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[Credit Cards](#) / Ultimate Awards Credit Card



Ultimate Awards Credit Card

Earn up to 100,000 CommBank Awards points or up to 70,000 Qantas Points

Earn 25,000 CommBank Awards points or 17,500 Qantas Points each month when you spend \$3,000 or more per month for the first 4 months on a new Ultimate Awards credit card. Ongoing eligibility, exclusions and offer Ts&Cs apply:

Got more questions?

- [At a glance](#)
- [Awards program](#)
- [CommBank Yello Cashback Offers](#)
- [Rates & fees](#)
- [Offer FAQs](#)
- [Support](#)

[Apply now](#)

Key features

Earn unlimited points each year

Earn up to 3 Awards points or 1.2 Qantas Points for every \$1 spent on [eligible purchases](#), up to and including \$10,000 in a statement period. Earn 0.5 Awards points or 0.2 Qantas Points for any spend over \$10,000 in a statement period³

Travel benefits

Access to [international travel insurance](#) when you spend at least \$500 in a single transaction on prepaid travel using your card and activate before you travel⁶

0% international transaction fee

Pay no international transaction fees for purchases you make overseas or online⁵

At a glance

- **What you'll get**
 - Choose to earn CommBank Awards points or opt-in to earn Qantas Points¹ for \$90 per year².
 - Earn up to 3 Awards points or 1.2 Qantas Points for every \$1 spent on [eligible purchases](#), up to and including \$10,000 in a statement period³
 - Earn unlimited Awards points or Qantas Points each year
 - Cashback benefits for eligible cardholders through [CommBank Yello Cashback Offers](#)⁴ in the CommBank app
 - No monthly fee* if you spend at least \$4,000 on your Ultimate Awards credit card in your statement period
 - Pay no international transaction fees for purchases you make overseas or online⁵

- Access to [international travel insurance](#) when you spend at least \$500 in a single transaction on prepaid travel using your card and activate before you travel⁶
- Enjoy two complimentary airport lounge passes each calendar year with [Mastercard Travel Pass](#) provided by DragonPass to over 1,300 airport lounges worldwide and up-to-date travel information⁷
- No additional cardholder fee to share your card with someone else⁸
- Up to 44 days interest-free on purchases
- [Priceless.com](#) offers and experiences
- Complimentary access to book flights and hotels for eligible customers via Travel Booking (Provided by Hopper)¹⁴. **Search for Travel Booking** accessible via the CommBank app (search Travel booking in the search bar) or [click here](#)
- The Touch Card™ feature by Mastercard is a unique squared tactile notch to help blind and partially sighted cardholders identify their cards with just a touch

• Trade-offs

- Higher interest rates on purchases compared to our [Low Rate](#) credit cards. May not be suitable if you only make minimum repayments over a prolonged period of time
- After spending \$10,000 in a given statement period, the Awards point earning rate is 0.5 Awards points or 0.2 Qantas Points per \$1 spent for the remainder of your statement period³

Choice of program

CommBank Awards program

CommBank offers the largest rewards program of any bank in Australia based on number of cardholders.⁹

- Earn Bonus Points when you make purchases with your credit card at one of our [bonus partners](#)
- Earn unlimited points with Ultimate Awards
- No expiry on points earned
- Redeem Award points at Travel Booking (provided by Hopper)¹⁴ accessible via the CommBank app (search Travel booking in the search bar) or [click here](#).
- Redeem exclusively at [Myer](#)¹⁰ and [Flight Centre](#)¹¹, or choose from a range of items on the [Awards site](#) – including Gift Cards, electronics, appliances, cash back and much more
- Earn up to 3 Awards points per dollar spent with Ultimate Awards for spend up to and including \$10,000 in a statement period on [eligible purchases](#) (0.5 points once you've spent \$10,000 in a given statement period³)
- Use [NetBank](#) or the [CommBank app](#) to check or redeem points

[Discover more](#)

Qantas Points

Dreaming of your next holiday? Opt-in to earn Qantas Points for \$90 per year².

