the first currency in your currency order, so the reload amount is automatically converted and loaded into USD.

Things you should know

Note: Currency conversion may apply in the above mentioned scenarios. See 7.1.

4.5.3 Checking your balance at an ATM or cash dispensing merchant overseas

If you check your balance at an ATM or cash dispensing merchant overseas and have the local currency loaded on your Travel Money Card, the ATM or cash dispensing merchant will display the balance only for that currency, in either the local currency or in AUD (converted at a rate determined by the ATM or cash dispensing merchant).

If you don't have the local currency on your Travel Money Card, the ATM or cash dispensing merchant will display only the currency with the largest balance on your Card. This amount will be displayed in the local currency or AUD (converted at a rate determined by the ATM or cash dispensing merchant).

Some ATM providers or cash dispensing merchants use different conversion rates to us. This may cause discrepancies between your balance at an ATM or cash dispensing merchant and your balance in the CommBank app or NetBank. For an accurate balance of your account, check the CommBank app, NetBank, visit a branch or call the Travel Money Service Centre.

5. Keeping track of your spending

5.1. Statement of account

You can check your transaction history at any time by logging onto the CommBank app or NetBank or by calling us. You can query any listed transactions, for current or expired Travel Money Cards, by contacting us.

We'll send you an email every six months to remind you that a list of your transactions can be viewed in the CommBank app and on NetBank provided:

- Your email address is still valid
- You have transactions, or a balance greater than zero, during the six month period
- Your Card is not expired or closed

You should ensure that we always have your most up-todate contact details, especially your email address. You can update your contact details by contacting us (see back page for contact details).

We will not give you a paper copy of your transactions; however you can print them off in NetBank whilst your Card is not expired or closed.

5.2. Setting up SMS alerts

If you give us your mobile phone number, we can help you keep track of your spending with SMS alerts. You'll get a text when your Card has been loaded, plus notifications of your daily, weekly, monthly or low balance – depending on which option you choose.

You can set up SMS balance alerts by logging on to NetBank.

6. What happens when you close your account or your card expires?

6.1. When you ask us to close your Travel Money Card account

Subject to 8.9, you can close your Travel Money Card account at any time by visiting a CommBank branch.

If you ask us to close your Travel Money Card account before it expires, or within three months after the expiry date, you'll need to give us details of an Australian bank account so we can transfer the money left on your account. We'll calculate the amount in Australian Dollars (AUD) using the CommBank Retail Foreign Exchange Rate at the time of the conversion.

We'll usually process the request to close your account within three Business Days – but it might take longer if there are any pending transactions, refunds or fees that need processing. After we've closed your account, you'll need to destroy both Cards.

If you're expecting any refunds, you should wait until you've received them before closing your account.

If a refund is processed on the account after it has been closed, we'll convert the remaining credit balances to AUD using the CommBank Retail Foreign Exchange Rate at the time of the conversion.

If you haven't collected your balance within seven years of closing your account, we'll transfer any money from the Bank's Unclaimed Money Fund to the Commonwealth Government's unclaimed monies fund. You can apply to have this money returned to you at any time by visiting a CommBank branch.

6.2. When your Cards expire

You can use your Cards until the expiry date shown on the front. We'll notify you in writing one month before your Cards' expiry date to remind you that they're about to expire.

You can transfer money from your Travel Money Card to your eligible CommBank account through the CommBank app or NetBank at any time up to three months after the expiry date.

If there is any money remaining in your Travel Money Card account three months after your Cards expire, we'll close your account and convert your balance to AUD using the CommBank Wholesale Foreign Exchange Rate at the time of the conversion. You can claim this money by filling out a claim form at any CommBank branch.

CommBank may attempt to transfer any remaining balance on your Card to an eligible CommBank account that is solely in your name after your balance has been converted using the AUD CommBank Wholesale Foreign Exchange Rate at the time of the conversion. We will write to you and tell you if we have been able to match your Travel Money Card account to an eligible CommBank account prior to transferring any remaining balance.

If you haven't claimed this money within six years after your account closes, we'll transfer your balance to the Commonwealth Government's unclaimed monies fund. You can apply to have this money returned to you at anytime by visiting a CommBank branch.

6.3. How to renew your Cards before or after they expire

In the six months prior to your Cards' expiry date or within three months after the expiry date, you can request new Cards by:

- Logging on to the CommBank app or NetBank;
- Visiting a branch; or
- Calling the Travel Money Customer Service Centre.

