

Commonwealth Bank Identity mini toolkit

07.03.2022

Welcome to the Commonwealth Bank identity mini toolkit.

This document outlines the basic elements of our identity system.

AA accessibility

The Commonwealth Bank has a commitment to accessibility, ensuring we meet AA standards in all our communications. Elements in this guideline document have passed accessibility testing.

Contact

If you have any questions about the content of this guide or are unsure if your communication best represents our new identity, please contact the Brand Strategy team:

brandapproval@cba.com.au

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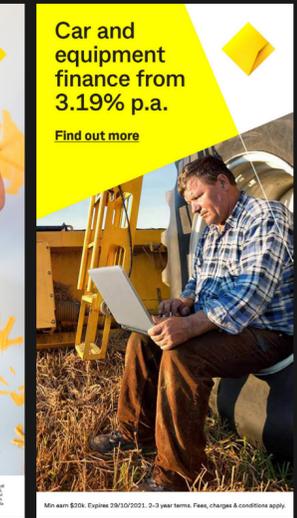
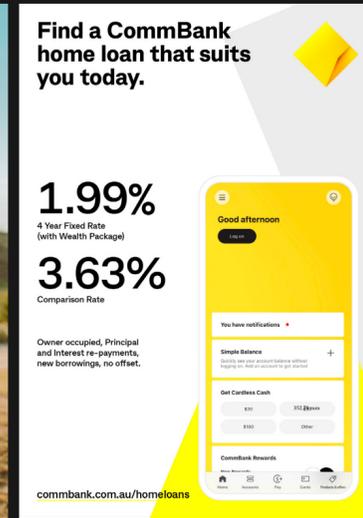
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Channel and application examples are contained throughout this document instead of in a separate section.

Identity introduction

Delivering a brighter future for all of us,
through a dynamic identity system designed
with purposeful optimism at its core.

- 06 Design principles
- 07 Components
- 08 Tone of voice



Internal use only. Not for external use or distribution. All images are reference only and to be replaced with licensed images (whether commissioned or purchased) by Commonwealth Bank.

Our design principles underpin every creative decision we make, from colour choice to UI design to art direction. This is how we collectively create a distinct and consistent experience across all customer touch-points.

Bright and light

Design with purposeful optimism at its core. From how we treat imagery to colour to typography, we use a lightness of touch with the intent of instilling our customers with the feeling of a “Brighter future”.

- An emotive representation of a “Brighter future” (a light touch)
- A style that isn’t cluttered and evokes ‘feel good’ energy
- Making sure everything has a clear purpose

Dynamic direction

Design that moves, even when static. There is a sense of dynamism in everything we create, always guiding the viewer towards a “Brighter future”.

- A style that feels dynamic even when static
- A dynamic representation of our core assets
- A dynamic but constrained colour palette

Confident clarity

Design that is as simple as possible. We design a “Brighter future” with confident simplicity and clarity of vision.

- Simplicity is key
- Impact through reduction
- Accessibility first

Identity introduction

Components

Our identity is a system comprised of logos, wordmarks, typefaces, colour palette, graphic language, photography and our 'Can lives here' platform.

These components must be used consistently and in balance with each other to maintain the strong identity and consistent experience customers demand of Commonwealth Bank.

Our *Beacon* and wordmark



Typography

CBA Beacon Sans Regular
CBA Beacon Sans Regular Italic
CBA Beacon Sans Bold
CBA Beacon Sans Bold Italic
CBA Beacon Sans Extra Bold
CBA Beacon Sans Extra Bold Italic

For internal use only

Source Serif Pro Regular
Source Serif Pro Regular Italic
Source Serif Pro Semi Bold
Source Serif Pro Semi Bold Italic

Colour



Graphic language



Photography



Can



Identity introduction

Tone of voice

Our tone of voice principles are based on our personality traits and guide how we speak and write in all contexts. Writing consistently across all touchpoints of our brand enables us to connect with Australians authentically and confidently. These principles guide us as we develop communications, helping us bring our brand to life.

Optimistic and purposeful

We are empathetically optimistic, and energised to enhance the financial wellbeing of our customers and communities.

We mean what we say, we're transparent, open and straightforward.

Confident yet humble

We're focused on our customers and communities – not just our business – and we'll work hard to be a better bank for them.

We're a leader and look to guide the way forward for our customers, communities and Australia. We're inclusive, never elitist – a bank for all Australians.

Logos and wordmarks

Wordmark configurations

A range of wordmark configurations are available for use across different formats and locations. The primary lock-up should be your first choice. It is to be used in all cases where space allows. However if there is insufficient space to place the logo within its clear space (see page 12), choose one of the alternate lock-ups. Designer discretion is advised when selecting an alternative lock-up.

Our Primary logo suite is available for the following outputs:

- CMYK (print)
- RGB (digital)
- Reverse (white wordmark)

Primary lock-up



Stacked lock-up



Horizontal lock-up



Primary Reverse



Stacked lock-up



Horizontal lock-up



Logos and wordmarks Framework

The decision on when to use the *Beacon* or the *Beacon* wordmark lock-up should be based on each piece of communication and what, where and how we're trying to connect with the audience.

Care should always be taken to use the *Beacon* on an appropriate background for accessibility and optimal visibility.

Beacon wordmark lock-up
Featured in touchpoints aimed at corporate/media/shareholder audiences where a stronger direct link and endorsement to our master brand is needed.



- For corporate and governance-led communications e.g non-marketing, CEO comms, media and IB&M ('of Australia', letters etc).
- For usage outside Australia where other logo instances are not as recognised. (e.g. Investor Relations)

Beacon
More iconic, our *Beacon* is featured wherever viable, especially in high-impact comms such as OOH and TVCs, and where we are in close proximity to the brand.

Some crisis communications may call for the *Beacon* on its own.



- Paid advertising channels
- Website
- App
- ATM
- Branch signage
- Internal
- Payment cards

Logos and wordmarks

Exclusion zones and minimum sizes

Exclusion zone

The exclusion zone is an empty space established around the *Beacon* to protect its integrity and ensure its clear visibility.

The exclusion zone is defined as $\frac{1}{3}$ the width of the *Beacon*. This logic applies to all versions of the *Beacon*.

Minimum size

Minimum sizes have been specified for the *Beacon* to ensure its clear reproduction. Displaying in sizes smaller than those specified here is prohibited.

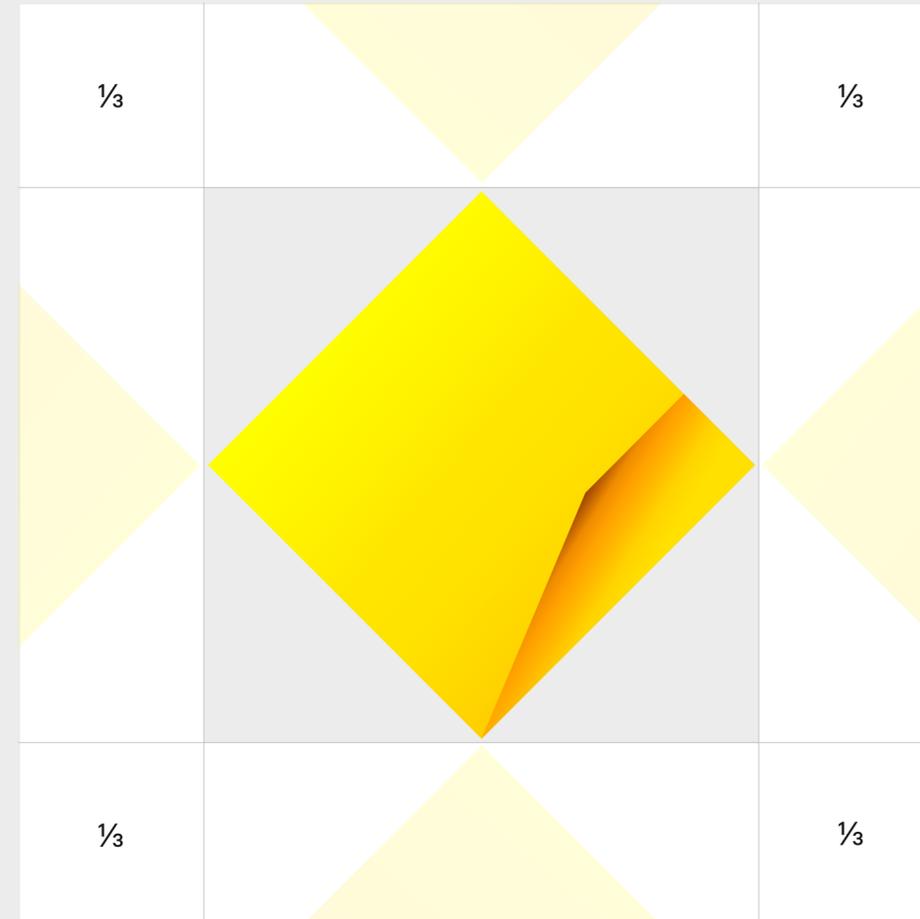
Favicon

We have created a 50px version of the small-scale *Beacon* that is used specifically as a favicon.

