

¡Hola!

¿Estás a punto de mudarte a Australia o acabas de aterrizar?

Una de las primeras gestiones importantes es abrir una cuenta bancaria. Esto te permitirá cobrar tu sueldo, pagar el alquiler, hacer compras y mucho más.

Al abrir la cuenta, recibirás una tarjeta de débito que podrás utilizar fácilmente para realizar pagos, tanto en tiendas físicas como en línea.

Commonwealth Bank of Australia es uno de los bancos más populares y utilizados del país, con sucursales distribuidas por toda Australia.

A continuación, te explicamos paso a paso cómo abrir tu cuenta en Commonwealth Bank.

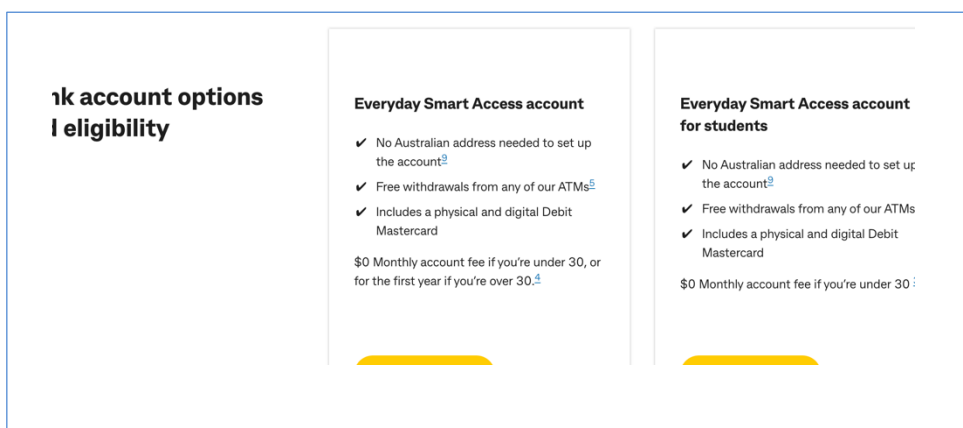
¡Importante! Deberás presentarte en la sucursal que elijas para verificar tu identidad dentro de los 14 días posteriores a la apertura de la cuenta por internet. No inicies el proceso aún si tu llegada a Australia será dentro de más de 14 días.

¡Vamos allá!

➡ Paso 1: Haz click en el siguiente link: <https://www.commbank.com.au/moving-to-australia.html>

➡ Paso 2: Una vez dentro del apartado Moving to Australia, haz scroll down y verás estas dos opciones:

- Everyday Account Smart Access (para visado work & holiday)
- Everyday Account Smart Access for students (para visado de estudiante)



**Bank account options  
Eligibility**

Everyday Smart Access account	Everyday Smart Access account for students
<ul style="list-style-type: none"><li>✓ No Australian address needed to set up the account<sup>3</sup></li><li>✓ Free withdrawals from any of our ATMs<sup>3</sup></li><li>✓ Includes a physical and digital Debit Mastercard</li></ul> <p>\$0 Monthly account fee if you're under 30, or for the first year if you're over 30.<sup>4</sup></p>	<ul style="list-style-type: none"><li>✓ No Australian address needed to set up the account<sup>3</sup></li><li>✓ Free withdrawals from any of our ATMs</li><li>✓ Includes a physical and digital Debit Mastercard</li></ul> <p>\$0 Monthly account fee if you're under 30 :</p>

➡ Paso 3: Una vez que hayas elegido el tipo de cuenta, selecciona el recuadro amarillo que dice 'Get started'.

**Ready to apply?**

Make sure you:

- Are aged 14 years and over
- Will arrive in Australia in the next three months or;
- Have arrived in Australia in the past three months
- Are a tertiary student at an educational institution located in Australia or are undertaking an Australian Apprenticeship

**Get started**

**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.

**Step 2: Visit a branch**  
Once you get to Australia, call into your chosen branch to identify and order your debit Mastercard. We'll just need to see your passport, student ID and confirm the countries where you're a [tax resident](#).

**Step 3: Access your money**

➡ Paso 4:

- En el campo **Date of arrival**, introduce el día en que llegaste a Australia o la fecha en la que planeas llegar, y presiona **OK**.

**Date of arrival in Australia**

DD/MM/YYYY

**OK** >

- En el campo **What are your personal details?**, ingresa tu título (Mr/Mrs), **First Name** (tu nombre), **Middle Name** (tu segundo nombre, si tienes uno) y **Last Name** (tu apellido), y luego presiona **OK**.