7. Fees and charges

7.1. When you'll be charged

Type of fee or charge	When you pay it	How much it is
Initial load/ reload/unload	When you initially load/ reload funds onto your Travel Money Card or transfer funds from your Travel Money Card to an eligible CommBank account via NetBank or the CommBank app.	Nil
Cash withdrawal fee	Whenever you withdraw outside of Australia in any currency using your Card (including at ATMs and cash dispensing merchants).	AUD 3.50 (You will be charged in the currency from which you are making the withdrawal. If this currency is not AUD, the Visa exchange rate at the time of the withdrawal will be used to calculate the AUD 3.50 equivalent of the foreign currency.)

Type of fee or charge	When you pay it	How much it is
Currency conversion on purchases and withdrawals	• Card closure including changes to card closure • When we automatically transfer funds between the currencies on your Card to enable the completion of the transaction.	The rate applicable is the Visa exchange rate at the time of the conversion plus a percentage amount, which can change from time to time. For the current percentage, see **commbank.com.au/travelmoney**
Transfers between currencies	When you transfer funds from one currency to another on the same Card or to another Travel Money Card via the CommBank app or NetBank.	Nil
Card closure	When you ask us to close your Travel Money Cards at a CommBank branch or when your Cards are automatically closed by us or post expiry.	Nil

7.2. Currency Conversion

If you perform a transaction in a currency we do not support, or you do not have sufficient balance in a supported currency a currency conversion may be required to complete your transaction. If we have to perform a currency conversion the rate applicable is the Visa exchange rate at the time of the conversion plus a percentage amount, which can change from time to time. For the current percentage, see **commbank.com.au/travelmoney**

When will this apply

- When you use your Card for a purchase or withdrawal in a currency that is not loaded, or
- When we automatically transfer funds between the currencies on your Card to enable the completion of the transaction.

Things you should know

- Non-CommBank ATM operators and cash dispensing merchants may apply their own fee in addition to the cash withdrawal fee.
- An assisted withdrawal fee may apply when you call or visit CommBank to reload your Card by withdrawing or transferring from your eligible CommBank account, subject to the applicable terms and conditions of your eligible CommBank account.

You need to tell us (see back page for contact details) as soon as:

- You think someone else has used your Travel Money Card;
- You think someone else may know your PIN or password;
- You notice a mistake or a transaction you didn't make or authorise; or
- You make a mistake when making a payment.

8. What happens if there's a problem?

You may be responsible for any financial losses if you don't tell us straight away. Liability for losses resulting from unauthorised transactions will be determined in accordance with the ePayments Code.

8.1. Does a transaction look wrong?

In general, you're responsible for any losses that occur on your Travel Money Card – including all transactions made by you or anyone else who you authorise to use your Card (in breach of 3.2). However, you may not be responsible for transactions that happen without your knowledge or consent. We follow the ePayments Code to work out if you're liable for the loss (see 8.2).

You should check all of your receipts from purchases and withdrawals against your transaction history on the CommBank app or NetBank. Here's what you should do if you see a problem:

If you're not sure about a transaction on your account

- Get in touch with the merchant that charged you and try to resolve it with them.
- If that doesn't work, call the Travel Money Customer Service Centre within 30 Days of the transaction date. We might ask you to send us written information as well.
- Lodge a transaction dispute within 30 Days from the transaction date (see 8.4).

If you didn't authorise a transaction on your account

1. Block the Card that was used to make the unauthorised transaction through the CommBank app, on NetBank or by calling us (see back page for contact details).
2. Call the Travel Money Customer Service Centre as soon as you notice the transaction (see back page for contact details). We might ask you to send us written information as well.
3. Lodge a transaction dispute (see 8.4).

Note: Merchants are given time to respond to a disputed transaction. Allow up to 45 Days from acknowledgment of the dispute for an outcome.

8.2. When you may or may not get a refund as a result of an unauthorised transaction

When you'll get a refund

- It's clear you didn't contribute to the loss.
- The cause of the loss is one of the following:
  - fraud or negligence by a bank employee or anyone else involved in processing your transaction;
  - faulty equipment, a forged or faulty Card or device or an expired or cancelled Card, PIN or password;
  - your Card, PIN or a password being used before you received it from us; or
  - the same transaction was debited to your account more than once.

When you'll get a refund

Even if you're responsible for the loss, you'll still get a refund for any amount withdrawn that is:

- Above the Card transaction limit;
- Outside any applicable periodic transaction limit;
- More than the available balance; or
- Recovered under the Card scheme's rules.

If your situation doesn't fall within either column 1 or column 3 of this table, the maximum amount you will be liable for is $150 (where the ePayments Code permits). We'll refund any remaining amount. We, or an external dispute resolution body may also decide to reduce your liability for the loss.