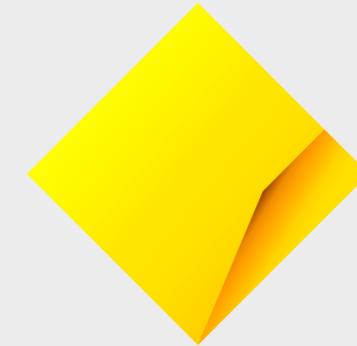
Please note: Some substrates may require the *Beacon* to be a printed larger than the minimum for clear reproduction, please refer to brand for advice.

If you are unsure of which logo to use, please contact brandapproval@cba.com.au

Exclusion zones



Primary *Beacon* sizes



Screen

Min 16px

Print

Min 4mm

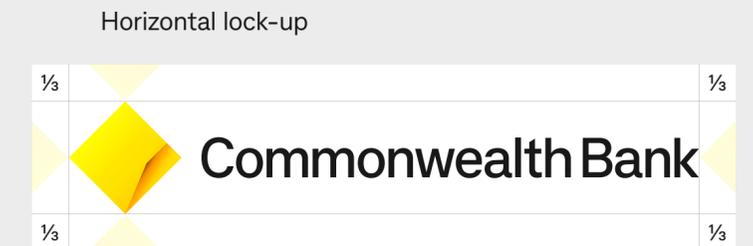
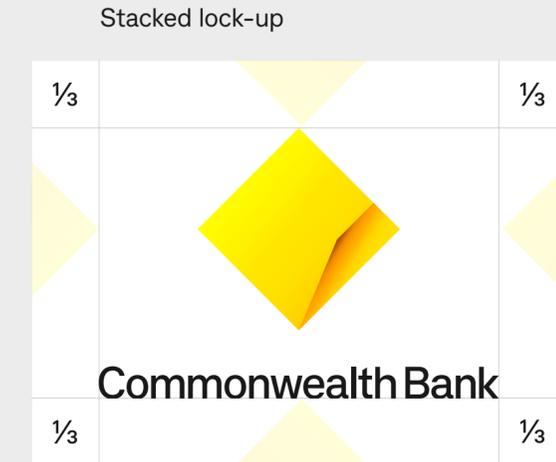
Logos and wordmarks

Exclusion zones

Exclusion zone

The exclusion zone is an empty space established around the wordmark to protect its integrity and ensure its clear visibility.

The exclusion zone is defined as $\frac{1}{3}$ the width of the *Beacon*. This logic applies to all versions of the wordmark.



Logos and wordmarks

Beacon sizing

We have optimised the use of our core identity assets in order to create stronger brand recall and impact in all our comms. How we calculate the size of the Beacon is by defining grid of a layout.

A note on creating grids:

When creating portrait / square formats, divide the width of the artwork by 20. This is your new margin. Then set up a 12 column grid, applying a 4mm gutter.

When creating 16:9 or landscape artworks, divide the width by 40. This is your new margin. Then set up a 12 column grid, applying a 4mm gutter.

Beacon size

The *Beacon* size is defined by the column width of each format.

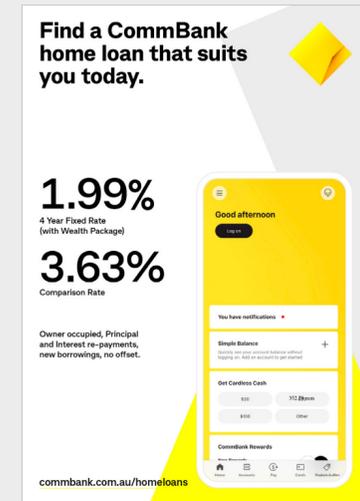
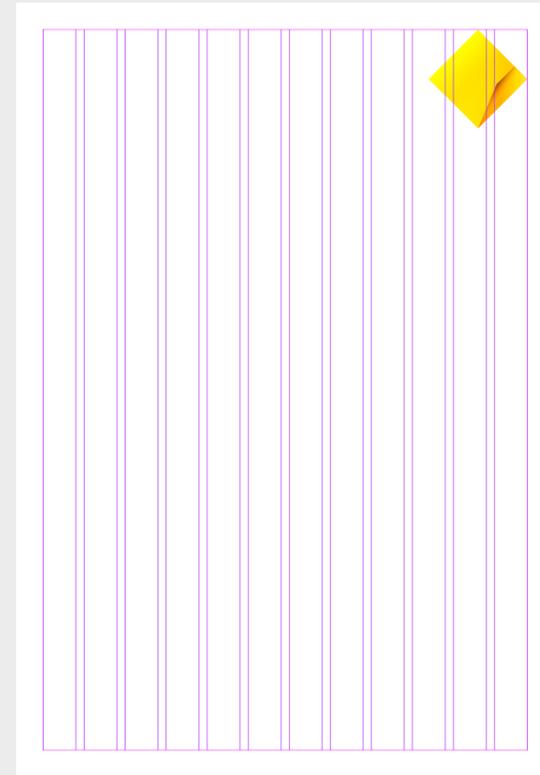
For portrait and square formats, the *Beacon* is approximately 2.5 columns wide.

For landscape formats, the *Beacon* is approximately 2 columns wide.

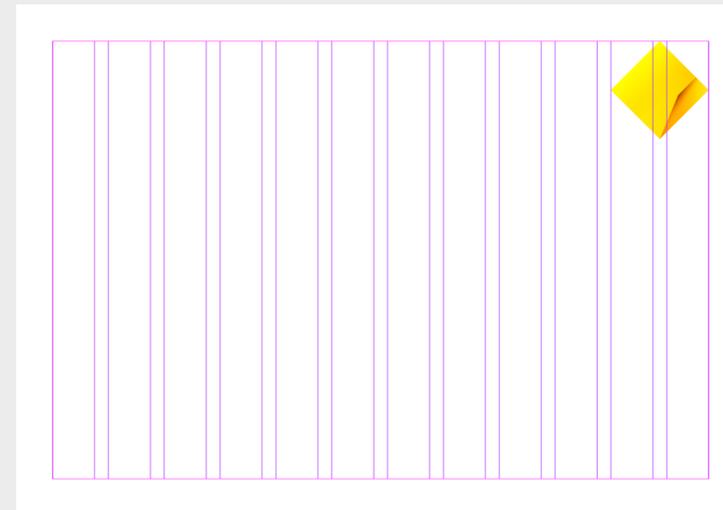
Custom formats

If the *Beacon* size required is not shown in provided templates, a custom formula should be used to find the correct width.

Portrait and Square formats – Beacon size approx. 2.5 columns wide



Landscape formats – Beacon size approx. 2 columns wide



Logos and wordmarks

Wordmark minimum size

Minimum sizes have been specified for the wordmarks to ensure their clear reproduction. Displaying in sizes smaller than those specified here is prohibited.