- Earn unlimited Qantas Points with Ultimate Awards³
- Choose from thousands of rewards such as flights starting from 8,000 points (plus taxes, fees and carrier charges, subject to availability), flight upgrades, hotel stays, wine or shopping at Qantas Marketplace
- Earn up to 1.2 Qantas Points per \$1 spent with Ultimate Awards on eligible purchases for spend up to and including \$10,000 in a statement period³
- Easily check your Qantas Points balance through your [Qantas Frequent Flyer account](#)
- Your Qantas Points won't expire when you earn or redeem Points at least once every 18 months

Not a Qantas Frequent Flyer yet? [You can join here](#)

[Find out more](#)

Start earning points with Ultimate Awards

You can earn up to 3 Awards points or 1.2 Qantas Points for every \$1 spent with Ultimate Awards³, so you can start building your CommBank Awards points balance and redeeming your points sooner.

Purchase type

Points per \$1 spent

Spend in a statement period

For international transactions made in store and online³

3 Awards points or 1.2 Qantas Points

Up to and including \$10,000

For purchases at major Australian supermarkets, department stores, petrol stations, dining (cafes, restaurants, fast food & delivery services) and utilities (electricity, gas and water only)³

2 Awards points or 0.8 Qantas Points

Up to and including \$10,000

For all other purchases³

1 Awards point or 0.4 Qantas Points

Up to and including \$10,000

For any spend over \$10,000 in a statement period (regardless of category) for the remainder of your statement period³

0.5 Awards point or 0.2 Qantas Points

After spending \$10,000

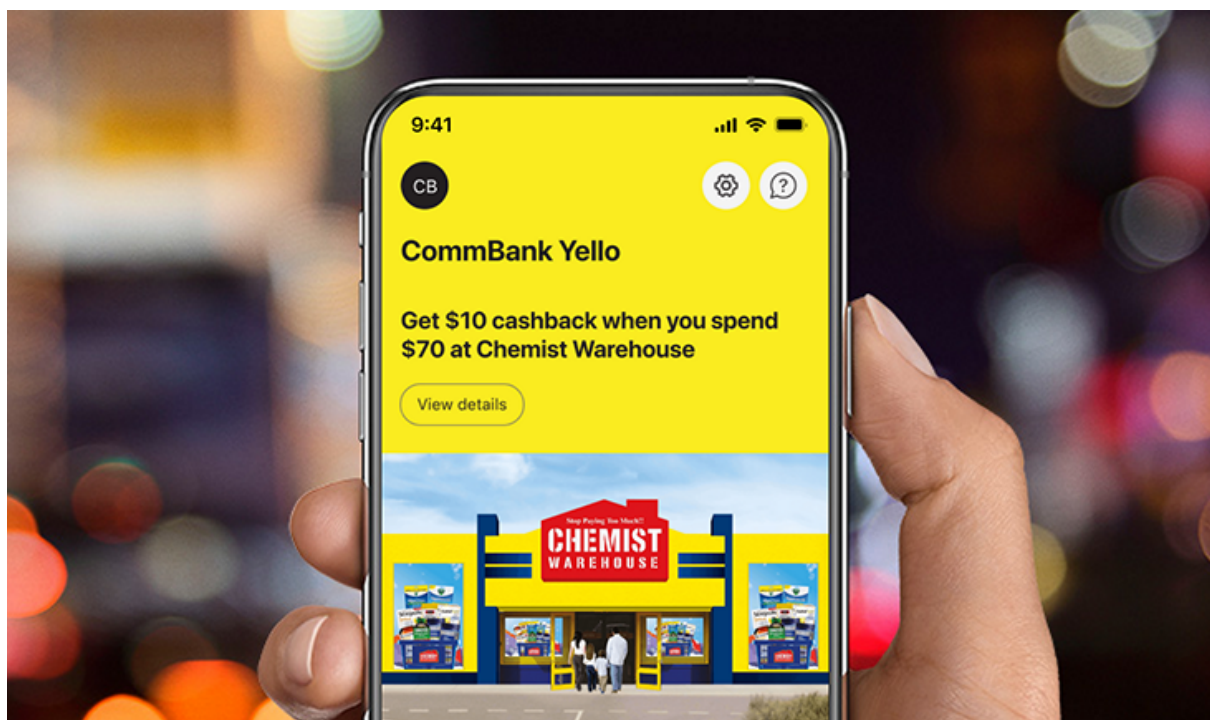
CommBank Yello Cashback Offers

CommBank is rewarding you when you shop, which is why we've partnered with big brands to give you cashback when you activate and redeem your [CommBank Yello Cashback Offers](#).

Personalised offers

We'll send you shopping offers based on where you've shopped before, and similar places we think you'll like.

