

Third Party Broker Credit Card FAQs

Why can I no longer complete Credit Card applications as a Third Party Broker?

Commonwealth Bank is digitising the customer experience for credit card applications, enabling customers to self-serve and track their application status online.

Where can I guide my customers to apply for a Credit Card?

Customers can use the [Credit Card Selector tool](#) to identify to most appropriate card for their needs.

How will customers apply for a credit card going forward?

Customers can apply via the 'Products & Services' Tab in the 'For You' section in the CommBank app or via the Offers & apply tab in NetBank. The Credit Card Selector tool will also direct customers to the online credit card application.

How can I track the status of the Credit Card application on behalf of my customer?

As a Broker, you will not have any visibility on the progress of the Credit Card application but customers can easily check on the status of the application by going to 'Offers & Apply' then select 'My applications' in NetBank. Alternatively, customers can message in the Help menu of the CommBank app to speak with a specialist.

If the Credit Card application fails, whom should I direct my customer to speak?

In the unlikely event of a technical issue, customers can close their browser and resume their application later.

Who can customers contact regarding declined Credit Card applications?

Customers can contact 13 22 21 to speak to a staff member or visit a branch for more information on the outcome of the application.

What will happen with my inflight applications?

The back office team will continue to process Home Loan On-Boarding forms that are submitted by the broker AND signed by the Primary Cardholder before 1 December 2023.

When will we stop accepting credit applications?

Back office teams will not enter any Home Loan On-Boarding forms submitted by the broker AND signed by the Primary Cardholder from the 1 December 2023 onwards. As per current process, credit card applications have a 90 day period for fulfilment.

Can customers re-use existing documentation for decision?

Yes they can however they will need to upload these separately on the document upload section of the credit card application.