




CommBank Yello for Business

Terms and Conditions

Effective 1 August 2025



1.	Overview of CommBank Yello for Business	3
2.	Key terms explained	4
3.	Key things you should know	5
4.	Accessing the program	6
5.	Program benefits	9
6.	Protecting your privacy	10
7.	Giving us feedback	11
8.	Contact us	12

1. Overview of CommBank Yello for Business

CommBank Yello for Business is our customer recognition program and is available to selected business customers who meet certain eligibility criteria. Benefits are only accessible through authorised operators of business products which are linked to an eligible business customer. Benefits are only accessible on the latest version of the CommBank app.

A customer who meets the eligibility criteria but who has not been selected to participate in CommBank Yello for Business, will not be able to access the program.

Benefits of the CommBank Yello for Business program are provided subject to:

- these terms and conditions;
- any additional terms and conditions relating to specific benefits, as detailed on commbank.com.au/commbankyelloforbusiness, the CommBank app or on third party provider platforms; and
- the terms and conditions of any products or services which relate to the benefit.

CommBank Yello & CommBank Yello for Business

Please note that these terms and conditions only relate to CommBank Yello for Business.

They do not relate to CommBank Yello for our retail customers (non-business customers).

Eligibility to CommBank Yello for Business is separate to and does not impact eligibility to CommBank Yello benefit sets and offers for our retail customers (non-business customers). Refer to this link for terms and conditions for CommBank Yello for our retail customers commbank.com.au/commbankyello.

1.1 Changes to these terms and conditions

At any time we may, acting reasonably, change these terms and conditions, as well as any other terms and conditions applying to CommBank Yello for Business contained in any other CommBank Yello for Business program material.

For example, we may:

- change who is eligible for benefits and the criteria for being eligible for a benefit; or
- add, change or remove benefits; or
- terminate the CommBank Yello for Business program.

How we tell you about changes

We will notify you that a change has been made and when the change takes effect:

- If we consider that the changes are favourable or non-material to you, we will tell you no later than the day on which the change takes effect.
- If we consider that the changes are unfavourable or material, we will give you at least 30 days' notice before the change takes effect (unless notice is impracticable or shorter notice is necessary to manage a material and immediate risk).

If there are any changes, we'll provide an update at commbank.com.au/commbankyelloforbusiness and the changes will be effective from the effective date set out in the update. If we consider the changes are significant, we may also notify you by other means, including electronically or by advertising in the national or local media. You can always find the most up-to-date version of these terms and conditions at commbank.com.au/commbankyelloforbusiness.

Any changes we make will apply from the effective date only and will not impact the benefits you may have already received prior to the effective date.

If you are not happy with the changes, you may choose not to take up the CommBank Yello for Business benefits. Authorised operators can opt out of the CommBank Yello for Business app experience at any time in accordance with clause 4.7 of these terms and conditions.

2. Key terms explained

Term	Meaning
benefit set	A level of eligibility for CommBank Yello for Business benefits in the CommBank Yello for Business program (detailed in clause 4.1 of these terms and conditions).
business loan or finance product	Business loan or finance product is defined as any of the following CommBank products: BetterBusiness Loan, Business Boost Loan, Commercial Asset Finance including car & equipment finance, Business Overdraft, and Stream Working Capital.
business product	A CommBank product designed primarily for use by a business and obtained primarily for business purposes.
CommBank, we, us, our	Commonwealth Bank of Australia (ABN 48 123 123 124). These references (e.g. to "CommBank") don't include Bankwest and Unloan, being separate divisions of Commonwealth Bank.
completed transaction	Payments, transfers or cash withdrawals that have been fully processed. These are generally processed within 3 to 5 business days, but the process can sometimes take 10 or more business days. Completed transactions do not include transactions which are pending. You can view your pending transactions in the CommBank app.
customer record	Our view of the products you hold with us and your contact information.
eligible business customer	A CommBank customer who holds an eligible business transaction account, and (if applicable) an eligible business loan or finance product and meets the eligibility criteria described in clause 4.
eligible business transaction account	Has the meaning set out in clause 4.3.
month	A calendar month.
outbound transaction	Has the meaning set out in clause 4.4.
you, your	Depending on the context, means a CommBank customer, or a CommBank customer who holds an eligible business transaction account, and (if applicable) an eligible business loan or finance product, or such a CommBank customer that also meets the eligibility criteria described in clause 4.
(your) authorised operator	Each individual who: <ul style="list-style-type: none"> • has access to view and operate or administer an eligible business customer's business product(s) through NetBank; and • has a 'Business Profile' set up on the CommBank app; and • is not an authorised operator of another eligible business customer who holds a higher set of CommBank Yello for Business benefits.