When you won't get a refund

- The security of the PIN, password or other code used to access the account or perform the transaction has been breached, but only if such breach was the dominant cause of the loss.
- If you contributed to the loss through fraud, kept an undisguised record of your PIN or password, created a PIN or password that was easy to guess (like your name or date of birth) or otherwise didn't comply with your password security obligations under the ePayments Code.

- You didn't tell us straight away that your Card was lost or stolen or that someone else may know your PIN or password (you'll be responsible for transactions after you should have told us).
- You left your Card at an ATM (where the ATM incorporated reasonable safety standards that mitigate against the risk that this will occur).
- The ePayments Code otherwise does not entitle you to a refund. If any of these happen, we may hold you responsible for the transaction unless we can get you a refund under the Card scheme rules or the ePayments Code entitles you to a refund (for example, because the loss exceeded your available limit).

8.3. When we can make a chargeback

As a Visa member, we can request a refund ('chargeback') of a purchase transaction using your Travel Money Card in certain situations – for example if the goods weren't delivered.

We may also accept the merchant's refusal to make that chargeback if the refusal is made in a way allowed under the relevant Card's scheme rules.

To take advantage of this chargeback process, contact us within 30 Days of the transaction date. Otherwise we may not be able to claim a chargeback for you.

Chargeback rights don't apply to BPAY payments – but if you notify us of a mistake, we'll do our best to recover the payment.

8.4. How to lodge a transaction dispute

To lodge a dispute about a transaction, ATM withdrawal, or over-the-counter cash withdrawal, download and complete the Travel Money Card Dispute Form from **commbank.com.au/support/disputing-a-transaction** and email to **TravelMoneyCardDisputes@cba.com.au** or post to:

2067 Operations Processing Centre
Reconciliations and Disputes
PO Box 492, Lidcombe NSW 1825

We will acknowledge that we have received your dispute within 10 business days, by sending you a letter or an email. We will then proceed with investigating your dispute. Allow up to 21 days for an outcome regarding your dispute, or an update if we need more time. If we can't resolve your dispute within 45 days, we'll let you know.

A disputed transaction amount is usually refunded to your account at around the time the dispute is successfully resolved in your favour. However, fees and/or interest charged in connection with the disputed transaction may take additional time to calculate and therefore be refunded at a later date.

If we find that we or one of our service providers made the mistake, we'll correct it. But if we find that the mistake is not our fault, we'll let you know in writing.

8.5. If your Card is lost or stolen

You are responsible for the safety and security of your Travel Money Card. If your Card is lost or stolen, you can use your Backup Card. You still need to report the Card as lost or stolen to us straight away, so nobody else can use it. If you lose your Travel Money Card whilst overseas, we may be able to replace and send it to your overseas address. You may also be eligible for an emergency cash advance to help you while we organise a replacement.

To report a Card as lost or stolen, and to see if you are eligible for an emergency Card replacement or cash advance, contact us (see back page for contact details).

You can also request a replacement Card at any branch or by calling the Travel Money Customer Service Centre.

8.6. When your Card is overdrawn

If you use more money than the total amount available on your Card, you'll need to pay the overdrawn balance back to us within 30 Days or when your account is closed (see section 6).

8.7. When you can't use your Travel Money Card

You can't use your Travel Money Card to:

- Buy something where the transaction is processed manually using an imprinter;
- Make scheduled or repeating direct debit payments;
- Receive direct credit payments (other than refunds from a prior purchase);
- Make a purchase or withdrawal from a business or ATM that doesn't accept Visa; or
- Make any transaction in a country prohibited by government sanctions.

8.8. Making a complaint

- We try to get things right the first time – but if we don't, we'll do what we can to fix it. You can fix most problems simply by talking to us, so if you need to make a complaint, please call us on **1800 805 605**.

We will:

- Keep a record of your complaint
- Give you a name, reference number and contact details for you to follow up if you want
- Give our final response within 30 days.

If we can't complete our investigation within 30 days, we'll let you know why and give you the details of the Australian Financial Complaints Authority – a free, independent dispute resolution service that you can contact if you're not happy with how we handled your complaint (see contact details on back page).

8.9. When we may end your agreement, close your account or refuse to process a transaction

Your cards are our property and you need to return them to us if requested. We will close your Travel Money Card three months after your Cards expire, however it is your responsibility to destroy them once they expire.