**What are your personal details?**

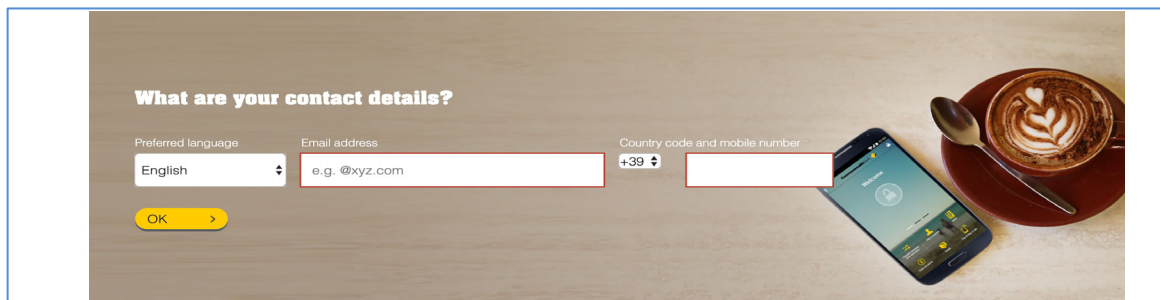
Make sure you enter your name as it appears on your passport.

Title First name Middle name Last name

Select  Enter if you have one

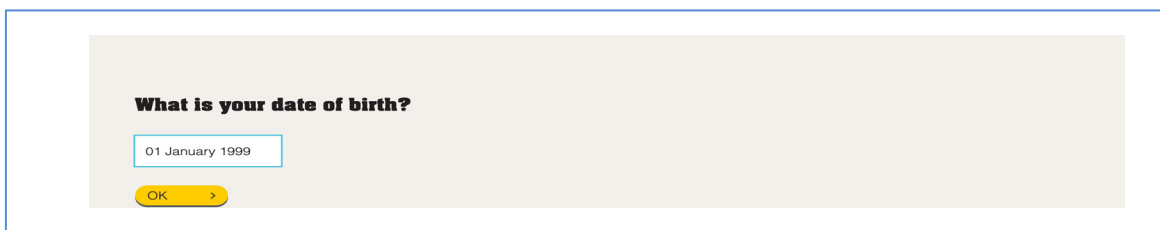
Here's our [Privacy policy](#)

- En el apartado: **What are your contact details?**, ingresa lo siguiente:
  - **Preferred language** (el idioma que prefieres usar para comunicarte con el banco – selecciona inglés).
  - **Email address** (tu dirección de correo electrónico),
  - **Country code** (el código de tu país) y **Mobile number** (tu número de teléfono),



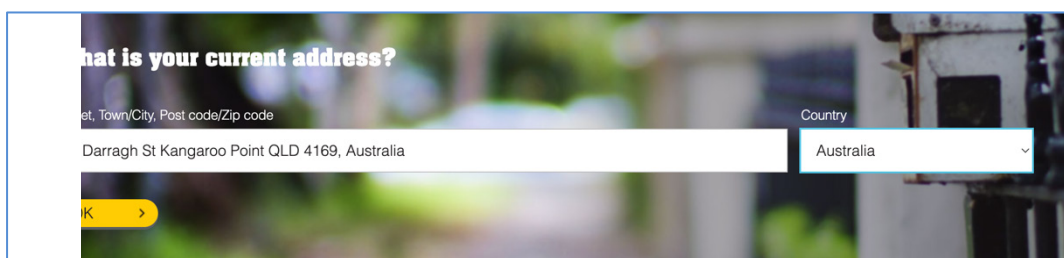
The screenshot shows a form titled "What are your contact details?". It has three input fields: "Preferred language" with a dropdown menu set to "English", "Email address" with the placeholder "e.g. @xyz.com", and "Country code and mobile number" with a dropdown set to "+39" and an adjacent empty text box. A yellow "OK" button with a right arrow is at the bottom left. The background features a smartphone and a cup of coffee.

- En el campo **What is your date of birth?**, introduce tu fecha de nacimiento y haz clic en OK.



The screenshot shows a form titled "What is your date of birth?". It has a single text input field containing "01 January 1999". A yellow "OK" button with a right arrow is at the bottom left.

- En el campo **What is your current address?**, ingresa tu dirección de residencia y haz clic en OK.