3. Key things you should know

- You (as an eligible business customer) are able to access benefits available under CommBank Yello for Business only through the authorised operators of business products accessible through NetBank and who have a Business Profile set up in the CommBank app.
- If an individual is an authorised operator for business products held separately by more than one eligible business customer, that individual will only be able to access one set of benefits, being the highest benefit set that any of the associated eligible business customers is entitled to. This means that you may not have access to any CommBank Yello for Business benefits if you have no authorised operators who can access the CommBank Yello for Business benefits.
- Any individual authorised operator can choose to opt out of viewing CommBank Yello for Business benefits in that individual's experience of the CommBank app. This choice does not affect another authorised operator's view.
- To access CommBank Yello for Business, use the latest version of the CommBank app.
- These terms and conditions relate to CommBank Yello for Business only. Terms and conditions relating to CommBank Yello for our retail customers (non-business customers) can be found at commbank.com.au/commbankyello.
- We may communicate with you regarding your eligibility from time to time, but we are not obliged to notify you if your eligibility for a particular benefit set changes.
- We may, at our discretion, provide you with access to a benefit set that you are not otherwise eligible for, for a limited period.
- Not all offers through CommBank Yello for Business are exclusive and may be available via other channels.
- The terms and conditions relating to benefits available under CommBank Yello for Business may be detailed on commbank.com.au/commbankyelloforbusiness, the CommBank app, third party provider platforms and/or in these terms and conditions.
- Your eligibility for a benefit set is updated at the beginning of each calendar month based on your activity in the prior calendar month. You must hold an eligible business transaction account as at the end of the prior calendar month to be eligible for CommBank Yello for Business benefits.
- If you are eligible for a benefit, provision of the benefit may be through a third party or may be processed by a third party. Depending on the processes of that third party, delays may occur.
- We take no responsibility for the accuracy, currency, reliability, and correctness of any information regarding CommBank Yello for Business which is included in material created, provided or managed by third parties (including third party websites). These external information sources are outside our control, and it is therefore your responsibility to make your own decisions about the accuracy, reliability and correctness of information found via these third party sources.
- You and your authorised operators should consider the potential tax implications for receiving a benefit. Please refer to the FAQs for further information by visiting commbank.com.au/commbankyelloforbusiness.
- An individual authorised operator can opt out of the CommBank Yello for Business experience at any time in the CommBank app. See clause 4.7.

4. Accessing the program

CommBank Yello for Business is available to selected business customers.

Subject to the above sentence, when you hold an eligible business transaction account with us and meet certain eligibility criteria (see 4.1), you will have access to CommBank Yello for Business.

You (as an eligible business customer) can access CommBank Yello for Business and all your benefits, by using the latest version of the CommBank app.

Eligibility for CommBank Yello for Business, including the way we count monthly outbound transactions, may be impacted by data complexities or errors. We do our best to proactively identify these circumstances, but we may not always succeed.

If you think that we have made an error as to how we have assessed your relevant benefit set, please contact us (refer to clause 8 for information on how to contact us).

Acting reasonably and to the extent necessary to protect our legitimate interests, we have the right to (at any time and without notice to you) remove you or any of your authorised operators from CommBank Yello for Business if we reasonably suspect that in substance you are not meeting our intended eligibility criteria, for example if we find unusual patterns in the way you make your transactions, or otherwise (acting reasonably) to manage our risk.