We can cancel or suspend your Cards or refuse to process a transaction without telling you. When we do this, we will act fairly and reasonably towards you. We may do this in the following circumstances:

- You don't follow the terms and conditions contained in this Product Disclosure Statement and Conditions of Use in a way that materially increases our risks in relation to your Travel Money Card;
- You give your Cards/PIN to another person to use (e.g. family, friends. employees);
- We believe, on reasonable grounds, that the Card has been used other than for its intended purpose (for example, for hedging, as a salary credit account) or any other non personal use;
- We believe, on reasonable grounds, that the Cards have been used illegally or in a way that may cause losses to you or us;
- We reasonably believe you gave us false or inaccurate information when you applied for the Cards;

- We have reasonable grounds to believe you are a Proscribed Person;
- If you load or reload more than AUD 100,000 or foreign currency equivalent in a 12 month period; or
- You don't provide us with a valid email address for the life of your Cards.

We may also end this agreement, cancel or suspend your Cards or refuse to process a transaction for any other reason by giving you at least 30 days' notice. If you have any money left on your Travel Money Card after we have closed it, you can get your balance paid to you by visiting any CommBank branch or you can transfer it to your eligible CommBank account through the CommBank app or NetBank. See 4.2 for more information.

8.10. When we're not liable

We won't be liable for any losses that occur for any of these reasons:

- Any of your instructions aren't sufficiently clear;
- You don't give us correct information;
- Events happen that are outside of our reasonable control;
- There's a system failure (not caused by us) or an industrial dispute;
- Any ATM or merchant refuses or is unable to accept the Card;
- You infringe the currency laws in the country where you were using the Card;
- We take an action required by government, federal or state law, or court order; or
- Anything specifically excluded or limited elsewhere in these Conditions of Use.

9. What you can expect from us

9.1. Changes to your Product Disclosure Statement and Conditions of Use

We may change the information in this Product Disclosure Statement (PDS) and Conditions of Use from time to time. We'll only make changes where we consider that doing so is reasonably necessary to achieve a legitimate business purpose, including, for example:

(a) when the cost of providing this product to you changes;

(b) as necessary or desirable to comply with any legal or regulatory requirement;

(c) to reflect changes in technology or our processes;

(d) to include new product features or services or reflect our operational processes;

(e) to discontinue or replace a product;

(f) to consolidate or simplify our terms and conditions and contractual documents;

(g) to add, change or remove any concessions or benefits;

(h) to bring us into line with our competitors, industry, market practice or best practice;

(i) to manage risks including credit risk, fraud, operational or regulatory risk; or

(j) to correct errors, omissions, inconsistencies or ambiguities.

Each of the paragraphs (a) to (j) above, is a separate right for us to make changes. Without limiting our rights under these paragraphs, we may from time to time change any of the terms and conditions of your contract for other reasons (e.g. due to unforeseen events). If the changes are materially adverse, we'll give you a new or supplementary PDS and Conditions of Use setting out the changes. Otherwise, we won't issue a new PDS and Conditions of Use, but we will tell you about the changes.

How we tell you about changes

Change	Minimum notice period*	Notice method
Introduce a new fee or charge	30 Days	In writing
Increase an existing fee or charge	30 Days	In writing or by advertising in the national or local media
Changes to any other terms or conditions	No later than the Day of the change	In writing or by advertising in the national or local media
Imposing, removing or changing a daily or other periodic limit on transactions, facility, electronic equipment	30 Days	In writing

*If we believe a change is unfavourable to you, then we will give you prior notice of at least 30 Days. We may give you a shorter notice period, or no notice, of an unfavourable change if we believe doing so is necessary for us to avoid, or to reduce, a material increase in our credit risk or loss.

We will notify you in writing electronically, by sending you an email or SMS, advising that the information is available on NetBank. We will not give you a paper copy of any notice of the change. If you change your email address or mobile number, let us know straight away. (See back page for contact details).

Not happy with the change?

If we make a change that you're not happy with, you can visit any CommBank branch to close your Travel Money Card account (see section 6.1 for more information about closing your Card). You'll need to repay any overdrawn balance on your account before it's closed (see section 8.6).

9.2. Other rights and obligations we have

9.2.1. Our rights

- Transferring of rights. We may assign any of our rights and obligations under this PDS and Conditions of Use to any other person or business. We'll act reasonably when exercising this right and only do so for legitimate business purposes. If we do, we'll ensure that you can exercise the same rights with them as you can with us, under this PDS and Conditions of Use. Your rights under this PDS and Conditions of Use can't be transferred unless we give you permission to do so.
- Severance. If any part of this PDS and Conditions of Use is found to be void or can't be enforced (for example, if a court or tribunal declares it so), then the rest of this PDS and Conditions of Use still apply.