As a general rule the *Beacon* can be sized in a proportional relationship to the Can lives here logo. For examples on sizing refer to templates in the [Inspiration Examples](#) section of these guidelines.

When space is limited and at an absolute minimum the *Beacon* can be no smaller than the height of the first letter in the headline.

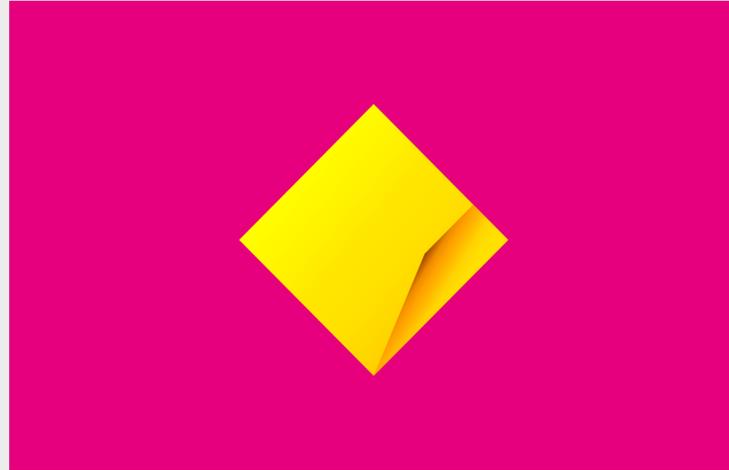
		Minimum screen size	Minimum print size
Primary <i>Beacon</i> + Wordmark		28 px on <i>Beacon</i> height	8 mm on <i>Beacon</i> height
Stacked <i>Beacon</i> + Wordmark		42 px on total logo height including text	18 mm on total logo height including text
Horizontal <i>Beacon</i> + wordmark		28 px on <i>Beacon</i> height	8 mm on <i>Beacon</i> height

Logos and wordmarks

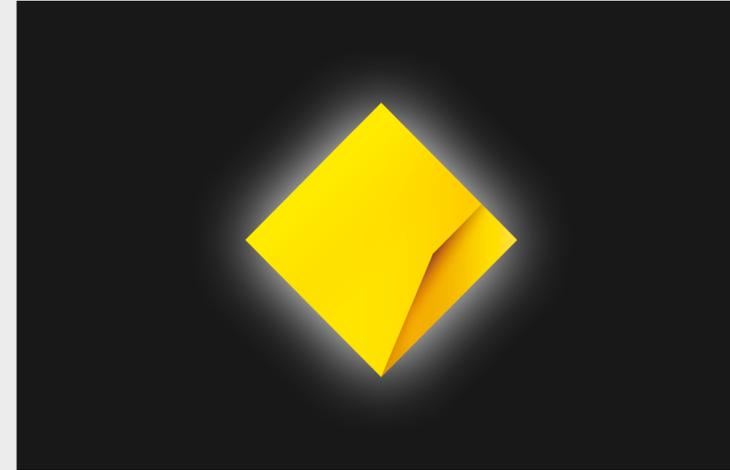
Incorrect usage

Some basic rules apply to protect the integrity and appearance of our *Beacon*. No modification or reinterpretation should occur.

× Do not use on unapproved colours



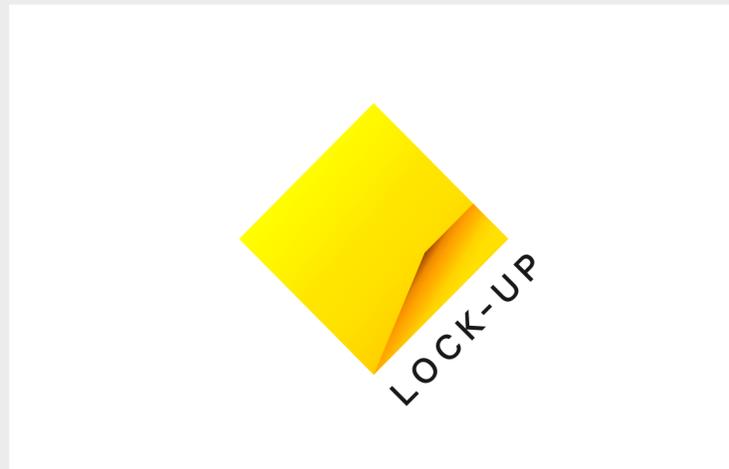
× Do not add glows



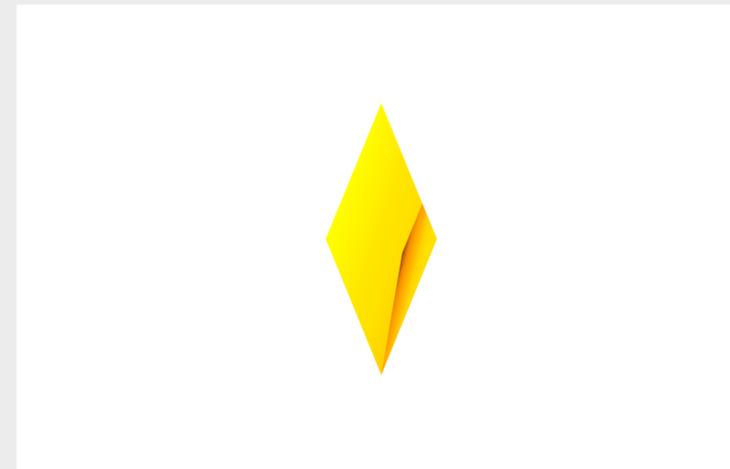
× Do not add drop-shadows



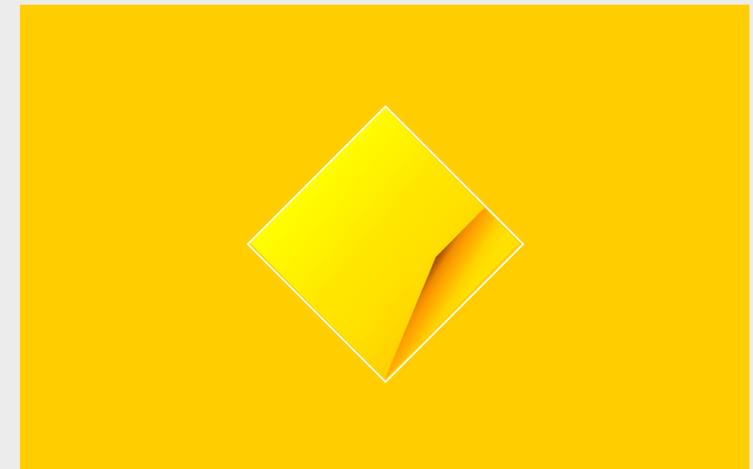
× Do not create lock-ups



× Do not skew or rotate



× As a general rule do not add keylines except in limited uses



Co-branding Decision tree

Partnering with other brands

We've developed a simple and easy-to-use decision tree to help you determine which brand should lead the communication.