The screenshot shows a form titled "What is your current address?". It has two input fields: a large text box for the address containing "Darragh St Kangaroo Point QLD 4169, Australia" and a dropdown menu for "Country" set to "Australia". A yellow "OK" button with a right arrow is at the bottom left. The background is a blurred outdoor scene.

- En el apartado **Choose your branch**, debes ingresar la sucursal de Commonwealth Bank a la que deseas acudir para identificarte y recoger tu tarjeta de débito. Te aconsejamos ir la sucursal más cercana a donde resides en el momento que vas a abrir la cuenta bancaria.

Ingresa el estado y luego selecciona la sucursal que prefieras. Después, haz clic en OK.

**Choose a branch**

This branch should be convenient for you to get to, once you arrive in Australia. You will need to visit this branch to show us your passport.

State: Select  
Branch: Select

Continue

➡ Paso 5: Te recomendamos poner la primera opción.

**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.

- Income from a job e.g. salary, bonus, commission
- Income from a business you ran/run
- Money from family from overseas either as support or a gift
- Money from family in Australia either as support or a gift
- Government benefits or grants
- Compensation e.g. insurance, divorce settlement
- Investment income e.g. interest, dividends, rental
- Sale of assets e.g. shares, investment (non property), vehicles, livestock
- Sale of property
- Income from superannuation or pension or social benefit payments
- Income from a one-off windfall such as inheritance, redundancy, winnings, gift
- Loan
- Tax refund

OK >

➔ Paso 6: Te recomendamos poner la primera opción.

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.

Income from a job e.g. salary, bonus, commission

Money from family from overseas either as support or a gift

Government benefits or grants

Investment income e.g. interest, dividends, rental

Sale of property

Income from a one-off windfall such as inheritance, redundancy, winnings, gift

Income from a business you ran/run

Money from family in Australia either as support or a gift

Compensation e.g. insurance, divorce settlement

Sale of assets e.g. shares, investment (non property), vehicles, livestock

Income from superannuation or pension or social benefit payments

➔ Paso 7: En el apartado **Create your NetBank password**, crea una contraseña, la cual utilizarás para acceder a tu área personal en la página web de Commonwealth Bank.  
Atención: la contraseña debe tener entre 8 y 10 caracteres, incluyendo letras y números. Luego,

**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 >

Chat Now

➔ Paso 8: En este punto, lo único que te queda por hacer es hacer clic en el recuadro azul que dice **Open Now** al final de la página para completar el proceso.

Commonwealth te habrá enviado un correo electrónico con toda la información útil relacionada con tu cuenta, pero sobre todo con tu NetBank Client Number.

Ahora, siguiendo las instrucciones indicadas en el correo, accede a tu área personal (con la contraseña que creaste anteriormente) para consultar los detalles de tu cuenta (Account Number, Account Name y BSB) y para imprimir tu Welcome Letter

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


- Agree to receive the [Financial Services Guide](#), [Transaction, Savings and Investment Accounts Terms & Conditions](#) & [Electronic Banking Terms and Conditions](#) electronically and accept the Terms and Conditions. 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, your account automatically comes with an Overdraw Feature. This means that if you have insufficient funds to cover a direct debit, cheque, scheduled BPAY, PayTo payment or Point of Sale card payment, your account may be able to exceed its available funds (be overdrawn). If this happens, you will be charged a \$15 fee that day, regardless of the number of transactions honoured that same day. Interest will also be charged on overdraw amounts. The current applicable interest rate is 14.90% p.a. but is subject to change. Honouring payments is at our discretion and we may still dishonour transactions.


You should only keep the Overdraw Feature if you think you'll use it occasionally to cover an accidental shortfall in funds. If you need ongoing credit, one of our credit products may be suitable as the applicable interest rate and fees and charges are likely to be lower and consumer credit protection legislation also applies. You can turn the Overdraw 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 Overdraw 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](#).


Accept and open now >

 **¿Qué documentación debes llevar al banco?**

- Pasaporte
- DNI
- Welcome Letter
- COE
- Visado aprobado

 **¿Ves un error en rojo?** Es normal que a veces el sistema esté saturado. Solo espera unos minutos y vuelve a intentarlo.

 Si no te aparece la pantalla final de confirmación, y en su lugar ves un formulario para ingresar con usuario y contraseña, es porque ya recibiste un correo electrónico del banco con los siguientes pasos.

 Te recomendamos crear una cuenta online multimoneda (como Wise o Revolut) para realizar transferencias entre tu cuenta de España y la de Australia con mejores tipos de cambio.

¡Para cualquier duda, no dudes en contactarnos!

¡Hasta pronto!