

IT'S AN EXCITING TIME OF LIFE.

We can help, whichever path you're on.

Whether you're studying, working or taking some time out, we can help get your banking needs sorted.

With award-winning products and the latest technology solutions, CommBank can deliver you banking that's convenient and simple, allowing you to focus on the things that are most important to you right now.



WHAT ARE YOU UP TO?

“ I'M STUDYING. ”

As a full-time or part-time tertiary student or apprentice, you've got enough to think about. Let us take care of your banking.

Student Options gives you exclusive student discounts* on some of our most popular banking products.

First, sign up to an Everyday Account Smart Access on Student Options to enjoy \$0 monthly account fees†. Then, you can also choose to take advantage of any of the following products:

- ▶ \$0 annual fee* in the first year on a Student credit card
Plus, an option of no annual fee each year thereafter†
- ▶ \$0 Personal Loan establishment fee (branch applications only)
- ▶ \$0 Travel Money Card issue fee (branch applications only)

Find out more at commbank.com.au/studentoptions

“ I'M WORKING. ”

There's plenty to get excited about when you're starting your career and enjoying regular pay. At the same time, it can be a good idea to consider your financial responsibilities and think about future life goals. We can help you to:

- ▶ Easily manage and access your income with our Everyday Account Smart Access
- ▶ Reach your savings goals faster with a savings account that suits you
- ▶ Keep track of your growing super and take it with you from job to job
- ▶ Borrow money or access credit to manage cash flow

“ MY OTHER GOALS. ”

Whether you're thinking about taking a short trip or travelling the world, buying a car or even moving out of home, we're here to answer your questions along the way and provide the banking solutions to help you achieve your goals.

GET YOUR BANKING BASICS SORTED.

01 ACCESS YOUR MONEY

An Everyday Account Smart Access is an all-in-one bank account that gives you easy access to your money with \$0 monthly account fees if you're under 21, a student or you're under 25 depositing at least \$1,000 per month. You'll also have the option of a free Debit Mastercard®, so you can pay for purchases online and over the phone with your own money.

02 SAVE YOUR MONEY

We've got a range of online savings accounts to help you save, with no monthly account fees, competitive interest rates and 24/7 access to your money online.

A GoalSaver rewards regular savers with a variable bonus interest rate. To qualify, deposit at least \$200 (excluding interest and bank initiated transactions) and make no withdrawals each calendar month. Bonus interest is earned on balances less than \$1,000,000 and paid on the portion of the balance that falls within each interest rate band.

A NetBank Saver links to your Everyday Account and lets you move your money between your accounts as often as you like, so it's a great place to store any extra funds you have lying around.

03 LOOK AFTER YOUR SUPER

Super is essential, but that doesn't mean it has to be complex.

Essential Super is an easy to understand super account you can see in NetBank and easily take with you from job to job. To find out more, visit commbank.com.au/essentialsuper

OTHER WAYS WE CAN HELP

Be ready for anything that life throws at you with a credit card or Personal Loan. From credit cards that reward you or give you a low annual fee or low purchase interest rate, through to Personal Loans with flexible loan options, we have a range of ways to help protect you against unexpected expenses.

Planning a trip overseas? Don't get caught out by unexpected exchange rates. Lock in the rates before you travel with a reloadable pre-paid Travel Money Card.

For more information about these products and more, visit commbank.com.au/youngadults