



ANNALINK*
OSHC-STUDENTS



HOW TO OPEN CBA BANK ACCOUNT?



OPEN AN AUSTRALIAN BANK ACCOUNT

Open a Commonwealth Bank account in Australia if you are moving from overseas.

SUBMIT



Insurance Investing & super Business Institutional

Moving to Australia

The Commonwealth Bank of Australia

We support more people moving to Australia than any other bank. Find useful tips on moving, working and studying in Australia plus explore accounts designed for new arrivals.



Why CommBank? Call Australia home Banking in Australia Experience Australia Tools to help with the move

Bank accounts



STEP 1

Access your agent API link and fill your information

- Fill your name and email của address -> Click **Submit**
- Click **Bank Accounts**
- Click **Open account**

Insurance Investing & super Business Institutional

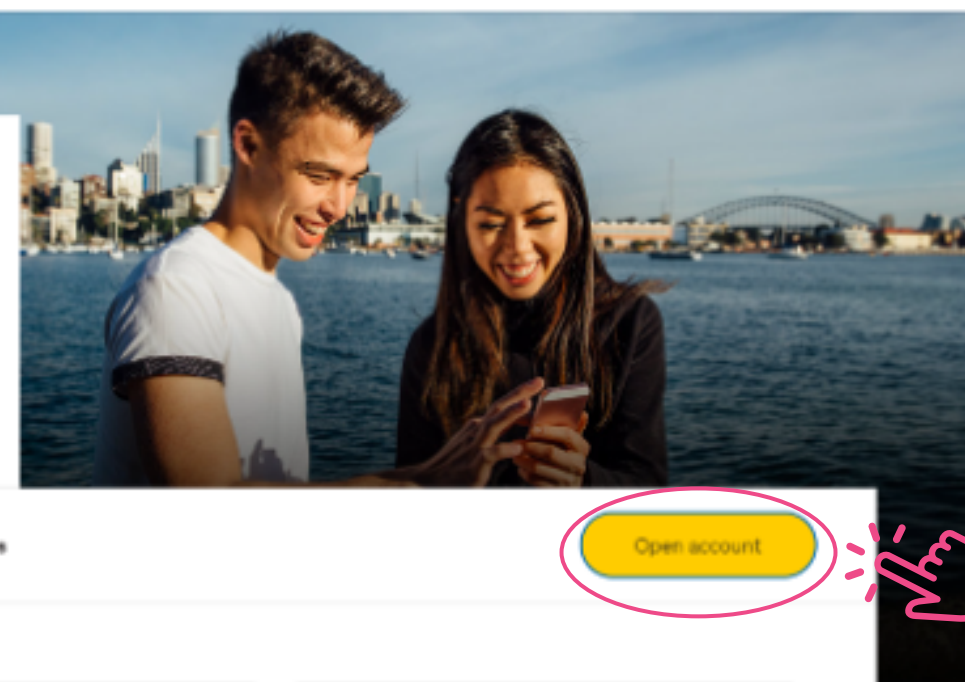
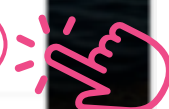
[Moving to Australia / Banking](#)

Open an Australian bank account

Open a bank account in Australia if you are moving from overseas.

Account options Who can apply How to apply Application process

Open account



STEP 2: Choose type of bank account you want to open

You have 2 options: Everyday Account và Student Everyday Account

- Click the Open Account button below **Everyday Account** if you are not student.
- Click the Open Account button below **Student Everyday Account** if you are a student.