4.1 Becoming eligible (please see further details and qualifications in clauses 4.2–4.6)

CommBank Yello for Business customers can only be eligible for one benefit set at any one time and will be eligible for the highest benefit set that is achieved based on eligibility criteria as outlined below. You can only access and receive benefits associated with the benefit set you are eligible for while you remain eligible for that benefit set (subject to clause 4.2). Individual benefits may have additional eligibility criteria. Please see further details and qualifications in clauses 4.2–4.6.

4.1.1 Becoming eligible for each benefit set

Benefit set: Everyday Business (base eligibility criteria)	You are eligible for the Everyday Business benefit set if you: <ul style="list-style-type: none">• hold one or more eligible business transaction accounts as at the end of the prior calendar month; and• made at least five eligible, completed outbound transactions in total from any eligible business transaction accounts in the prior calendar month. For information about outbound transactions, see clause 4.4 below. System limitations may prevent transactions made on the last day of the prior month from being counted as eligible completed outbound transactions.
Benefit set: Business Growth	You are eligible for the Business Growth benefit set if you: <ul style="list-style-type: none">• meet the criteria for Everyday Business benefit set (see above); and• the same entity that holds the eligible business transaction account or accounts also holds at least one eligible business loan or finance product as at the end of the prior calendar month.
This eligibility criteria only applies to CommBank Yello for Business. For CommBank Yello offers for our retail customers (non-business customers), please visit the following link commbank.com.au/commbankyello	

4.1.2 What makes you ineligible

An authorised operator will no longer be eligible on your behalf for CommBank Yello for Business if one or more of the following conditions apply:

- we decide that we no longer wish to maintain a banking relationship with you or the authorised operator;
- the authorised operator is an authorised operator on multiple business products which are held by more than 25 different business customers;
- the authorised operator is under the age of 18;
- we are notified that the authorised operator is deceased;
- the addresses we hold for you or an authorised operator are outside of Australia;
- you do not hold any eligible business transaction accounts; or
- you or the authorised operator do not meet or no longer meet our 'Know Your Customer' requirements (being the customer identification procedures and customer due diligence we are obliged to undertake under the law relating to our customers and account authorised operators).

An authorised operator will no longer be able to access CommBank Yello for Business if the authorised operator opts out. If there are multiple authorised operators but one of you chooses to opt out of CommBank Yello for Business, the other authorised operators will still have access to the program if the business eligibility criteria are met.

4.2 CommBank Yello for Business benefit sets – for how long do I retain access to a benefit set?

Your eligibility for a benefit set is updated at the beginning of each calendar month based on your activity in the prior calendar month.

- **Three months benefit set access:** If you become eligible for a benefit set, you can access that benefit set for the next three (3) calendar months unless you cease holding any eligible business transaction account and/or you or all your authorised operators are no longer eligible for CommBank Yello for Business for one or more of the reasons mentioned in clause 4.1.2, or if all your authorised operators opt out of CommBank Yello for Business.
- **Dropping down a benefit set:** If you do not meet the eligibility criteria for the Business Growth benefit set over three (3) consecutive months, then from the beginning of the following month we will change your benefit set to the lowest benefit set (Everyday Business). The exception to this is if you cease holding any eligible business transaction account and/or you or all your authorised operators are no longer eligible for CommBank Yello for Business for one or more of the reasons mentioned in clause 4.1.2, or if all your authorised operators opt out of CommBank Yello for Business.
- **If you are in the Everyday Business benefit set:** If you are in the Everyday Business benefit set and you do not meet the benefit set eligibility criteria for three (3) consecutive months, then from the following month you will no longer be eligible for the CommBank Yello for Business program. The exception to this is if you cease holding any eligible business transaction account and/or you or all your authorised operators are no longer eligible for CommBank Yello for Business for one or more of the reasons mentioned in clause 4.1.2, or if all your authorised operators opt out of CommBank Yello for Business.

The table below sets out some examples to show how meeting the eligibility criteria for a benefit set impacts how long you remain in that particular benefit set.