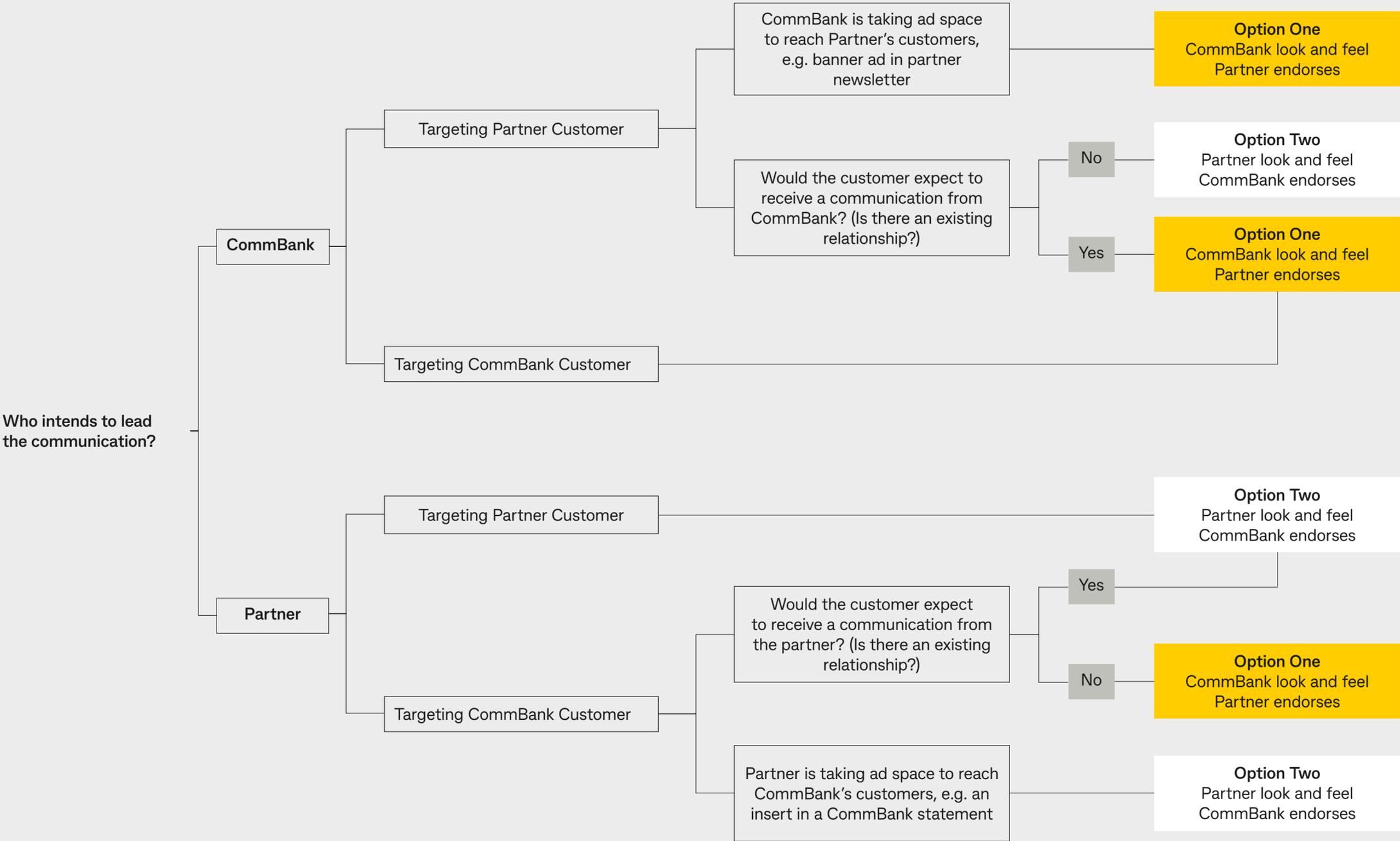
Why you would partner with a brand

- If the partner represents the core values of Commonwealth Bank.
- The partner brand enables us to offer customers something we couldn't do by ourselves.
- The opportunity is long-term and sustainable.
- The opportunity will be supported or promoted by the partner.

Why you wouldn't partner with a brand

- A political or religious organisation.
- Organisations involved in hazardous or harmful activities such as air shows or boxing.
- Organisations that may be construed as racist or otherwise discriminatory.
- Any organisation involved with tobacco, alcohol, gambling or sex industries.
- Any organisation that already has a strong association with a competing financial institution.

For any further questions on co-branding, please contact the Commonwealth Bank Brand Strategy team brandapproval@cba.com.au.

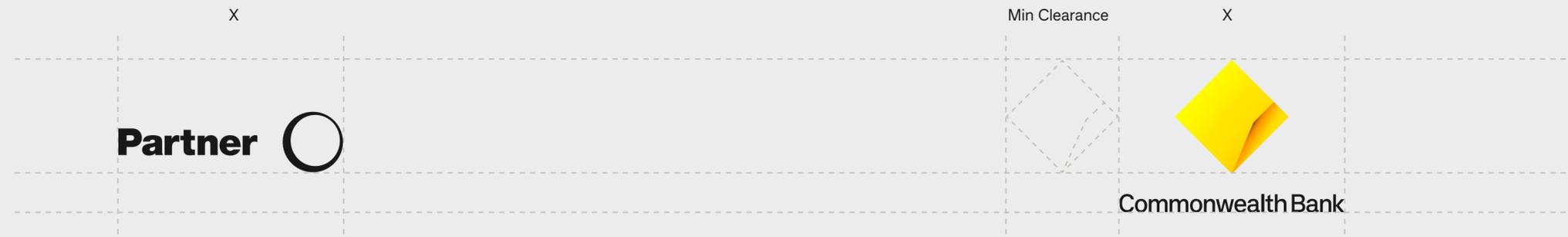


Co-branding Partner logos

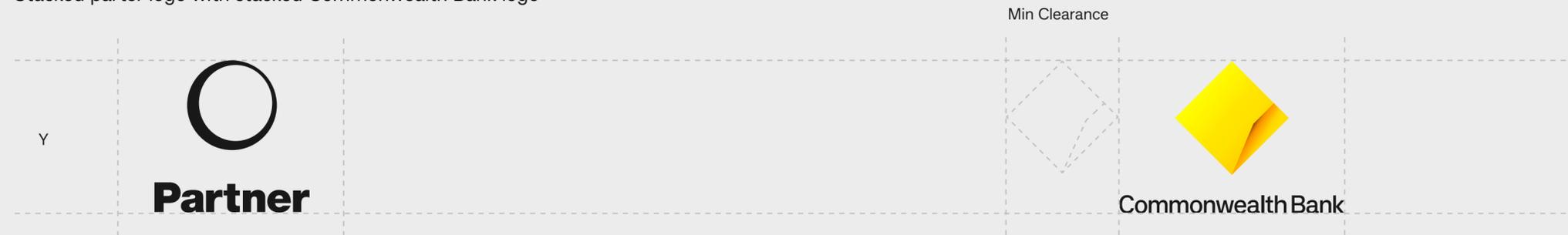
Partner logos should be equal or lesser in scale to the scale of the Commonwealth Bank logo. They should be no wider or higher than the Commonwealth Bank logo.

In circumstances where there is more than one partner logo, discretion is advised as to how the logos should be represented – as long as they are all equal or lesser in scale to the Commonwealth Bank logo.

Horizontal partner logo with stacked Commonwealth Bank logo



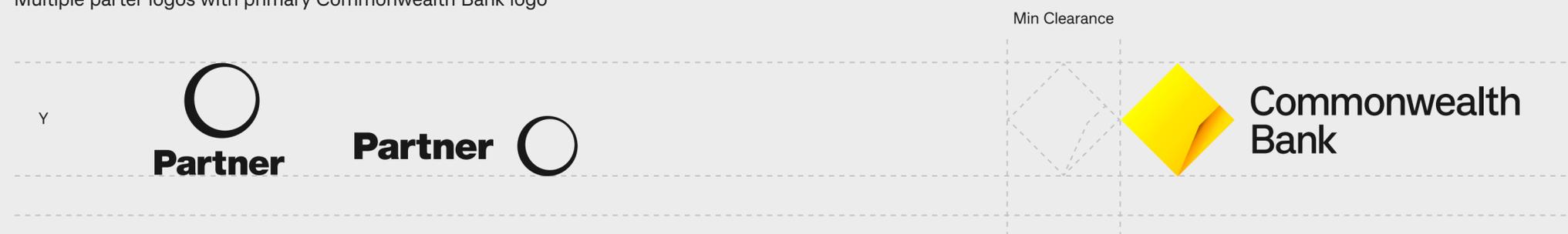
Stacked partner logo with stacked Commonwealth Bank logo