Available to eligible⁴ Mastercard® cardholders in the CommBank app.



Rates & fees

Other fees may apply so check our [standard fees and charges](#) and read the [key facts about our credit cards](#).

Type	Rates & fees	Conditions
Additional Cardholder Fee	Free	Pay no additional cardholder fee to share the convenience of your card with someone else.
Cash Advance Rate	21.99% p.a.	Cash advances may be unavailable or subject to a limit restriction.
Cash Advance Fee	\$4.00 or 3.00% of the transaction amount – whichever is greater. ¹³	A maximum charge of \$300 or a flat fee of \$4.00 applies if your closing balance on previous business day was in credit. This is charged for cash advances from CommBank branches or other Australian financial institutions, ATMs, overseas terminals or financial institutions, funds transfers using CommBank networks and purchases of cash equivalent items, such as gambling, lottery tickets and money transfers. ¹³
Interest-free Period on Purchases	Up to 44 days	
International Transaction Fee	0%	Pay no international transaction fees on purchases or cash advances you make overseas or in Australia (for example online) where the merchant or financial institution or entity processing the transaction is located overseas.
		For international cash advances, the cash advance fee will apply.
Late Payment Fee	\$20	Applies if the minimum payment due, plus any overdue amount, is not received by the statement due date.
Minimum Credit Limit	\$6,000	
Monthly Fee	\$35 - \$0 per month	Pay no monthly fee if you spend at least \$4,000 in your statement period.*
Purchase Rate	20.99% p.a.	
Qantas Points opt-in fee	\$90 per year.	Applies to each credit card account earning Qantas Points, charged once per year when you opt-in and each subsequent year on or around the anniversary of your opt-in date.

Offer Eligibility

Am I eligible for the bonus point offer?

When does the spend criteria start?

What transactions are excluded from the monthly spend criteria?

When will I receive my bonus points?

How can I spend if my card is delayed?

Prepare for take-off with Travel Booking, provided by Hopper

CommBank Yello Homeowner and Everyday Plus customers receive 10% of the booking amount back in travel credits to use towards any future purchases in Travel Booking.#

[Explore travel](#)



Switch your existing CommBank Mastercard credit card

Bonus Awards Points or Qantas Points offers are only available to new Awards customers. By switching to Ultimate Awards you are not eligible.

[Switch to Ultimate Awards](#)

Save on utilities

- As a CommBank customer, you can benefit from exclusive offers via our partnerships. You could save on your [energy bills](#) by joining Amber or [mobile plans](#) and [internet](#) for your home by switching to More.

Support

- **Getting started**
 - [Activate your card and create a PIN](#)
 - [Add an additional cardholder](#)
 - [Understanding your statement](#)
- **Managing your card**
 - [Find and redeem Awards points](#)
 - [Lock, Block, Limit your card](#)
 - [Manage your credit limit](#)
 - [Lost, damaged or stolen cards](#)

[Show me more](#)

- **Managing your payments**
 - [Set up AutoPay](#)
 - [Make the most of your interest free period](#)
 - [What makes up your credit card balance](#)

Looking for something else?

Compare credit cards

Compare our Low Rate, Low Fee, Interest free and Awards credit cards.

[Credit card comparison tool](#)

Help me choose

Answer up to 4 questions and we'll show a card that may suit your needs.

[Credit card selector tool](#)

Discover current offers

Compare our latest credit card offers to find the one to suit your needs.

[See all offers](#)

Show all credit cards

Compare credit cards, apply and get a response in 60 seconds.

[Show me all cards](#)

Looking for a personal loan?

[Take me there](#)

How do rewards credit cards work?

A rewards scheme can award you for spending on your credit card – but is a rewards card right for you?

[Tell me more](#)



4 credit card mistakes to avoid

Having a good idea of how you'll use your credit card can help you choose one that best suits your needs and offers the features and benefits you want.

[Tell me more](#)

We're here to help

-

Contact us

Message us in the CommBank app or call to connect to the right help.

-

Message us

Get instant help from our virtual assistant or connect to a specialist.

-

FAQs

Search support and our most frequently asked questions.

-

Find a branch

Find a branch, ATM or specialist near you.

Things you should know

*Offer commenced 1 March 2025 and is only available on new Ultimate Awards credit cards applied for. Offer not available to customers who currently hold, or have held,

any activated Awards card types in the 18 months prior as a primary cardholder or customers who switch from other card types.