Close X

Everyday Account

Get started with your Australian banking

Open account

or

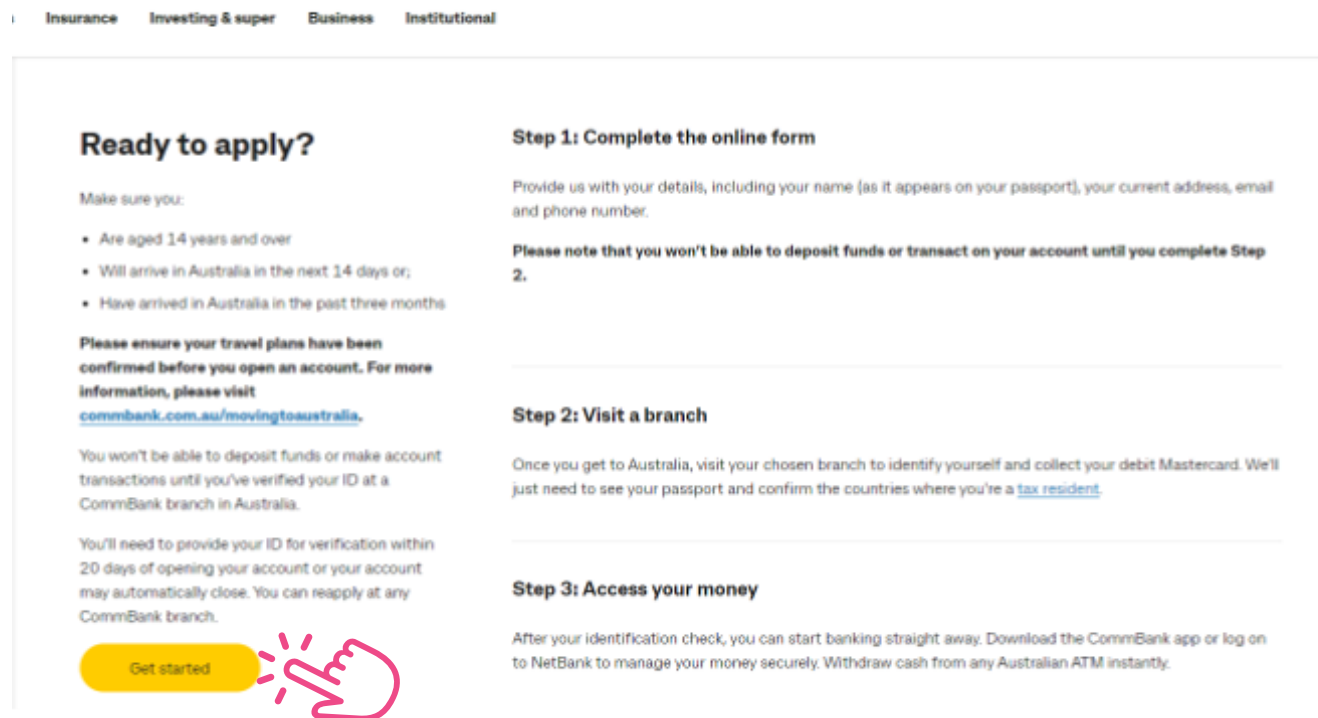
Student Everyday Account

Studying in Australia? Open your student account now

Open account

STEP 2

- Click "**Get Started**"



Insurance Investing & super Business Institutional

Ready to apply?

Make sure you:

- Are aged 14 years and over
- Will arrive in Australia in the next 14 days or;
- Have arrived in Australia in the past three months

Please ensure your travel plans have been confirmed before you open an account. For more information, please visit commbank.com.au/movingtoaustralia.

You won't be able to deposit funds or make account transactions until you've verified your ID at a CommBank branch in Australia.

You'll need to provide your ID for verification within 20 days of opening your account or your account may automatically close. You can reapply at any CommBank branch.

Step 1: Complete the online form

Provide us with your details, including your name (as it appears on your passport), your current address, email and phone number.

Please note that you won't be able to deposit funds or transact on your account until you complete Step 2.

Step 2: Visit a branch

Once you get to Australia, visit your chosen branch to identify yourself and collect your debit Mastercard. We'll just need to see your passport and confirm the countries where you're a [tax resident](#).

Step 3: Access your money

After your identification check, you can start banking straight away. Download the CommBank app or log on to NetBank to manage your money securely. Withdraw cash from any Australian ATM instantly.

Get started

- Enter your date of arrival in Australia -> Click **OK**



Organise your banking with Commonwealth Bank of Australia

OK

Date of arrival in Australia

DD/MM/YYYY

OK

Enter your name -> Click **OK**

- Enter your contact -> click **OK**



What are your contact details?