Multiple partner logos with stacked Commonwealth Bank logo



Multiple partner logos with primary Commonwealth Bank logo



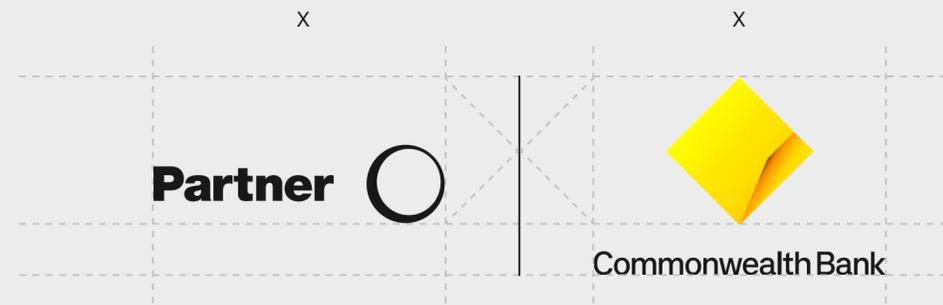
Co-branding

Partner logos using divider lines

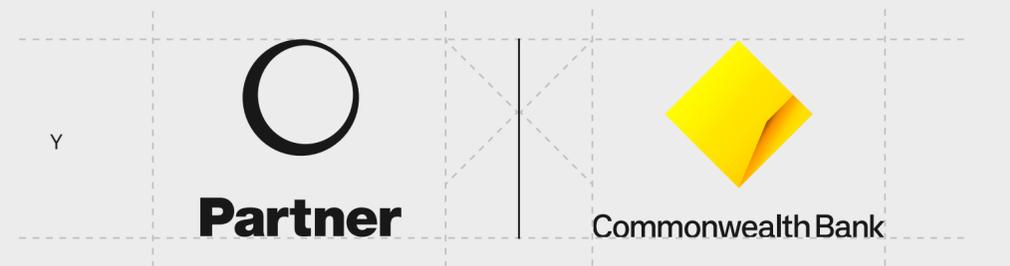
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In circumstances where there is more than one partner logo, discretion is advised as to how the logos should be represented – as long as they are all equal or lesser in scale to the Commonwealth Bank logo.

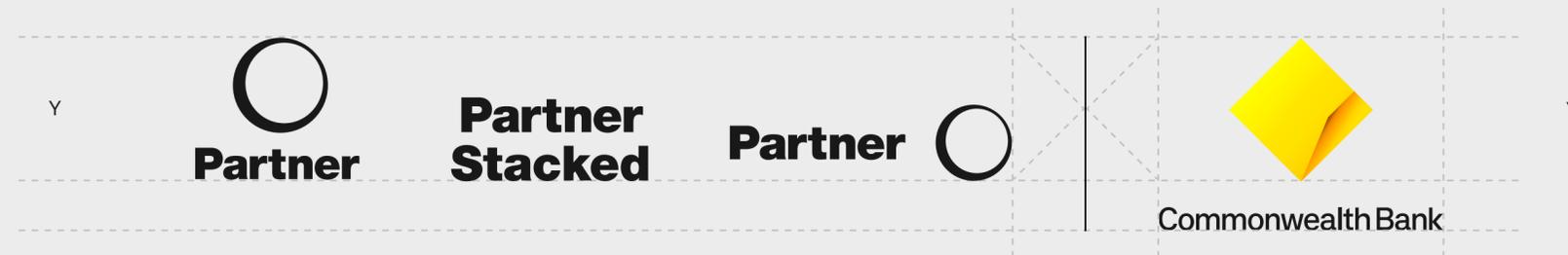
Horizontal partner logo with stacked Commonwealth Bank logo



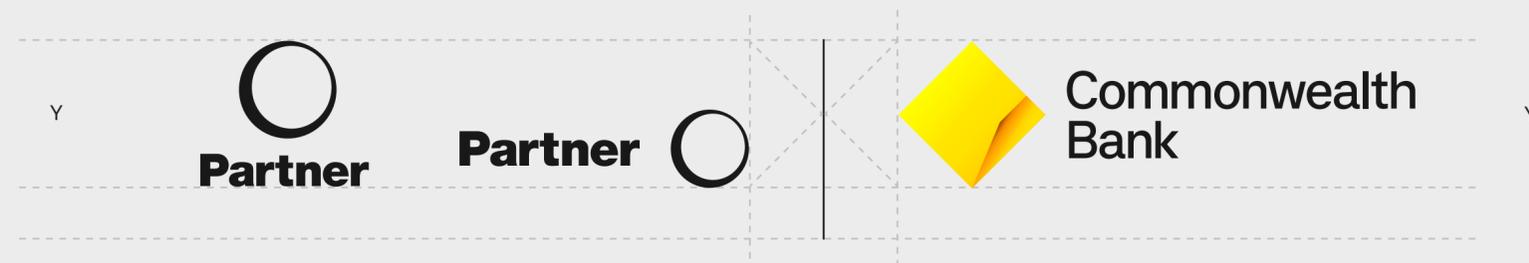
Stacked partner logo with stacked Commonwealth Bank logo



Multiple partner logos with stacked Commonwealth Bank logo



Multiple partner logos with primary Commonwealth Bank logo



Co-branding Descriptor lines

Descriptor lines are used to clarify Commonwealth Bank's involvement in a partnering relationship.

The use of descriptors is optional and not essential to partnership marketing. It will be required in the majority of sponsorship initiatives, and on partner-led communications where there is a need to clarify the relationship between the two brands.

These lockups are available as part of the partnership assets.

Here are some preferred descriptor lines:

Commercial sponsorship agreements

- Sponsored by

Community involvement initiatives

- Supported by

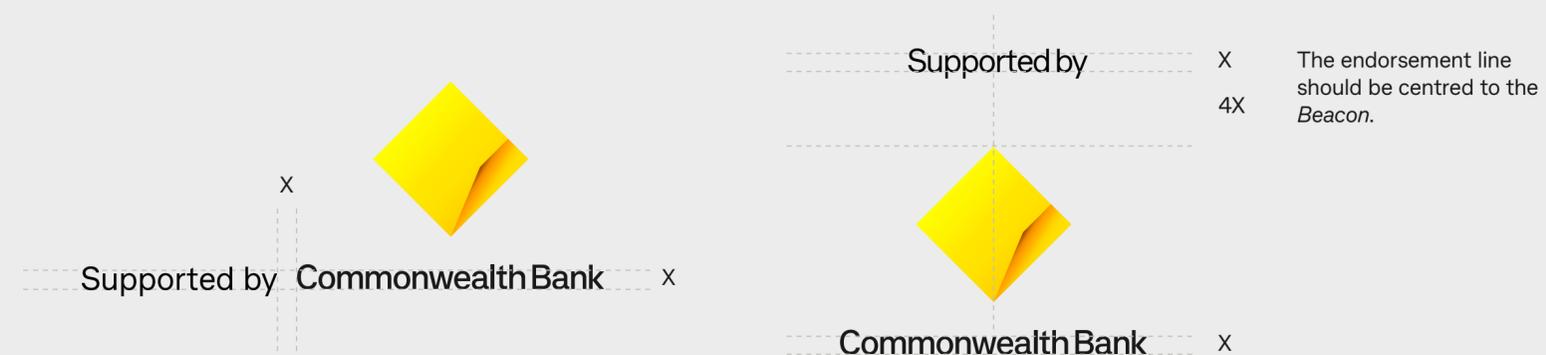
Further descriptor line options

- A community partnership supported by
- Proudly supported by
- Proud partner
- Proudly presented by
- Proud sponsor

Commonwealth Bank logo – Primary



Commonwealth Bank logo – Stacked



Commonwealth Bank logo – Horizontal wordmark



Co-branding

Descriptor lines

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Community involvement initiatives

- Supported by

Further descriptor line options

- A community partnership supported by
- Proudly supported by
- Proud partner
- Proudly presented by
- Proud sponsor

Beacon only (preferred)

This lock-up is the preferred lock-up as it is the most successful as a simple and strong mark, focussed on being highly practical in digital applications and products, where it won't risk losing attribution regardless of scale of reproduction.

