

Click on 'Open student Smart Access'

- Log on
- Locate us
- Stuff I like
- Rates & fees
- Latest offers

Account features



Our Everyday Smart Access account

Whether you're moving to Australia to live, work or study, we can help make your move easier. Open an Everyday Smart Access account now and you'll get your bank account details instantly.

It's one less thing to think about as you prepare to move here.

[Open Smart Access >](#)

[Open student Smart Access >](#)

About our Everyday Smart Access account

There are two tailored Smart Access accounts to choose from - one for those intending to live and work in Australia, the other (our Student account) for those studying here.

Both types of accounts require you to be identified in a CommBank branch. Once identified you will be able to withdraw your money and gain full access to your account. If you're opening your account with someone else you must go to a branch to be identified together.

Why choose our bank account?

- Open your account instantly up to three months prior to arriving in Australia.
- Transfer money from anywhere in the world and view your balance online before you arrive.
- No monthly account fees for the first 12 months with our Everyday Smart Access account*. We don't charge monthly account fees on a student Smart Access account while you are a student.
- Debit MasterCard® ready to collect when you arrive in Australia. Students or those due to arrive within seven days or less of opening their account can order a Debit MasterCard® once identified in a CommBank branch.
- Unlimited electronic transactions free of withdrawal fees† at over 4,300 CommBank and Bankwest ATMs, EFTPOS (a way to pay using a card) and unassisted phone banking.
- Easy access to your money anywhere MasterCard® is accepted and Tap & Pay up to \$100 at



Organise your banking before you arrive in Australia.

Thanks for choosing our Smart Access account. It's quick to open and you'll get your bank account details straight away. Let's get started.

OK >

When do you think you'll arrive in Australia?

OK >

Click on 'OK'

Organise your banking before you arrive in Australia.

Thanks for choosing our Smart Access account. It's quick to open and you'll get your bank account details straight away. Let's get started.

OK >

When do you think you'll arrive in Australia?

30/12/2014

OK >

Enter expected date you will arrive in Australia.

Enter your full name.

