

CommBank Yello Points for More services – Terms and Conditions

If you're an eligible CommBank Yello customer, under this offer you could earn:

- Up to 3,000 CommBank Yello points for each new More nbn®, mobile and/or mobile broadband service/s when keep your More service connected for 6 months (see section 4 and 5 for eligibility criteria);
- 2 CommBank Yello points for each \$1 (including GST) successfully paid towards your More services via your bill, after discounts and exclusions are applied (see section 7 for eligibility criteria); and
- from time to time, additional CommBank Yello points under a temporary promotion (**Bonus Points**). Where available, the promotion and any additional eligibility criteria will be as outlined in Schedule 1.

This offer is available from 1 October 2026 until withdrawn on reasonable advance notice. These Terms and Conditions apply in addition to More's Standard Form of Agreement, the applicable service schedule and Critical Information Summary for your service, the CommBank Yello Terms and Conditions.

Earning CommBank Yello points with More

CommBank Yello points for new More services

1. Eligible customers may earn up to 3,000 CommBank Yello points (**New Service Points**) for each new More nbn® mobile and/or More mobile broadband service opened, when you keep that More service active for 6 months (**Eligible Service**), subject to meeting offer eligibility criteria outlined in sections 4 and 5.

CommBank Yello points for paying your bill

2. Eligible customers may also earn 2 CommBank Yello points for every \$1 (including GST) successfully paid towards your More services via your bill (**Base Points**), subject to meeting the eligibility criteria outlined in section 7.

Additional CommBank Yello points

3. From time to time, you may be eligible to receive additional CommBank Yello points under a temporary promotion (**Bonus Points**). Where available, the promotion and any additional eligibility criteria will be as outlined in Schedule 1.

Eligibility Criteria

New Service Points and Bonus Points (where applicable)

4. To be eligible to earn New Service Points under this offer, you must:
 - a) qualify to earn CommBank Yello points in accordance with the CommBank Yello Terms and Conditions;
 - b) complete the sign-up process for a new residential More nbn®, mobile and/or mobile broadband service including by successfully completing ConnectID® verification (see section 22) and pay for the transaction using a CommBank credit or debit card;
 - c) successfully activate your nbn®, mobile and/or mobile broadband service within 30 days; and
 - d) Meet the ongoing eligibility requirements outlined in section 5.
5. To receive the full 3,000 New Service Points (and any additional Bonus Points, where applicable) you must (**Ongoing Eligibility Requirements**):
 - a. keep your Eligible Service which qualified for the New Service Points (and Bonus Points, where applicable) active for the full six-month Instalment Period;
 - b. continue to be eligible for CommBank Yello (to access New Service Points), be eligible for the applicable CommBank Yello tier(s), remain eligible to earn CommBank Yello points in accordance with the CommBank Yello Terms and Conditions, and any additional requirements set out in Schedule 1 (where applicable) for the full six-month Instalment Period; and
 - c. continue to pay for your services using a CommBank credit or debit card, or direct debit from a CommBank bank account.

6. To access additional Bonus Points offered in accordance with a temporary promotion, you must satisfy any additional eligibility requirements set out in Schedule 1.

CommBank Yello points for paying your bill

7. To be eligible to earn Base Points and continue to earn Base Points, you must:
 - a. have and maintain an active More residential nbn®, mobile and/or mobile broadband service;
 - b. verify your identity with ConnectID®;
 - c. remain qualified to earn CommBank Yello points in accordance with the CommBank Yello Terms and Conditions; and
 - d. continue to pay for your services using a CommBank credit or debit card, or direct debit from a CommBank bank account.

Crediting of points

New Service Points and Bonus Points

8. Following successful activation of your Eligible Service, we will notify CommBank within 48 hours that you have qualified to earn New Service Points in accordance with the terms of this offer.
9. Your New Service Points and any applicable Bonus Points will be allocated to your CommBank Yello account in six (6) equal monthly instalments, once per billing cycle (**Instalment Period**), with the first instalment commencing after service activation.

Base Points

10. Following successful receipt of your payment for your More bill, we will notify CommBank within 48 hours of your eligibility to receive Base Points for that billing cycle.
11. Base Points:
 - a) are calculated after discounts and exclusions are applied, and based on the payment amount successfully received by More at an account level and will be rounded up to two decimal points;
 - b) are limited to the outstanding balance of the relevant bill invoice; and
 - c) are subject to the eligibility requirements and exclusions set out in these Terms and Conditions.
12. If you pay more than the outstanding balance of a bill invoice, the excess amount will be treated as a credit on your More account and will only earn Base Points when it is applied towards a future eligible invoice.

Application of points to your CommBank Yello Account

13. The crediting of CommBank Yello points to your CommBank Yello Account is the responsibility of CommBank and may occur after we have provided notification, in accordance with the CommBank Yello terms and conditions. Accordingly, there may be a delay between our notification to CommBank that you have earned points and the date on which those points are credited to your account by CommBank.
14. More may delay notifying CommBank of your eligibility and/or CommBank may delay, withhold or correct the allocation of CommBank Yello Points where either reasonably believes:
 - a) a payment has been reversed;
 - b) a customer is not eligible;
 - c) duplicate Points have been allocated; or
 - d) fraud, misuse or a system error has occurred.