25,000 CommBank Awards points or 17,500 Qantas Points will be awarded every month (statement period) \$3,000 or more is spent on eligible purchases for 4 consecutive statement periods. Maximum bonus points available is 100,000 CommBank Awards points or 70,000 Qantas Points. The first eligible spend period will commence from the day your account is opened, up to the end of your second statement period. After this date, the offer spend requirements will align to each statement period that follows until exhausted. Transactions must be fully processed and any pending transactions at the end of the statement period will not count towards the spend criteria. Cash advances and refunds (including CommBank Yello cashback offers) are not included as eligible transactions.

To be awarded the bonus Qantas Points, you must opt-in to Qantas Points in your CommBank credit card application or via the CommBank Awards website prior to meeting the spend criteria for each statement period. If you opt-in to Qantas Points in your credit card application, or after applying but before you meet each offer eligibility criteria, you will receive the monthly Qantas Points in place of CommBank Awards each month. Points are initially accrued as Awards points in the CommBank Awards Program and will be automatically converted, at the end of the next statement period, into Qantas Points and transferred to your Qantas Frequent Flyer account after meeting the eligibility criteria. If you don't opt-in to Qantas Points, or you opt-out of Qantas Points prior to meeting the spend eligibility criteria, you will receive the monthly CommBank Awards points each month.

The earning and redemption of CommBank Award points are subject to the CommBank Awards Program Terms and Conditions available at commbank.com.au/awardst&cs. Once CommBank Awards points are transferred to Qantas Points, they are governed by the terms and conditions of the Qantas Frequent Flyer program available at qantas.com/terms and cannot be converted back to CommBank Awards points or redeemed under the CommBank Awards Program.

Bonus points will be credited within 90 days of each eligible statement period where the spend criteria has been met and will appear on your statement as 'BONUS AWARDS'. You will be ineligible for the bonus points if your account is closed, switched to another card or in default at any time prior to the bonus points being credited to your account.

Offer only available on one credit card per customer. We reserve the right to close or vary this offer at any time.

¹ You must be a member of the Qantas Frequent Flyer program to earn and redeem Qantas Points. If you are not a Qantas Frequent Flyer member, [join for free here](#). Membership and Qantas Points are subject to the terms and conditions of the Qantas Frequent Flyer program available at qantas.com/terms.

² This is a non-refundable additional fee charged to your card when you opt-in to earn Qantas Points and each subsequent year on the anniversary of your opt-in.

This is charged once per year on top of your regular credit card fees. Fee applies to each account opted-in to Qantas Points.

³ How you earn or redeem CommBank Awards points will be subject to the CommBank Awards Program Terms & Conditions. You only earn points on eligible transactions (this excludes, for example, BPAY transactions, cash advances, balance transfers and payments to the Australian Taxation Office unless made using a Business Awards card). Awards and the number of points required for Awards are subject to change at any time without notice. If you opt-in to earn Qantas Points, your CommBank Awards points earned each month are automatically transferred to your Qantas Frequent Flyer account at the end of each statement period, at the rate of 2.5 CommBank Awards points to 1 Qantas Point. Points transferred to your Qantas Frequent Flyer account are captured on your CommBank credit card statement.

How Ultimate Awards points work:

Earn up to 3 Awards points or 1.2 Qantas Points per \$1 spent on international transactions. International transactions include any purchase you make overseas or when shopping online from Australia if the merchant or entity who processes the payment is based overseas.

Earn up to 2 Awards points or 0.8 Qantas Points per \$1 spent at major Australian supermarkets, department stores, petrol stations, dining (cafes, restaurants & fast food) and utilities (electricity, gas & water). Earning these points depends on how the merchant categorises their business and provide us this information (directly or through their financial institution). You're unable to get these points if you use an intermediary platform such as PayPal for these transactions.

Earn up to 1 Awards point or 0.4 Qantas Points per \$1 spent on all other purchases.

Once you have spent \$10,000 in any given statement period, you will earn 0.5 Awards points or 0.2 Qantas Points per \$1 spent on any other purchases within that period. Once CommBank Awards points are transferred to Qantas Points, they are governed by the terms and conditions of the Qantas Frequent Flyer program and cannot be converted back to CommBank Awards points or redeemed under the CommBank Awards Program. You must be a member of the Qantas Frequent Flyer program to earn and redeem Qantas Points. Membership and Qantas Points are subject to the terms and conditions of the Qantas Frequent Flyer program available at qantas.com/terms.