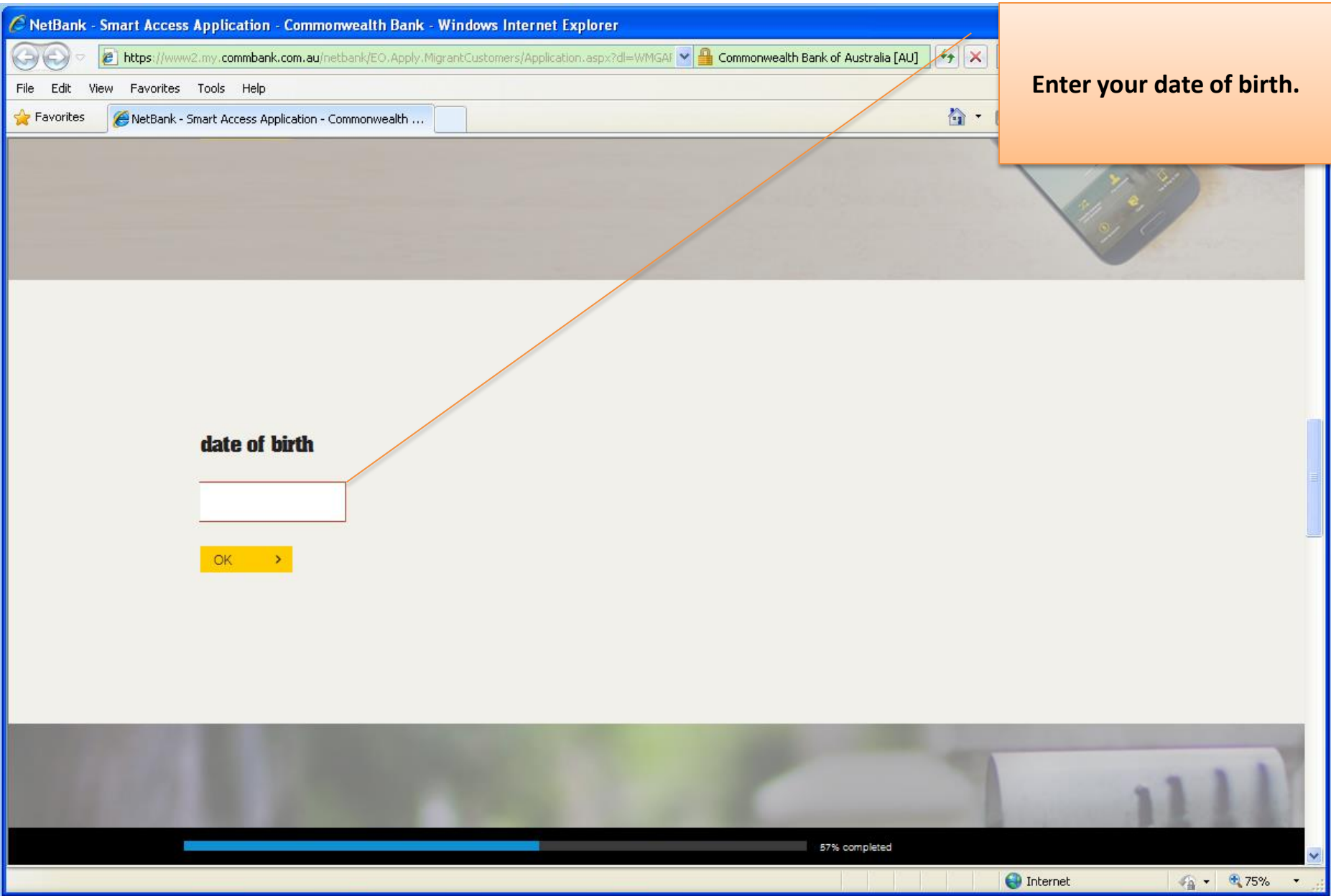
Tell us about yourself.

Ensure these details match what's on your passport... replace any letters that have accents with the non-accent equivalent e.g. use a instead of á.

Title	First name	Middle name	Last name
Select ▾	<input type="text"/>	<input type="text"/>	<input type="text"/>

Here's our [Privacy policy](#)

OK >



Enter your date of birth.

date of birth

OK >

57% completed

Internet

75%

NetBank - Smart Access Application - Commonwealth Bank - Windows Internet Explorer

https://www2.my.commbank.com.au/netbank/EO.Apply.MigrantCustomers/Application.aspx?dl=WMGAF Commonwealth Bank of Australia [AU]

File Edit View Favorites Tools Help

NetBank - Smart Access Application - Commonwealth ...

OK >

What's your...

Preferred language English

Email address

Country code and mobile number

OK >

28% completed

Internet 75%

Choose preferred language.

Enter your email address.

Enter your cell phone number in Kuwait or Australia.

NetBank - Smart Access Application - Commonwealth Bank - Windows Internet Explorer

https://www2.my.commbank.com.au/netbank/EO.Apply.MigrantCustomers/Application.aspx?dl=WMGAI Commonwealth Bank of Australia [AU]

File Edit View Favorites Tools Help

Favorites NetBank - Smart Access Application - Commonwealth ...

and your current address?

Street, Town/City, Post code/Zip code

Country

OK >

Choose a branch...

that's most convenient for you. It's where you'll show us your passport.

57% completed

Internet 75%

Enter current address in Kuwait or new address in Australia.


