

# FAQ's

## CB | Mastercard Platinum

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

Commonwealth Bank's Platinum credit card is reserved for qualifying customers offering luxury travel perks and extensive benefits.

### **How do I apply for a Platinum 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 Platinum credit cards offer?**

CB's exclusive Platinum card includes: flight delay pass, Protective Travel and cashback benefits.

### **Do Platinum cardholders have lounge access?**

With Mastercard Flight Delay Pass, VIP lounge access is available to Platinum cardholders where they can relax in case of a flight delay of over an hour and a half.

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

Reflecting the premium nature of the Platinum card and its perks, an annual fee of \$150.00 plus VAT will be applied.

### **Do Platinum credit cards have cashback rewards?**

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

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

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

### **Can anyone qualify for a Platinum credit card?**

Anyone can qualify for a CB Platinum credit card as long as they are 18+ years old with a minimum annual salary of \$100K.

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

Currency conversion fees and government stamp tax applies.

### **What should I do if I lose my Platinum 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 Platinum cardholders.



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