Preferred language: Select

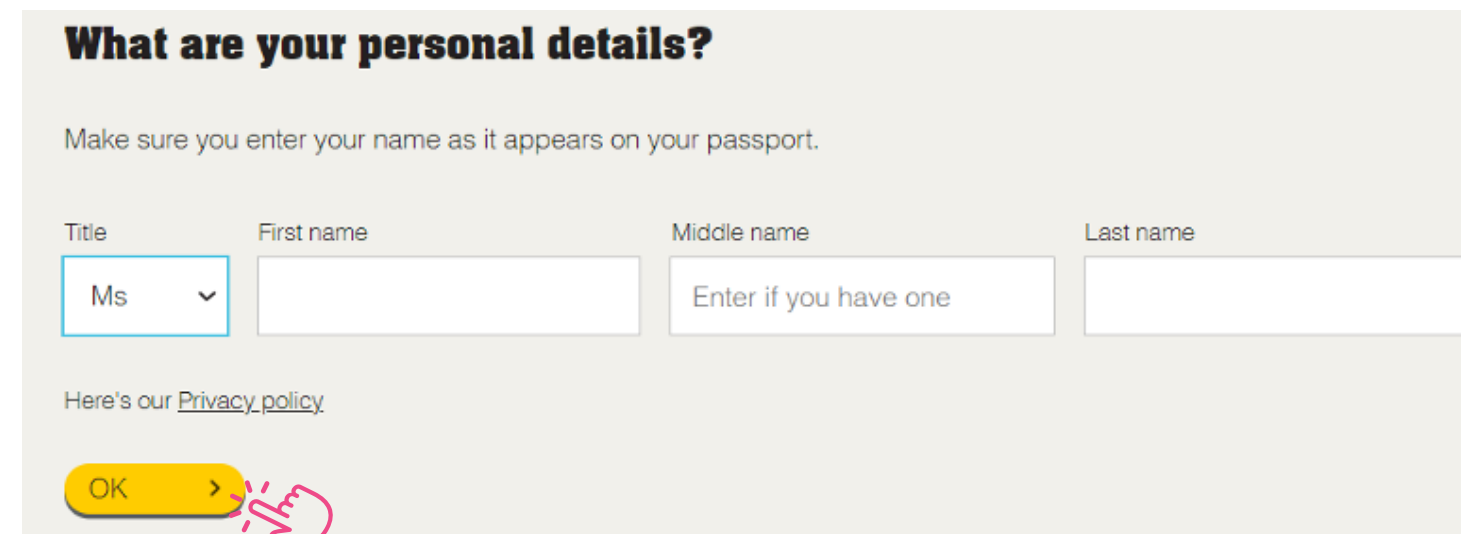
Email address: e.g. @xyz.com

Country code and mobile number: [] []

OK

- Nếu bạn vẫn đang ở Việt Nam, bạn cứ nhập địa chỉ và sdt ở VN của bạn bình thường

- Nếu bạn đã đến Úc: nhập địa chỉ và sdt của bạn ở Úc



What are your personal details?

Make sure you enter your name as it appears on your passport.

Title: Ms

First name: []

Middle name: Enter if you have one

Last name: []

Here's our [Privacy policy](#).

OK

STEP 2

- Enter your date of birth -> **click OK**

What is your date of birth?

DD/MM/YYYY

OK >



- Enter your current address -> **click OK**

What is your current address?

Street, Town/City, Post code/Zip code

No PO boxes.

Country

Select

OK >



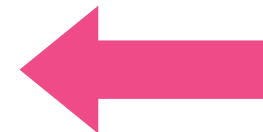
- Select your visa type -> **click OK**

Select your visa type

Select

OK >

- If you are opening a Student Bank Account, you are not required to answer this question.



- Select your preferred branch -> **click OK**

Choose a branch

This branch should be convenient for you to get to, once you arrive in Australia. Find and choose a [branch](#)

State

Select

Branch

Select

OK >

- You should choose a branch that is near your accommodation/school to commute in the most convenient way

STEP 2


- Select your occupation -> **Click OK**

What is your occupation?

Job category Job title

Select Select

OK >

 If you are opening a Student Bank Account, you are not required to answer this question.


- Choose your main sources of regular income

What are your main sources of regular income?

We are required to collect this information to help meet our legal obligations.
Please select the most relevant to you. You can choose more than one answer.

<input type="checkbox"/> Employment income e.g. salary, bonus, commission	<input type="checkbox"/> Business income e.g. earnings, profits
<input type="checkbox"/> Family support or gift (overseas transfer)	<input type="checkbox"/> Family support or gift (transfer within Australia)
<input type="checkbox"/> Government benefits or grants	<input type="checkbox"/> Compensation e.g. insurance, divorce settlement
<input type="checkbox"/> Investment income e.g. interest, dividends, rent	<input type="checkbox"/> Liquidation or sale of assets
<input type="checkbox"/> Real estate	<input type="checkbox"/> Super or pension
<input type="checkbox"/> Windfall e.g. inheritance, redundancy, winnings	<input type="checkbox"/> Loan
<input type="checkbox"/> Tax refund	

OK >

 Select the most relevant to you (You can choose more than one answer) => click OK

- Enter your annual salary (AUD)?

What is your annual salary (in Australian dollars)?

Select

OK >


What has helped you get to your current level of wealth?

We are required to collect this information to help meet our legal obligations.
Please select the most relevant to you. You can choose more than one answer.