NetBank - Smart Access Application - Commonwealth Bank - Windows Internet Explorer

https://www2.my.commbank.com.au/netbank/EO.Apply.MigrantCustomers/Application.aspx?dl=WMGAI Commonwealth Bank of Australia [AU]

File Edit View Favorites Tools Help

State Branch

Select Select



OK

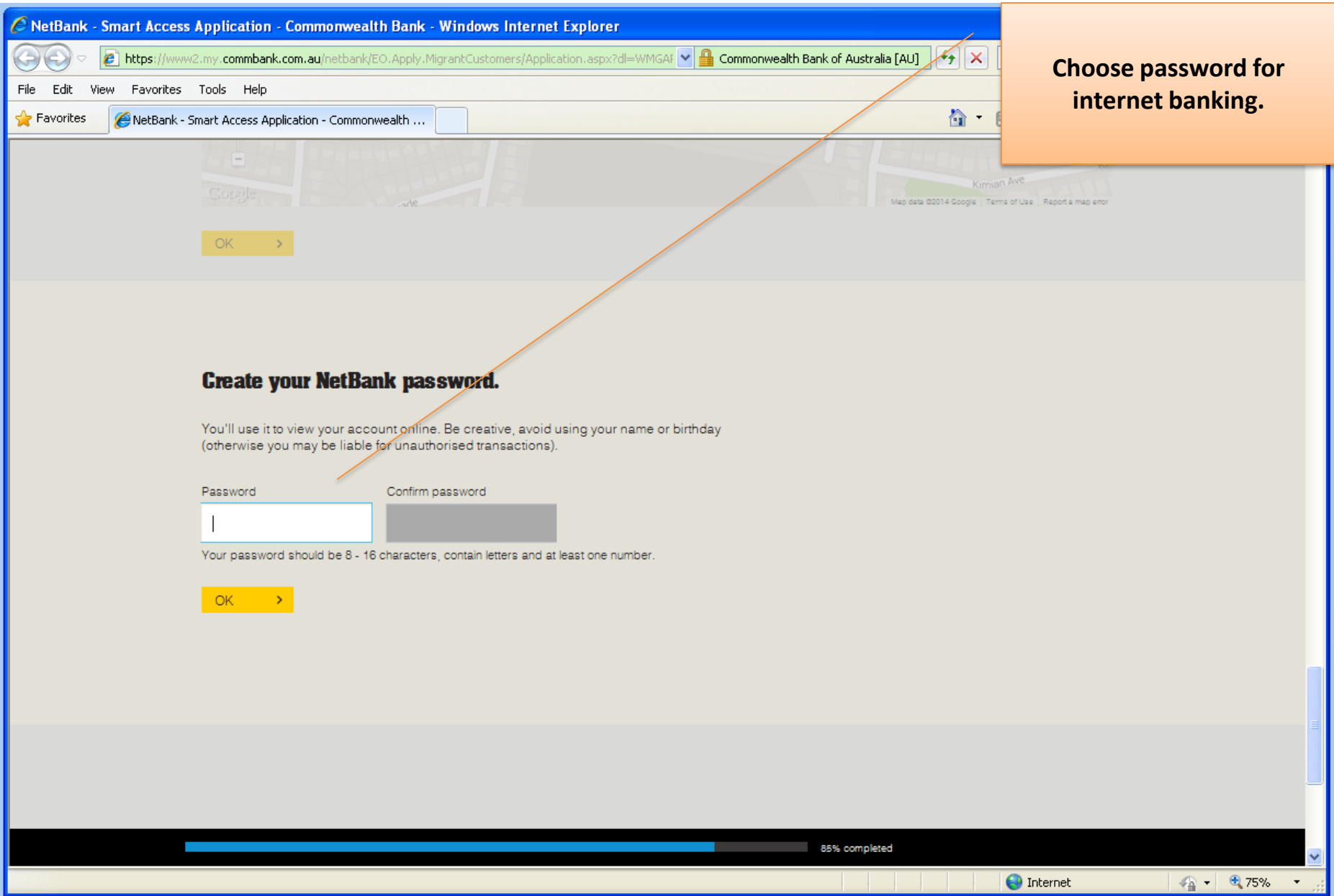
71% completed

Internet 75%

The screenshot shows a web browser window with the Commonwealth Bank of Australia NetBank interface. The page title is "NetBank - Smart Access Application - Commonwealth Bank - Windows Internet Explorer". The address bar shows the URL "https://www2.my.commbank.com.au/netbank/EO.Apply.MigrantCustomers/Application.aspx?dl=WMGAI". The browser menu includes "File", "Edit", "View", "Favorites", "Tools", and "Help". The main content area is titled "Choose a branch..." and includes the text "that's most convenient for you. It's where you'll show us your passport." Below this text are two dropdown menus labeled "State" and "Branch", both with "Select" as the current selection. A map of Australia is displayed below the dropdowns, showing various states and territories (WA, SA, ACT, NT, QLD, VIC) with branch locations marked by icons. The map includes labels for "Ethiopia", "Laccadive Sea", "Thailand", "Malaysia", "Indonesia", "Banda Sea", "Mura Sea", "Papua New Guinea", "Coral Sea", "South Pacific Ocean", "Tasman Sea", "New Zealand", "Great Australian Bight", "Macagascar", "India", "ozambir", and "Indian Ocean". The map is credited to "Google" and "Map data ©2014 Google, INEGI". At the bottom of the page, there is a yellow "OK" button and a progress bar showing "71% completed". The system tray at the bottom right shows "Internet" and "75%".

Select which state in Australia that you will reside.

Pick a branch in that state nearest your university.



Choose password for internet banking.



We're creating your Smart Access account...

on the screen



Please wait, account is being opened.

NetBank - Account - Windows Internet Explorer

https://www2.my.commbank.com.au/netbank/EO.Onboarding/Migrants/Migrants.aspx?RID=pftwyjfd8k Commonwealth Bank of Australia [AU]

File Edit View Favorites Tools Help

Favorites NetBank - Account

CommonwealthBank