* For Ultimate Awards credit cards, there is no monthly fee if you spend at least \$4,000 on your Ultimate Awards 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 Awards credit card, minus any refunds. This is for all transactions fully processed in the given statement period (not pending transactions).

⁴ The CommBank Yello Cashback Offers program ('CommBank Yello Cashback Offers') rewards you with cashback after you activate (where required) an offer

presented to you via the CommBank app and you make a purchase in accordance with the Terms and Conditions of that offer. Cashback is typically received within 14 business days of a qualifying purchase, but in some cases may take longer. If you are not already enrolled, you can enrol if you are at least 18 years old, hold an eligible CommBank credit Mastercard or debit Mastercard, Business credit Mastercard or StepPay digital card, and meet the 'Base eligibility criteria' in the 'CommBank Yello Terms and Conditions' (latest version available on our website at commbank.com.au) ('CommBank Yello'). Your participation in CommBank Yello Cashback Offers is governed by the full Terms and Conditions available in the CommBank app.

⁵ For international cash advances, the cash advance fee will apply.

⁶ International travel insurance included on your credit card provides cover for you, your spouse and your accompanied children for return trips from Australia, up to a set period when you spend at least \$500 on a single prepaid travel transaction using your eligible credit card account. You will need to activate your travel insurance for each trip in order to receive any cover, including Overseas Medical cover. You will also qualify if the \$500 worth of prepaid travel costs is redeemed using CommBank Awards points. You will need to provide a copy of the letter/statement/email confirming the redemption. To activate your cover, register on NetBank, the CommBank app or call Cover-More on 1300 467 951 before you travel. Terms, conditions, restrictions, exclusions (including for pre-existing medical conditions and persons aged 80 years or over), benefit limits, sub-limits and excesses apply. Before making a decision, refer to the [Credit Card Insurances Product Disclosure Statement and Information Booklet](#) for full conditions. Insurance products listed are issued and administered by Cover-More Insurance Services Pty Ltd (AFSL 241713, ABN 95 003 114 145) on behalf of the insurer Zurich Australian Insurance Limited (AFSL 232507, ABN 13 000 296 640) for Commonwealth Bank of Australia (CBA). CBA and its related bodies corporate do not issue or guarantee this insurance. It does not represent a deposit with or liability of either CBA or any of its related bodies corporate. We do not provide any advice on this insurance based on any consideration of your objectives, financial situation or needs. If you purchase an upgrade policy, we (CBA) receive a commission which is a percentage of your premium. More information can be found at commbank.com.au/travelinsuranceincluded.

⁷ To gain access to participating airport lounges, you must register your Ultimate Awards credit card on the Mastercard Travel Pass app or visit mastercardtravelpass.dragonpass.com, to generate a membership QR code and present this along with your boarding pass for validation. You will have two complimentary lounge visits every year, per account, each visit can be used by either the primary cardholder or guest. Guest must always be accompanied by the primary cardholder and cannot use the access on their own. Please note, your lounge access may be blocked if your account is closed, in arrears, reported lost or stolen, or has been blocked by us for any reason. To redeem an offer visit the Mastercard Travel Pass app or mastercardtravelpass.dragonpass.com to select your preferred offer and generate an offer QR code. Present the valid offer QR code to the cashier and redeem the offer. Please note, offers vary by location. For information on

accessing lounges, offer locations, a full list of Terms and Conditions and Frequently Asked Questions, [visit FAQs at Mastercard Travel Pass](#).

⁸ Additional cardholders cannot opt-in for Qantas Points. Your Qantas Frequent Flyer membership must be in the name of the primary cardholder.

⁹ Source: DBM Consultants, customers 18+ with a rewards/loyalty card in the 12 months to March 2023.

¹⁰ Pay with CommBank Awards points available online at myer.com.au or at any Myer retail store in Australia when presenting a valid CommBank Awards credit card. Ask a Myer team member in-store to check the redeemable value of your points. Some exclusions apply, including using points to pay Myer card accounts, lay-by, purchases at some food and service outlets; and Miele appliances. More information is available at myer.com.au. Points cannot be redeemed for cash. A minimum redemption value of \$1 applies per transaction. A maximum of 1 million points redemption per day applies. Refer to the CommBank Awards website, accessible through NetBank, for full terms and conditions. Redemption of Awards points using your credit card via Apple Pay is unavailable in-store at Myer stores Australia-wide. Customers must use their Awards credit card to pay with points at Myer.