<input checked="" type="checkbox"/> Employment income e.g. salary, bonus, commission	<input type="checkbox"/> Business income e.g. earnings, profits
<input type="checkbox"/> Family support or gift (overseas transfer)	<input type="checkbox"/> Family support or gift (transfer within Australia)
<input type="checkbox"/> Government benefits or grants	<input type="checkbox"/> Compensation e.g. insurance, divorce settlement
<input type="checkbox"/> Investment income e.g. interest, dividends, rent	<input type="checkbox"/> Liquidation or sale of assets
<input type="checkbox"/> Real estate	<input type="checkbox"/> Super or pension
<input type="checkbox"/> Windfall e.g. inheritance, redundancy, winnings	

Please select at least one source of wealth

OK >

 • Select your current level of wealth -> Click OK

STEP 3: Create password và submit form

- Create and confirm password for your bank account -> Click **OK**
- Read the terms and conditions carefully. If you agree-> click **Accept and open now**

Create your NetBank password

Once you have completed this form you will be able to access NetBank, our online banking platform.
When creating your password, avoid using your name or birthday, otherwise you may be liable for unauthorised transactions.

Password

Confirm password

Your password should be 8 - 16 characters, contain letters and at least one number.

OK



Things you should know

By clicking on 'Accept and open now' below to open a Smart Access account you:

- Agree to receive the [Financial Services Guide](#) (PDF 54KB), [Transaction, Savings and Investment Accounts Terms & Conditions](#) (PDF 668KB) & [Electronic Banking Terms and Conditions](#) (PDF 243KB) electronically and accept the Terms and Conditions, including the section on Privacy. If you don't want to receive the Terms & Conditions electronically, please do not open this account online - visit any branch once you arrive;
- Acknowledge that the Bank may pay a Global Alliance Partner payment to the agent or organisation assisting you and that if an agent is assisting you, they must not fill out this form on your behalf;
- Acknowledge that the Bank may share your personal information, such as your name, email address and phone number for the purposes of reconciliation with the agent assisting you;
- Are required by law to tell us if you're also known by another name, when you visit a branch;
- Acknowledge that you must have opened your account online more than 7 days before arriving in Australia, to ensure that your Debit MasterCard is ready and waiting for you at your chosen branch. If you applied for your account after arriving in Australia, your Debit MasterCard will be mailed out to your Australian address. Students cannot receive a Debit MasterCard in branch – a card is mailed out to the applicant's address once ID has been verified in branch;
- Acknowledge that once your account is opened online, you will be not able to transact on your account until you have provided supporting information, including but not limited to identification documentation, visa details and tax residency information – you can do this in a Commonwealth Bank branch in Australia.
- Acknowledge that we use cookies and similar technologies on our websites and mobile applications to help provide you with the best possible online experience. By using our sites and apps, you agree that we may store and access cookies and similar technologies on your device. Find out more about the types of cookies we use and why [here](#)
- Agree that you can opt out of receiving marketing information or change your NetBank password only after you have been identified in a branch in Australia;
- Acknowledge and agree that if you're over 18 years old, your account automatically comes with an overdraft feature. This means that if you have insufficient funds to cover a direct debit, cheque, scheduled BPay or card purchase, we may at our discretion, honour that payment. If we do honour the payment, your account may become overdrawn and you will be charged a \$15 fee that day regardless of the number of transactions honoured. Interest will also be charged for as long as your account remains overdrawn. The current applicable interest rate is 14.90% p.a. but is subject to change.

You should only keep the overdraft feature if you think you'll use it irregularly to cover an accidental shortfall in funds. You can turn the overdraft feature off through NetBank or the CommBank app. Turning it off may cause payments to be dishonoured or returned and a \$5 fee will apply. The overdraft feature may impact later credit assessments if you apply for loan products in the future. For full terms and conditions see the [Transaction, Savings and Investment Accounts Terms & Conditions](#).

If you need ongoing credit once you are living in Australia, one of our credit products may be suitable. The overdraft feature may impact later credit assessments if you apply for a loan product. Applications for credit are subject to application and credit assessment.

Accept and open now



WHO ARE ELIGIBLE TO OPEN BANK ACCOUNT?

- ✓ Are aged 14 years and above.
- ✓ Either be arriving in Australia within the next 14 days or have arrived in Australia in the past three months.

**** LƯU Ý:**

- *Customers need to access the official link and create their own account by themselves. Keep in mind that make sure your customers select the accurate entry visa category. **No one is permitted to carry out this procedure for your customers.***
- *After all information is successfully submitted, Commonwealth Bank will send a confirmation letter to the registered email address. A bank account shall solely be linked with the email of the customer.*
- *When visiting a CommBank branch to activate the account, **customers under 16** must be accompanied by **their guardian.***

THANK YOU!

Should you have any questions, please contact us via
email: marketing@annalink.com