Hi **Test** thanks for choosing to bank with us, we've created your Smart Access account.

Before you arrive

[Read and print your welcome letter](#) | You can transfer money into this account | Log on anytime using your NetBank client number 96754204

Here's your welcome letter.

It has all your account details and information you need to:

- **Make a transfer into your account**
- **Find the branch you chose earlier**
- **Contact us.**

[Read & print >](#)

Your account

Account type	BSB	Account number	Balance
Smart Access	06 2831	1047 5042	\$0.00

Remember to visit us when you arrive in Australia. Take your **passport** and **welcome letter** with you. You'll need to be identified before you can withdraw your money.

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Done Internet 75%

Your account has been opened.

Click here to print welcome letter with account details.

NetBank - Account - Windows Internet Explorer

https://www2.my.commbank.com.au/netbank/EO.Onboarding/Migrants/Migrants.aspx?RID=pftwyjfd8k Commonwealth Bank of Australia [AU]

NetBank - - Windows Internet Explorer

https://www2.my.commbank.com.au/netbank/EO.Onboarding/Migrants/WelcomeLetter.aspx?RID=KngsygdBzkqoZF_BoLj Commonwealth Bank of Australia [AU]

Commonwealth Bank
Commonwealth Bank of Australia
ABN 48 123 123 124

Retail Banking Services
Migrant Financial Services
Upper Ground Level
133 Liverpool Street
NSW 2000.

29/09/2014

Dear TEST TEST,

Welcome to the Commonwealth Bank of Australia.

We've created your Smart Access account. So that's one less thing to think about as you prepare to move here.

Account and Branch details - use these to make your first transfer.

Bank name	Commonwealth Bank of Australia
Account name	TEST TEST TEST
BSB number (Bank/State/Branch)	08 2831
Account number	1047 5042
Branch name	Uni of Newcastle NSW
Branch address	University Dr Newcastle University NSW 2308
SWIFT code	CTBAAU2S
Branch contact name	Migrant Banking
Branch contact email address	bch2831@cba.com.au

Note: We will charge you AU\$11 for each international transfer we accept.

er 96754204

Balance

\$0.00

Done Internet 75%

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Internet 75%

Welcome letter and account details.