Example 1 – you meet CommBank Yello for Business eligibility criteria consistently each month	Example 2 – you do not meet CommBank Yello for Business eligibility criteria each month
<ul style="list-style-type: none"> • If you meet the eligibility criteria for the 'Everyday Business' benefit set in February (based on your activity in January), you will remain in that benefit set throughout <u>February</u>, <u>March</u>, and <u>April</u> provided your authorised operators are otherwise able to access CommBank Yello for Business under clause 4.1.2. • If you meet the eligibility criteria for the 'Everyday Business' benefit set again in March (based on your activity in February), you will remain in the 'Everyday Business' benefit set throughout <u>March</u>, <u>April</u>, and <u>May</u> provided your authorised operators are otherwise able to access CommBank Yello for Business under clause 4.1.2. • If you meet the eligibility criteria for the 'Everyday Business' benefit set again in April (based on your activity in March), you will remain in the 'Everyday Business' benefit set throughout <u>April</u>, <u>May</u>, and <u>June</u> provided your authorised operators are otherwise able to access CommBank Yello for Business under clause 4.1.2. 	<ul style="list-style-type: none"> • If you meet the eligibility criteria for the 'Business Growth' benefit set in February (based on your activity in January), you will remain in that benefit set throughout <u>February</u>, <u>March</u>, and <u>April</u> provided your authorised operators are otherwise able to access CommBank Yello for Business under clause 4.1.2. • If you <u>do not</u> meet the eligibility criteria for the 'Business Growth' benefit set in March (based on your activity in February), you will remain in the 'Business Growth' benefit set throughout <u>March</u> and <u>April</u> only provided your authorised operators are otherwise able to access CommBank Yello for Business under clause 4.1.2. • If you <u>do not</u> meet the eligibility criteria for the 'Business Growth' benefit set in April (based on your activity in March), you will remain in the 'Business Growth' benefit set throughout <u>April only</u> provided your authorised operators are otherwise able to access CommBank Yello for Business under clause 4.1.2. • If you <u>do not</u> meet the eligibility criteria for the 'Business Growth' benefit set in May (based on your activity in April), you will be moved down to the 'Everyday Business' benefit set from the beginning of <u>May</u>. You will remain in the 'Everyday Business' benefit set throughout <u>May</u>, <u>June</u>, and <u>July</u>, provided you hold one or more eligible business transaction accounts as at the end of the prior calendar month and provided your authorised operators are otherwise able to access CommBank Yello for Business under clause 4.1.2.

4.3 Eligible products

a) Eligible business transaction accounts:

- Business Transaction Account
- Stream Working Capital Transaction Account

b) Eligible business loan or finance products:

- BetterBusiness Loan
- Business Boost Loan
- Business Overdraft
- Asset Finance (Car & Equipment Finance)
- Stream Working Capital

4.4 Outbound transactions

An eligible **outbound transaction** means any completed transaction of the following types:

- payments or other purchases made using a debit card on an eligible business transaction account, including digital wallet transactions;
- cash withdrawals at an ATM or CommBank branch from an eligible business transaction account;
- payments or transfers to an unrelated third party from an eligible business transaction account
 - Note: Payments or transfers to an account where an authorised operator is the account holder, joint account holder, cardholder or authorised operator **are not** considered a payment or transfer to a third party.
 - Note: Payments or transfers to accounts that are associated with your customer record or to an account of a related entity (but where you are not the account holder) **are not** considered payments or transfers to a third party. For example, if you are a director of a business and make payments between your individual account and business account, or make payments to an account that you are a signatory on or you are an authorised third party on the account, including under a power of attorney.

We may also from time to time consider other transactions to be eligible outbound transactions.

4.5 Eligibility exclusions – business loans

A business loan or finance product will no longer be considered as eligible if it is:

- paid off or closed; or
- refinanced into another business loan product that is not eligible; or
- refinanced to another bank.

4.6 Check that your CommBank products are under the same customer record

We maintain a separate customer record for each customer in our systems, and we determine your eligibility for CommBank Yello for Business benefits based on (amongst other things) the products and services held under your customer record.

Sometimes, customers may have more than one customer record (for example, if you applied for different products at different times and the products were not linked). If this is the case, you may not become eligible for certain CommBank Yello for Business benefits or may experience a delay in receiving them (as we consider each customer record as a separate customer). We try our best to ensure that when you take on an additional product, we link it to your existing profile.