Proud partner



Beacon only (alt)

Only when space is too limited for our preferred lock-up, we use this version of the lock-up, as it ensures legibility of text at smaller scale.

Proud partner



Full brand mark horizontal

In instances where greater formality or security needs to be represented by the partnership, we use this version of the lock-up.

Proud partner



**Commonwealth
Bank**

Full brand mark stacked

Where the partner brand is designed to be stacked and centred, this lock-up should be used to ensure balance between the two elements.

Proud partner



Commonwealth Bank

Typography Overview

Our primary typeface is CBA Beacon Sans. The typographic palette is comprised of six styles with – Regular, Bold and Extra Bold, each with matching italics. CBA Beacon Sans is supported with Source Serif Pro.

Bold weight

Is the most commonly used weight for headlines and is used across all segments.

Extra Bold weight

Is used for headlines which are longer form and you want to create more standout than Bold weight. Extra Bold is not used with premium segments such as Business.

Please note: A limited licence has been obtained for CBA Beacon Sans and should not be used by anyone without that licence. Third-parties and agencies who create Commonwealth Bank content are eligible to use CBA Beacon Sans under this license. If you are in doubt as to whether you have a licence please contact the Brand Strategy team brandapproval@cba.com.au.

AA accessibility

Italic and serif font are not primary and should only be used sparingly

CBA Beacon Sans Bold
CBA Beacon Sans Bold Italic

CBA Beacon Sans Regular
CBA Beacon Sans Regular Italic

CBA Beacon Sans Extra Bold
CBA Beacon Sans Extra Bold Italic

Typography Alignment

We range our type to the left (except when using dynamic headlines). We don't centre-align, and we never, ever range type to the right.

When ranging type to the left, it is important to consider the *rag*. A *rag* in typography is the uneven, usually right side of a paragraph.

When setting type with a ragged margin, pay attention to the shape that the ragged line endings make. A good *rag* goes in and out from line to line in small increments. A poor *rag* creates distracting shapes of white space in the margin.

Always be careful to avoid *orphans* and *widows*. A *widow* is a very short line – usually one word, or the end of a hyphenated word – at the end of a paragraph or column.

Like a *widow*, an *orphan* is a single word, part of a word or very short line, except it appears at the beginning of a column or a page.

Alignment

You could buy your first home sooner.

Rag

We're very proud to work alongside the government on the First Home Loan Deposit Scheme to help more realise their home ownership goals.

The National Housing Finance and Investment Corporation (NHFIC) will provide a guarantee for eligible first home buyers on low and middle incomes so that they can purchase a home with a deposit of as little as 5%.

The First Home Loan Deposit Scheme is a new initiative designed to support eligible first home buyers purchase a home sooner.

[Find out more at commbank.com.au](https://www.commbank.com.au)

Rag

The National Housing Finance and Investment Corporation (NHFIC) will provide a guarantee for eligible first home buyers on low and middle incomes so that they can purchase a home with a deposit of as little as 5%.The First Home Loan Deposit Scheme is a new initiative designed to support eligible first home buyers purchase a home sooner. [Find out more at commbank.com.au](https://www.commbank.com.au)

Typography Hierarchy

We create hierarchy in our layouts by varying the point size of type. Shown here is a simple hierarchy where the type is approximately half of the previous paragraph.

1. Headline – Bold weight
2. Headline – Extra Bold weight
3. Intro
4. Subhead
5. Body
6. CTA
7. T&Cs

This is an example of a hierarchy, please adjust for different application formats and sizes.

Please put a full stop at the end of all headlines and sub headings.

NB: this will be stress tested against in-play designs and may be expanded upon review.

Text over image

Shadow underneath sub copy should be subtle. Pick a colour from the image, it should be natural.

1 **You could buy your first home sooner.**

Headline lead
CBA Beacon Sans Bold
Leading: 100% 1.0
Kerning: Optical
Tracking: 0
Please manually kern/track these headlines optically

2 **You could buy your first home sooner.**

Headline lead alternative
CBA Beacon Sans Extra Bold
Leading: 100% 1.0
Kerning: Optical
Tracking: 0
Please manually kern/track these headlines optically

3 We're very proud to work alongside the government on the First Home Loan Deposit Scheme to help more realise their home ownership goals.

Intro
CBA Beacon Sans Regular
Leading: 110% 1.1
Kerning: Optical
Tracking: 0

4 **Subhead in Extra Bold weight**
5 The National Housing Finance and Investment Corporation (NHFIC) will provide a guarantee for eligible first home buyers on low and middle incomes so that they can purchase a home with a deposit of as little as 5%.

The First Home Loan Deposit Scheme is a new initiative designed to support eligible first home buyers purchase a home sooner.

[Find out more at commbank.com.au](https://www.commbank.com.au) | 6

Body
CBA Beacon Sans Regular
Leading: 110% 1.1
Kerning: Optical
Tracking: 0

CTA
CBA Beacon Sans Bold
Leading: 110% 1.1
Kerning: Optical
Tracking: 0
Underline: 0.5pt

7 The National Housing Finance and Investment Corporation (NHFIC) will provide a guarantee for eligible first home buyers on low and middle incomes so that they can purchase a home with a deposit of as little as 5%.The First Home Loan Deposit Scheme is a new initiative designed to support eligible first home buyers purchase a home sooner. [Find out more at commbank.com.au](https://www.commbank.com.au)

T&Cs
CBA Beacon Sans Regular
Leading: 120% 1.2
Kerning: Optical
Tracking: 0

Typography

Dynamic type

We use dynamic type in a restrained way and primarily with brand-led and brand-consideration communications.

Headlines are most effective when they are short and snappy. Preferably keep it to a three word or at a maximum six word headline is recommended.

With this heading style point size must be consistent and leading should be tight and optically adjusted when needed.

Please always put a full stop at the end of all headlines and sub headings.

Shown here is an example of a simple type hierarchy which you can adjust for different application formats and sizes.

1. Dynamic headline – three words
2. Dynamic headline – five words
3. Intro
4. CTA
5. T&Cs

NB: this will be stress tested against in-play designs and may be expanded upon review.

1 **Move
your
way.**

Dynamic headline lead
CBA Beacon Sans Bold
Leading: 70% 0.7
Kerning: Optical
Tracking: 0
Please manually kern/track these headlines optically

2 **We're building
a brighter
future for all.**

Dynamic headline lead
CBA Beacon Sans Bold
Leading: 70% 0.7
Kerning: Optical
Tracking: 0
Please manually kern/track these headlines optically

3 **Introducing CommBank
Traveller Card. A simple
monthly payment for credit.
No late fees, no interest.**

Subhead
CBA Beacon Sans Bold
Leading: 110% 1.1
Kerning: Optical
Tracking: 0

4 **commbank.com.au/cards**

CTA: URL
CBA Beacon Sans Extra Bold
Leading: 110% 1.1
Kerning: Optical
Tracking: 0
Underline: 1.3pt

CTA: Search
Glyph: CBA Beacon Sans Bold

 CommBank Home Loans

5 The National Housing Finance and Investment Corporation (NHFIC) will provide a guarantee for eligible first home buyers on low and middle incomes so that they can purchase a home with a deposit of as little as 5%.The First Home Loan Deposit Scheme is a new initiative designed to support eligible first home buyers purchase a home sooner. **Find out more at commbank.com.au**

T&Cs
CBA Beacon Sans Regular
Leading: 120% 1.2
Kerning: Optical
Tracking: 0

Typography

Serif

Our accent typeface is Source Serif Pro. It brings a human element to our brand and is used to soften our communications.

It is only used for internal communications as an accent to complement CBA Beacon Sans. It is useful when you need to bring an emotional tone to the message.

We use serif type in a restrained way and never for headlines or long-form copy. For example, it can be effective to use for quotes in internal brochures.

The use of Source Serif Pro isn't mandatory and should be used carefully and only where needed.

The typographic palette is comprised of four styles with – Regular and Semi Bold, each with matching italics.