¹¹ All travel products and offers from Flight Centre Travel Group are subject to availability and can only be booked by the general public. The redemption of Awards points for travel at Flight Centre Travel Group is subject to terms and conditions of the CommBank Awards program available at commbank.com.au as well as booking agency online and retail booking terms and conditions. Flight Centre Travel Group (ABN 25 003 377 188) trading as Flight Centre and Travel Associates. ATAS Accreditation No. A10412. Redemption of Awards points using your credit card via Apple Pay is unavailable in-store at Flight Centre stores Australia-wide and for Flight Centre online via the Awards website. Customers must present their Awards credit card to pay with points at Flight Centre.

¹² Mastercard Travel Rewards are only available through participating merchants outside Australia. To receive the advertised cashback, pay with your Ultimate Awards Mastercard at a participating overseas merchant and meet the offer's terms and conditions. You must pay in the overseas currency of the offer – transactions made in Australian dollars are not eligible. Cashbacks may take up to 30 days to appear on your statement. Visit [mastercard travel rewards](#)

¹³ A maximum charge of \$300 or a flat fee of \$4.00 applies if your closing balance on previous business day was in credit.

The information on this website has been prepared without considering your objectives, financial situation or needs. Because of that, you should, before acting on the information, consider its appropriateness to your circumstances. Please view our Financial Services Guide. Applications for credit cards are subject to credit approval. Full terms and conditions will be included in our Letter of Offer. Bank fees and charges apply. Please view our Credit Card Conditions of Use.

Mastercard, Priceless and the circles design are registered trademarks of Mastercard International Incorporated.

¹⁴ Redemption of awards points to pay for flight or hotel bookings is available via the Travel Booking Website. Travel Booking is provided by Hopper Inc (Hopper). Hopper is not part of the CBA Group. CBA is not responsible for the content on this portal, nor the provision of any of the services that are offered through this portal. The services offered are subject to the Travel Booking terms and conditions found at travelbooking.hopper.com/terms. CBA does not guarantee the obligations or performance of Hopper or the services it offers. Travel Booking is only accessible to active CommBank retail or business credit and debit card, StepPay card or Travel Money Card customers over the age of 18. Customers must pay all or part of their travel booking using their eligible CommBank credit or debit card, StepPay, Travel Money card, CommBank Awards points or Travel Credits. Eligible cards comprise of active CommBank retail or business credit and debit cards, StepPay or Travel Money cards

CommBank will receive a portion of the revenue generated from the Travel Booking platform

For full terms and conditions on the features provided by Hopper, visit travelbooking.hopper.com/terms

The redemption of Awards points for travel is subject to the [CommBank Awards program terms and conditions](#) as well as Travel Booking terms and conditions found [here](#).

Commonwealth Bank of Australia ABN 48 123 123 124 and Australian credit licence 234945.

Travel booking, provided by Hopper

10% back in travel credits applies to the flight or hotel booking amount you pay excluding any Awards points or travel credits redeemed.

Available to CommBank Yello Homeowner and Everyday Plus customers using their active eligible CommBank retail or business debit or credit card, StepPay card or Travel Money Card ('eligible CommBank card') on the booking via the Travel Booking website. Offer may be withdrawn at any time without notice.

Travel credits will be applied to your Travel Booking Wallet within 5-7 days and have a 2 year expiry from the booking transaction date. If you cancel or the supplier cancels the flight or hotel booking for any reason, the 10% back in travel credits earned on that booking will be forfeited. Expiry dates can be viewed in your Travel Booking Wallet & Offers page of the Travel Booking website.

When redeeming travel credits, the entire value of your travel credit wallet will be applied to pay for all or a portion of the booking amount in a single transaction. If the booking amount is less than the total value of your travel credits, the remaining balance will remain in your wallet for future use.

In the event that you no longer hold an active eligible CommBank card, you will forfeit all your travel credits.

For full terms and conditions go to travelbooking.hopper.com/terms.

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CommBank acknowledges the [Traditional Owners](#) of the lands across Australia as the continuing custodians of Country and Culture. We pay our respect to First Nations peoples and their Elders, past and present.