If you think you may have more than one customer record and that this might impact your eligibility for the CommBank Yello for Business program, contact us on 13 19 98 and we'll check for you. You can also check yourself by logging into the CommBank app or NetBank and seeing if you can view all of your CommBank products and services using your single CommBank app or NetBank login.

4.7 Opting out of CommBank Yello for Business

An authorised operator can choose to opt out at any time in the CommBank app, by navigating to the CommBank Yello for Business settings, in their Business Profile. Once the authorised operator opts out of the program, the authorised operator won't be able to opt back in.

Opting out of CommBank Yello for Business, does not opt you out of CommBank Yello offers for our retail customers (non-business customers).

If there are multiple authorised operators but one chooses to opt out of CommBank Yello for Business, the other authorised operators will still have access to the program as long as the business eligibility criteria are met.

5. Program benefits

Your CommBank Yello for Business benefits may change over time, including CommBank Yello for Business offers and discounts which come from third parties. For details of some of the current program benefits please visit commbank.com.au/commbankyelloforbusiness. For the details and terms and conditions of each offer, navigate to the offer in the CommBank app.

The CommBank Yello for Business benefits are available to selected customers who are eligible for the Everyday Business, or Business Growth benefit sets.

5.1 CommBank Yello for Business offers and discounts

If you are an eligible CommBank Yello for Business customer, you may benefit from CommBank Yello for Business offers and discounts from third party providers made available to you (through your authorised operators) through the CommBank app.

CommBank Yello for Business offers and discounts may not be available to all eligible selected business customers or at all times. You may not receive offers and discounts, for example, due to data complexities or errors, system limitations, or our policies. Other instances where the offers and discounts may be unavailable will be specified in the terms and conditions attached to that offer or discount in the CommBank Yello for Business hub within the CommBank app, via your Business Profile.

To access offers you may need to sign up to third party providers. Third party provider terms and conditions will apply.

CommBank may advertise the goods and services of third parties through the CommBank app or website, which may include discounts provided by such third parties. If you follow the links to the applications or websites of such third parties, you will be leaving the CommBank platform.

The relevant third party provider is solely responsible for providing the goods or services, as well as the offer and/or discount associated with the goods or services. CommBank is not liable and takes no responsibility for the goods or services provided (or not provided) to you by the third party provider, including but not limited to the quality of the goods or services, the timeliness of provision of the goods or services, the price of the goods or services and the application of any advertised offer and/or discount.

CommBank Yello for Business offers and discounts change from time to time, and the third party provider may also change.

If an authorised operator has opted out of CommBank Yello for Business, they may still see offers and discounts for a short period of time.

Check the latest version of the CommBank app for current CommBank Yello for Business offers and discounts available to you.

6. Protecting your privacy

You can find out more about how we collect your and your business's information and who we may share it with in clauses 5 and 6 of the CommBank app and NetBank Privacy Notice commbank.com.au/support/privacy/privacy-collection-notice-nb-app.

7. Giving us feedback

If there's something we can improve, or you're not satisfied with our products, services, staff or complaint-handling process, it's important we hear about it so we can make things right.

Talk to us

Most problems can be resolved quickly and simply by talking to us. You can contact us:



Visit a branch



Phone: 1800 805 605



Online: commbank.com.au/feedback

We try to get things right the first time – but if we don't, we'll do what we can to fix it.

If you're not satisfied

If you're not satisfied with our handling of your complaint or our decision, you can refer your complaint to the Australian Financial Complaints Authority (AFCA).

AFCA provides a fair and independent dispute resolution service that is free for customers. It's important you raise your concerns with us first before going to AFCA, as AFCA will generally encourage this before they will investigate.



Visit: afca.org.au



Email: info@afca.org.au



Phone: 1800 931 678 from 9am to 5pm (Sydney/Melbourne time),
Monday to Friday



Post: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

8. Contact us



Visit us online
commbank.com.au



Message us in the CommBank app



Call us
13 19 98 (in Australia)
or +61 2 9009 0593 (from overseas), 6am to 10pm



Drop into a branch
commbank.com.au/locateus

For more contact options, including accessibility services, visit commbank.com.au/contact.