Exclusions, rejections and claw back

15. Business customers, business services and business plans are not eligible to receive CommBank Yello points under this offer.
16. New Service Points are awarded for new mobile, mobile broadband and nbn® services only once they have been activated. Eligible Services must remain active (i.e. not suspended or disconnected) for the entire Instalment Period to continue to receive points. All other services and products (including Wi-Fi Routers purchases) are excluded from receiving New Service Points under this offer.
17. Base Points are not awarded for:
 - a) credits, refunds or account adjustments;
 - b) goodwill or compensation credits;

- c) pending, declined, expired, failed, reversed or dishonoured payments;
 - d) amounts paid using CommBank Yello Points;
 - e) once off up-front payments that are not subsequently included as a charge on your bill;
 - f) amounts paid in excess of the outstanding balance of a bill invoice;
 - g) products, services or fees identified as excluded in the applicable Points Offer Schedule; or
 - h) any transaction that does not represent revenue received by More.
18. Where a payment is initially unsuccessful but is later successfully received by More, Base Points may be awarded once the payment has been successfully processed, provided you continue to satisfy these Terms and Conditions.
 19. If at any point you cease to meet all the eligibility requirements in section 5, you will forfeit any remaining instalments of New Service Points and Bonus Points that have not already been credited to your account (where applicable).
 20. If you do not activate your nbn(r), mobile and/or mobile broadband service within 30 days of purchase, you will forfeit all New Service Points (and Bonus Points, where applicable), except where the delay is attributable to More and/or one of More's providers.
 21. If at any point you cease to meet all the eligibility requirements in section 7, you will cease being eligible to receive Base Points in accordance with this offer. If you subsequently re-meet the eligibility criteria in section 7, you may resume receiving Base Points for future payments but you will not receive points for any prior payments for which you were ineligible.

Other terms

22. Your use of ConnectID® is subject to [More's ConnectID Terms](#). When you complete ConnectID® verification, CommBank shares your verified identity details with More for the purpose of setting up and administering your service or applying the points available under this offer, and confirming your eligibility for this offer. You may update your personal information held by More at any time in accordance with More's [Privacy Policy](#).
23. If you relocate your Eligible Service and/or complete a fibre upgrade during the Instalment Period, you will be eligible to receive any remaining New Service Points and/or Bonus Points (where applicable) that have not yet been allocated to your account, provided that your Eligible Service remains active. If your Eligible Service becomes inactivate for more than 5 business days or disconnected due to a fibre upgrade and/or relocation and it is not caused by events within More's reasonable control, More may (acting reasonably) pause or revoke any further allocation of New Service Points and/or Bonus Points.
24. CommBank is responsible for administering the CommBank Yello program, including determining your CommBank Yello eligibility and tier, allocating, displaying and administering CommBank Yello Points, and administering the redemption of CommBank Yello Points. The redemption, expiry and use of CommBank Yello Points are governed by the CommBank Yello Terms and Conditions. More is not otherwise responsible for any delay or failure of CommBank to credit any earned points to your account for any reason.
25. CommBank will handle all questions, complaints and disputes relating to CommBank Yello program and/or CommBank Yello points.
26. By redeeming this offer, you acknowledge and agree that More and CommBank will collect, use and disclose your personal information to each other to the extent reasonably necessary to provide and administer this offer, including (without limitation) for the purposes of confirming your ongoing eligibility. Each party will handle your personal information it collects in accordance with its respective privacy policy.
27. More and/or CommBank reserves the right to withdraw, vary or substitute this offer and/or the CommBank Terms and Conditions at any time.
28. Nothing in these Terms and Conditions excludes, restricts or modifies any rights or remedies you may have under the Australian Consumer Law or any other law that cannot lawfully be excluded.

Schedule 1 – Current Bonus Points offer

CommBank Yello Plus, Gold and Diamond Customer receive 3 times points for nbn® and 2 times points for mobile

- 1. Eligible CommBank Yello Plus, CommBank Yello Gold and CommBank Yello Diamond customers who sign up to a More service between 1 October 2026 and 30 November 2026 can receive the following:

Bonus Points
3 times New Service Points (comprised of 3,000 New Service Points and 6,000 Bonus Points) for each new More nbn® service.
2 times New Service Points (comprised of 3,000 New Service Points and 3,000 Bonus Points) for each new More mobile service.

- 2. Bonus Points are awarded based on the CommBank Yello tier you qualified for at the time of sign up. In accordance with section 9 of these terms and conditions, Bonus Points are also credited in 6 equal monthly instalments, all Bonus Points credits will be calculated at the rate applicable to the CommBank Yello tier for which you qualified at the time of purchasing your service, regardless of any subsequent changes to your tier.