

# FAQ's

## Mastercard **Black**

### **What is a Black credit card?**

Commonwealth Bank's Black credit card is an exclusive card reserved for qualifying customers offering premium perks and benefits.

### **How do I apply for a Black credit card?**

Visit our website [www.combankltd.com](http://www.combankltd.com) to apply online today or visit one of our convenient locations.

### **What benefits do Black credit cards offer?**

CB's exclusive Black card includes Protective Travel and Cash Rewards Benefits.

### **What is the annual fee for a Black credit card?**

Reflecting the premium nature of the Black card and its perks, an annual fee of \$350.00 plus vat will be applied.

### **Do Black credit cards have Cashback Rewards?**

CB's Black Mastercard offers a rewards cashback program allowing cardholders the ability to earn cash on purchases.

### **Are there spending requirements to maintain a CB Black credit card?**

There are no pre-set spending limits for Black credit card holders.

### **Who can qualify for a Black card?**

Anyone can qualify for a CB Black credit card as long as they are 18+ years old with a minimum annual salary of \$150K.

### **Do Black credit cards have foreign transaction fees?**

Currency conversion fees and government stamp tax applies.

### **What should I do if I lose my Black credit card?**

Contact Commonwealth Bank immediately to report lost or stolen card at 502-6150, 502-6159, 394-CARD, 1-(877)333-MYCB or 1-(855) 366-1050 (toll free). The card will be cancelled immediately, and new replacement card will be expedited for Black cardholders.



"Leader in Personal Banking Services."

[www.combankltd.com](http://www.combankltd.com)