Please note: Source Serif Pro is a free licensed font, readily available to download from Google Fonts. Only the four styles prescribed here are to be used. <https://fonts.google.com/specimen/Source+Serif+Pro>

AA accessibility

Italic and serif font are not primary and should only be used sparingly.

Source Serif Pro Semi Bold
Source Serif Pro Semi Bold Italic

Source Serif Pro Regular
Source Serif Pro Regular Italic

Typography

Serif usage

We create visual breaks in our copy by utilising our serif font, Source Serif Pro. The serif can be used to pull out quotes, create captions, or even add small detailing such as indexes/ references numbers. Please view the following don'ts page for further description on how not to apply the serif.

We consistently use only Regular or Semi Bold weight for all serif text.

1. Pull out quote
2. Body (break-out)
3. Caption / references
4. Caption / references

This is an example of a hierarchy, please adjust for different application formats and sizes.

AA accessibility

Italic and serif font are not primary and should only be used sparingly.

1 *“We’re very proud to work alongside the government on the First Home Loan Deposit Scheme to help more realise their home ownership goals.”*

2 The National Housing Finance and Investment Corporation (NHFIC) will provide a guarantee for eligible first home buyers on low and middle incomes so that they can purchase a home with a deposit of as little as 5%.

3 The National Housing Finance

4 *The National Housing Finance*

Pull out quote

Source Serif Pro Regular Italic
Point size: 38pt
Leading: 100% 1.0
Kerning: Optical
Tracking: 0

Body

Source Serif Pro Regular
Point size: 18pt
Leading: 110% 1.1
Kerning: Optical
Tracking: 0

Caption / references

Source Serif Pro Regular or Italic
Point size: 18pt
Leading: 110% 1.1
Kerning: Optical
Tracking: 0

Typography Incorrect usage

Here are some examples of what not to do with our typography.

× Do not use multiple sizes in headlines

**Edit auter nesepe
berit corerfero quo**

Edita aut qui nsepe beritb corfe quepuda
cusdaesequis que erum ella deum remqui.

🔍 Tempe modio

× Do not use colours other than black and white for type

**Edit auter nesepe
berit corerfero quo**

Edita aut qui nsepe beritb corfe quepuda
cusdaesequis que erum ella deum remqui.

🔍 Tempe modio

× Do not use upper case

**EDIT AUTER NESEPE
BERIT CORERFERO QUO**

Edita aut qui nsepe beritb corfe quepuda
cusdaesequis que erum ella deum remqui.

🔍 Tempe modio

× Do not use secondary colours

**Edit auter nesepe
berit corerfero quo**

Edita aut qui nsepe beritb corfe quepuda
cusdaesequis que erum ella deum remqui.

🔍 Tempe modio

× Do not offset multiple lines of type

**Move
nesepe
berit corerfero**

🔍 Tempe modio

× Do not add glows or drop shadows

**Edit auter nesepe
berit corerfero quo**

Edita aut qui nsepe beritb corfe quepuda
cusdaesequis que erum ella deum remqui.

🔍 Tempe modio

Typography Incorrect usage

Here are some examples of what not to do with our dynamic typography.

× Do not use more than six words

Find a
home loan
that suits
you.

🔍 Tempe modio

× Do not change the point size within headline

Move
your
way.

🔍 Tempe modio

× Do not use loose leading

Move
your
way.

🔍 Tempe modio

× Do not indent more than 2 lines

Team
member
of the
month.

🔍 Tempe modio

× Do not break up sentences unless anchored to a product

Move
your
way.

🔍 Tempe modio

× Do not indent copy other than headlines

Move
your
way.

Introducing CommBank
Travel Card. A simple
monthly payment for credit.
No late fees, no interest.

Colour Palette

Our colour palette is used to create a distinctive and optimistic look and feel across all communications.

Commonwealth Bank colours consist of a core palette featuring *Primary Yellow*, *Beacon Yellow*, black, white, and two tones of grey to support and offset our bright yellows.

We lean slightly towards using *Primary Yellow* over *Beacon Yellow* in a 60:40 ratio. Use can also vary depending on the communication. For example, we lean towards *Beacon Yellow* when the audience is younger. The tone of the accompanying images can also influence the decision to select either *Primary Yellow* or *Beacon Yellow*.

Accent colour

Our core palette is supported by an accent palette.

Primary Yellow

Beacon Yellow

Black

Red Earth

Grey

Dusk

Light Grey

Ocean Green

White

Sky Blue



Colour Specifications

All print and digital values, including RGB, HEX and CMYK must not be altered. Apply the correct colour breakdowns specific for your application. RGB/HEX for digital applications. CMYK for offset/digital printing and PMS for spot printing.

Always use the CMYK breakdowns specified. Do not use CMYK breakdowns by converting Pantone® colours to CMYK within any software such as Adobe® Illustrator® or InDesign®. Use the colour swatch (.ase) files supplied.

To ensure correct colour reproduction for any printed material, always check colours with the CBA Colour Books. Request a kit from brandapproval@cba.com.au

Note: RGB black has been especially formulated to not appear overly harsh when paired with our other colours.

Specialist finishes

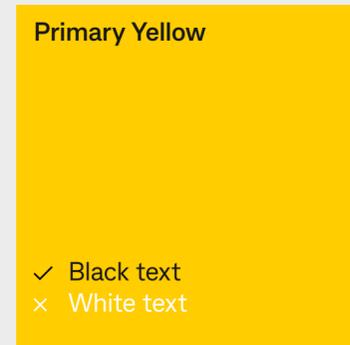
To create contrast in printing, particularly when printing on yellow backgrounds, you can use specialist printing finishes, such as soft touch matt celloglaze with spot gloss UV varnish, embossing and foils.

Silver is used exclusively for Private Banking and cannot be used in the masterbrand or other business segments.

AA accessibility

Do not use combinations that are not AA Compliant (see following pages for information on compliance).

Core primary colours

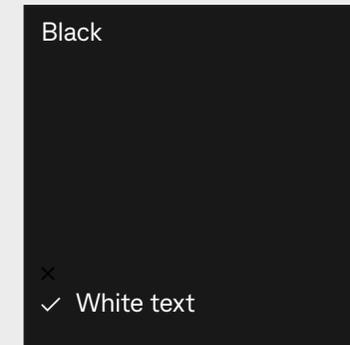


Screen	
RGB	255/204/0
HEX	#FFCC00
Print	
CMYK U	0/24/94/0
CMYK C	0/18/94/0
CMYK N	0/21/100/0
PMS U	CBA Yellow
PMS C	CBA Yellow

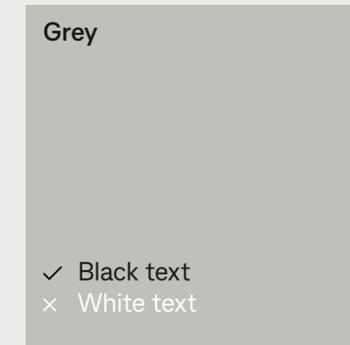


Screen	
RGB	255/255/0
HEX	#FFFF00
Print	
CMYK U	4/0/100/0
CMYK C	4/0/98/0
CMYK N	0/0/100/0
PMS U	3945
PMS C	3945

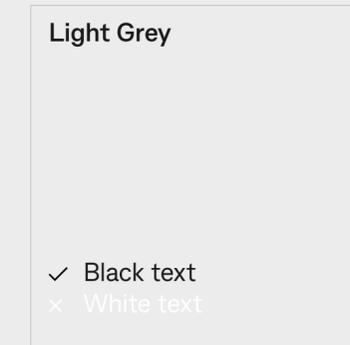
Core neutral colours



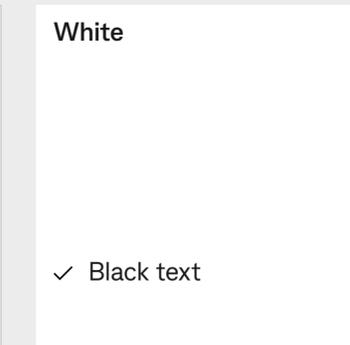
Screen	
RGB	30/30/30
HEX	#1E1E1E
Print	
CMYK U	0/0/0/100
CMYK C	0/0/0/100
CMYK N	0/0/0/100
PMS U	Pantone Black
PMS C	Pantone Black