9.2.2. Our obligations

This PDS and Conditions of Use are governed by the laws of New South Wales. We may also be subject to laws and regulations in Australia or another country that affect your relationship with us (for example, tax laws).

To comply with our obligations, we may (acting reasonably to protect our legitimate interests):

- Ask for information about you or your Travel Money Card;
- Pass on your information when we're required to (including sending your information overseas);
- Take an amount out of a payment to you, if we are required to do so – and not reimburse you for this amount; or
- Take other actions as reasonably required, such as closing your account.

9.2.3. Making adjustments

We will use best endeavours to ensure that our systems and processes calculate and apply fees, interest, reductions, benefits or other amounts or features as described in these terms and conditions. However sometimes errors do occur, for example due to:

(a) The limitations of our systems and processes

(b) The operation of manual processes

(c) Changes to our systems and processes

(d) Things that are beyond our knowledge or reasonable control.

Where that happens, without limiting any rights you may have relating to the error, we may, as appropriate, at a later time but as soon as practicable after the error has been identified:

(e) make adjustments to put you in the same position as if we had applied the correct amount or made the correct calculation initially;

(f) provide that reduction, benefit or feature to you, and make adjustments to put you in the same position as if we had provided the reduction, benefit or feature as described;

(g) take the action required, and make adjustments as necessary to put you in the same position as if we had taken the action as described.

Meanings of words in this document

Term	Meaning
Backup Card	An additional Travel Money Card we give you to use only when you cannot use your Primary Card (for example, because it has been lost or stolen).
Business Day	A work day in Sydney, Australia, that is not a Saturday or Sunday or a public holiday, special holiday or bank holiday
Card(s)	The Primary Card and the Backup Card.
Card scheme rules	Visa debit card rules which apply to all transactions you process with your Card using the "credit" option.
CommBank Retail Foreign Exchange Rate	The foreign exchange rate applied when a currency conversion occurs (e.g. loads, reloads and transfers) on and between your Travel Money Card/s. These rates are determined by us, based on the prevailing retail foreign exchange rates at the time of conversion. This excludes purchases and withdrawals on your Travel Money Card. See section 7.1.
Currency Order	Currency Order is the order of priority by which the currencies on your Card are used when it is loaded with more than one currency (see clause 4.5 for more information).
Day	A day is the full 24-hour period between midnight and midnight Sydney time.

Term	Meaning
Personal information	The information we collect from you, including application forms, emails, phone calls, internet communications and transaction information from your Card.
PIN	The set of digits you need to enter into a keypad when making purchase or withdrawal transactions with your Card.
Primary Card	The Travel Money Card issued in accordance with this document, for use by you.
Proscribed Person	A person who appears to us to be either: (a) A person or defined entity under the *Charter of the United Nations Act 1945* (Cth); (b) In breach of the laws of any jurisdiction relating to money laundering or counter-terrorism; (c) In a list of persons with whom dealings are proscribed by the government or a regulatory authority of any jurisdiction; or (d) Acting on behalf, or for the benefit of a person listed above.
Travel Money Card	The Travel Money Card described at section 2 of this document.
Visa	Visa Inc.
We, us, our	Commonwealth Bank of Australia (ABN 48 123 123 124).
You, your	The purchaser of the Travel Money Card.

Notes

How to contact us

Want more information? Information on our current standard fees, charges and any rates are available on request.



Call us

Travel Money Customer Service Centre – available 24 hours a day, 7 days a week. Within Australia: **1300 660 700** (local call) Outside Australia: **+61 2 9999 3283** (Reverse charges accepted)
To use the reverse charges number please contact the international operator in the country you are in and request to be put through to **+61 2 9999 3283**. We have no control over any charges applied by the local or international telephone company for contacting the operator.



Access telephone banking for hearing or speech-impaired customers
Contact us using the National Relay Service – 24 hours a day, 7 days a week:

TTY users phone **133 677** then ask for **13 2221**
Speak and Listen (speech-to-speech relay) users phone **1300 555 727** then ask for **13 2221**
Internet relay users connect to the National Relay Service via **relayservice.com.au** then ask for **13 2221**



Visit our website

commbank.com.au



Visit a branch

For a complete list of branch trading locations and opening hours, visit **commbank.com.au/locations**



Make a complaint

Group Customer Relations
Commonwealth Bank of Australia, Reply Paid 41,
Sydney NSW 2001 Free call: **1800 805 605**



Give us feedback

Online at **commbank.com.au/feedback**

Note: The Australian Financial Complaints Authority (AFCA) has replaced the Financial Ombudsman Service (FOS)

Contact the Australian Financial Complaints Authority
Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001
Phone: **1800 931 678** or visit **afca.org.au**

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