

# WE'VE MADE BANKING A BREEZE.

Enjoy easy access to your money.

## YOUR BANK IN YOUR POCKET.

The CommBank app is the easy way to bank on the go:

- ▶ View your account balance in one simple swipe
- ▶ Pay your friends back with just their mobile number
- ▶ Transfer money and pay bills using BPAY®
- ▶ Find your nearest ATM
- ▶ Get cash from an ATM without your card with Cardless Cash®
- ▶ Tap & Pay with your phone at any contactless terminal<sup>^^</sup>
- ▶ Cancel and reorder a lost or damaged card
- ▶ Manage your Travel Money Card from anywhere in the world

## MORE ATMS THAN ANYONE ELSE.

Enjoy no withdrawal fees at over 4,000 CommBank and Bankwest ATMs.\*

## AUSTRALIA'S #1 ONLINE BANK.

With NetBank, you can enjoy 24/7 secure online access to your accounts, transfer money, pay bills, and keep track of your spending.

## ONLINE SUPPORT THAT'S AS SOCIAL AS YOU ARE.

We're always here for our customers. So for all the latest news, advice and services, head to [commbank.com.au](http://commbank.com.au) or follow us on Facebook and Twitter.



# A FEW TIPS TO HELP YOU ON YOUR WAY.

- ▶ **Know your costs:** See where your money is going and how much you can save with our handy budget calculator at [commbank.com.au/budgeting](http://commbank.com.au/budgeting)
- ▶ **Bank on the go:** Keep track of your account balance and stay on top of your spending when you're out and about with the CommBank app.
- ▶ **Build a healthy credit history:** Manage your accounts well and pay your bills on time. A good financial record is important if you want to take out a loan or credit card down the track.
- ▶ **Know the true cost of travel:** Keep an eye on the Australian dollar if you're planning an overseas trip and consider a reloadable pre-paid Travel Money Card to lock in the exchange rate before you travel.

Whatever stage you're at, find more ways we can help at [commbank.com.au/youngadults](http://commbank.com.au/youngadults). Alternatively, call us on 13 2221 or visit your local branch.

**Things you should know:** \*Exclusive student discounts apply if you are a tertiary student at an educational institution located in Australia or are undertaking an Australian Apprenticeship. You must show us suitable student identification in branch.

<sup>-</sup>Waived for the duration of your studies.

<sup>^</sup>We'll waive your annual fee for the first year. You'll continue to pay no annual fee in subsequent years as long as you spend at least \$1,000 using your Student credit card in the previous year (on purchases and cash advances only). If you spend less than \$1,000 in the previous year and you are a Student, simply present your Student identification in branch following charging of the annual fee to request a refund.

<sup>+</sup>No withdrawal fees on CommBank and Bankwest ATMs, other financial institutions' ATM withdrawals may incur a fee. Excludes ATMs overseas, EFTPOS transactions overseas or involving currency conversion, third party payments within a payment group, international money transfers and separate services such as bank cheques, periodic payments and transfers/deposits to other banks.

<sup>#</sup>Cardless Cash withdrawal limit of \$500 per day applies. CommBank app, NetBank, NetCode and account access required.

<sup>^^</sup>Tap & Pay allows you to use your compatible iPhone or Android mobile phone to make contactless purchases up to \$100 or other limit as set by the merchant. NetBank and CommBank app access required. Tap & Pay is available for compatible NFC enabled phones running Android 4.4 or above – eligible transaction accounts only, not available for credit cards at this time. Other phones may Tap & Pay by ordering a CommBank PayTag in the app (a one-off purchase price of \$2.99 will apply).

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# BANKING OPTIONS FOR YOUNG ADULTS.

