

Are you making the most of your AAoA member benefits?

Commonwealth Bank provides AAoA members with the broadest range of market leading payment solutions.

- **Contactless payments:** Access to the latest payment technologies including faster transactions with contactless payments and cost effective terminals.
- **EFTPOS suite:** Accept payments using your smartphone or tablet with our Small Business app and Leo device. Get mobile with a wireless terminal, integrate with your POS system, or use Albert (the Commonwealth Bank's next generation tablet) to do more than just take payments.
- **Online:** Variety of options for online payment solutions to assist with your credit card transactions through the internet or over the phone.
- **Faster settlement:** Improve cash flow with everyday settlement*. Your card sales will settle to your Commonwealth Bank business transaction account 7 days a week, 365 days a year.
- **Competitive rates:** Minimise your cost of doing business through the bulk buying power of your fellow members.



To take advantage of special rates and fees, please complete your details on the reverse of this form and fax to **02 8666 9017** or email **mail@aaoa.com.au**.

CommonwealthBank 

Important information: *Everyday Settlement is available on all transactions made before 10.00pm (AEST) for eligible customers with a Commonwealth Bank business transaction account and a linked Commonwealth Bank merchant facility. AAoA may receive a fee from the Commonwealth Bank for each successful referral. Referral Fees are not payable on referrals from existing relationship managed customers. Full fees, charges, terms and conditions are available on application. Commonwealth Bank of Australia ABN 48 123 123 124.

Payment solutions offer AAoA members

Merchant Service Fee	Visa	MasterCard	Description
Electronic	1.0000%	1.0000%	Card-present domestic credit cards – excludes Premium, Super Premium, Commercial & International
Scheme Debit	1.0000%	1.0000%	Domestic Visa & MasterCard debit cards
Standard	1.0000%	1.0000%	Card-not-present Domestic credit card transactions – excludes Premium, Super Premium, Commercial & International
Premium	1.0000%	1.0000%	Platinum (Awards) credit cards
Super Premium	1.0000%	1.0000%	Super Premium (Awards) credit cards
Commercial	1.0000%	1.0000%	Business & Corporate credit cards
International	1.0000%	1.0000%	Visa & MasterCard's issued overseas
Union Pay	1.9000%	1.9000%	China UnionPay Credit Cards

EFTPOS Debit Card Transaction Fee	Purchase only	Purchase inc Cashout	Cash Out Only
	\$0.29	\$0.29	\$0.29
			EFTPOS Link ID G0486

Monthly Terminal Rental	EFTPOS Integrated	Mobile	Albert	Albert Integrated
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Commonwealth Bank Settlement Account:

Uncontracted \$24.50 \$34.50 \$29.50 \$29.50

Other Financial Institution Settlement Account:

Uncontracted \$29.50 \$42.50 \$42.50 \$42.50

Online Payment Solutions	Internet Merchant Account (IMA)	Bpoint Back Office	Bpoint Checkout	CommWeb
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Access Fee (Per facility per month) \$9.99 \$9.99 \$39.00 \$39.99
 Transaction Fee \$0.14 \$0.29 \$0.29 \$0.29

Other Fees	Fee
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Joining Fee	Waived	Per facility
Administration Fee	Waived	Per facility per annum in advance
Minimum Monthly Service Fee	\$20.00	Minimum fee paid per month on credit card sales
Visa International & Mastercard International	0.88% / 0.44%	Per International Transaction
Chargeback Processing Fee	\$30.00	Per chargeback
Cancellation Fee	\$110.00	Per facility (if facility is closed outside contract period)
Break fee	\$550.00	Per facility (if facility is closed within contract period)
Stationery	On order	Per order
KeyAuth authorisations*	\$1.00	Per item
Pre-authorisations	Nil	Per item
Voice authorisations*	\$6.50	Per customer assisted call
Terminal Non Return Fee	\$550.00	Once only per terminal if not returned
Terminal Non Return Fee (Mobile)	\$950.00	Once only per terminal if not returned
Terminal Non Return Fee (Albert)	\$1,500.00	Once only per terminal if not returned

*Only applicable during downtime or terminal malfunction.

Please Complete Your Details

Business Name _____
 Contact Name _____ Phone Number (\$) _____
 Address _____
 Email _____
 Existing Commonwealth Bank Merchant? Please provide the full merchant ID - 5353 10 _____

Please Sign Here

(Existing Commonwealth Bank merchants please sign here and make sure you tick one of the terminal rental options above.)

By signing this form you agree that the above fees and charges will apply to your existing Commonwealth Bank merchant facility.

Note: it may take up to 6 weeks for the changes to become effective.

Name _____ Signature _____

Note – You do not have to be a Commonwealth Bank customer to take up this offer. All fees are subject to change on 30 days advance written notice and are inclusive of GST. If a particular member does not fit into the following transaction parameters, the Bank may review that member's pricing. Premium transactions – 18%, Super Premium transactions - 7%, Commercial transactions – 23%, International transactions – 15%, Standard 10%. Applicants for this offer consent to their name and merchant identification being provided to AAoA to confirm their membership and eligibility for the offer. Full fees, charges, terms and conditions are available on application.