Screen	
RGB	190/190/185
HEX	#BEBEB9
Print	
CMYK U	0/0/0/32
CMYK C	0/0/0/36
CMYK N	0/0/0/30
PMS U	PMS 428
PMS C	PMS 429

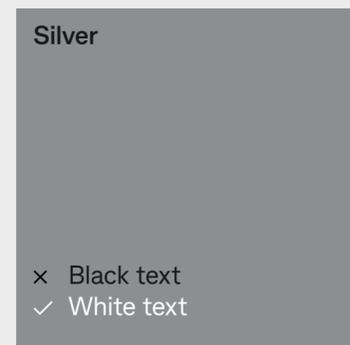


Screen	
RGB	235/235/235
HEX	#EBEBEB
Print	
CMYK U	0/0/0/10
CMYK C	0/0/0/12
CMYK N	0/0/0/10
PMS U	Cool Gray 1
PMS C	Cool Gray 1



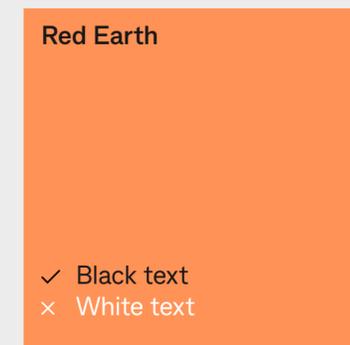
Screen	
RGB	255/255/255
HEX	#FFFFFF
Print	
CMYK U	0/0/0/0
CMYK C	0/0/0/0
CMYK N	0/0/0/0
PMS U	-
PMS C	-

Private Banking

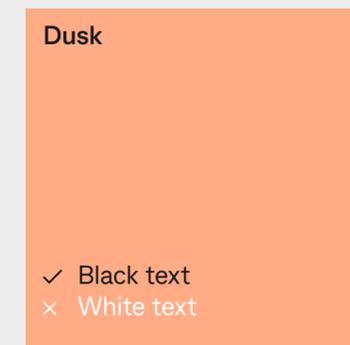


Screen	
RGB	141/144/147
HEX	#8D9093
Print	
CMYK U	6/0/0/30
CMYK C	4/0/0/30
CMYK N	0/0/0/25
PMS U	877 or Silver Foil
PMS C	877 or Silver Foil

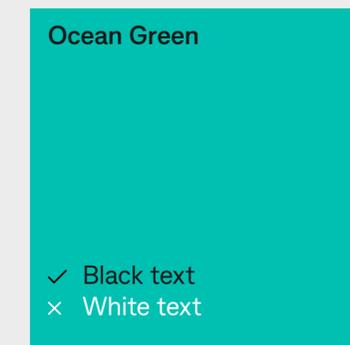
Accent colours



Screen	
RGB	250/145/90
HEX	#FA915A
Print	
CMYK U	0/63/79/0
CMYK C	0/65/71/0
CMYK N	0/63/71/0
PMS U	2434
PMS C	2434



Screen	
RGB	255/170/135
HEX	#FFAA87
Print	
CMYK U	0/41/53/0
CMYK C	0/47/51/0
CMYK N	0/37/45/0
PMS U	2022
PMS C	2022



Screen	
RGB	29/190/176
HEX	#1DBEB0
Print	
CMYK U	80/0/48/0
CMYK C	84/0/50/0
CMYK N	86/0/42/0
PMS U	326
PMS C	326



Screen	
RGB	84/194/232
HEX	#54C2E8
Print	
CMYK U	66/3/6/0
CMYK C	64/3/4/0
CMYK N	66/0/0/0
PMS U	2190
PMS C	2190

Graphic language

Graphic element overview

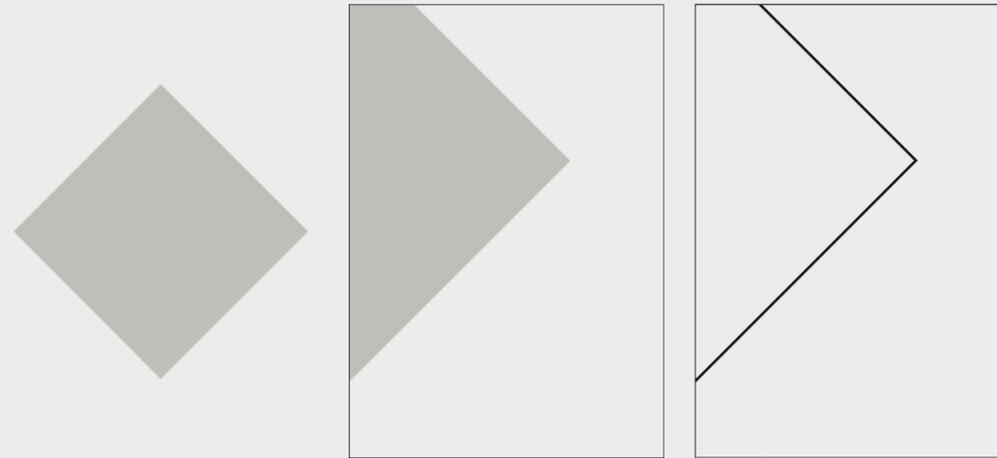
As part of the refresh, and to reinforce one of our more distinctive brand assets, we're using the angles of the *Beacon* in a more dynamic way.

We have introduced more ways of applying the angles, but please keep in mind the tonality of the piece you're creating. Your layouts should always be clear, simple to understand and sophisticated.

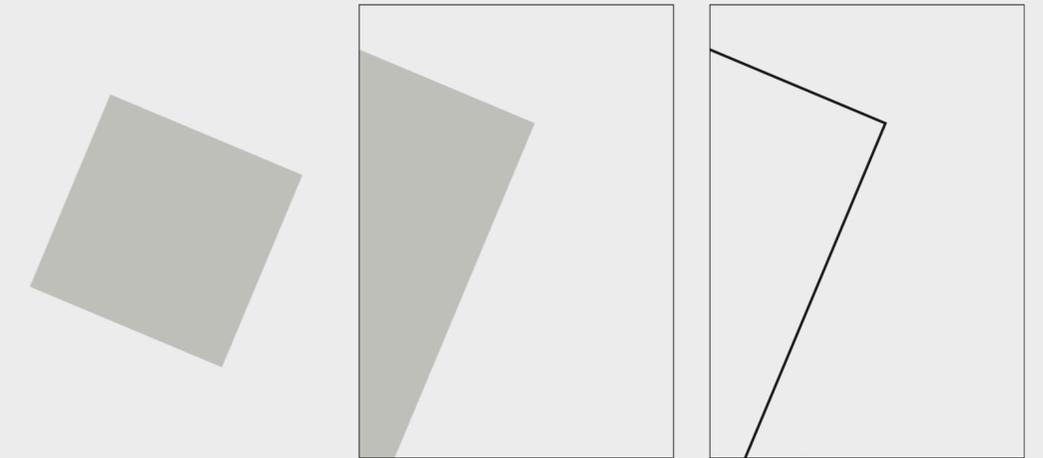
Our system comprises of three angles: 45°, 67.25°, and 80°. Both the 67.25° and 80° can be flipped horizontally. They can be used in keyline or solid forms, dependant on the angle and application format.

Under no circumstances should any new angles be created. Refer to the following pages in this section for explanation and further guidance on how to use these angles.

1. 45° (solid or keyline)



2. 67.25° (solid or keyline)



3. 80° (solid or keyline)



Graphic language
45° solid or keyline

When applying the angle of the *Beacon* in its true form at 45°, we primarily use it with the keyline. This is to avoid large empty spaces when housing text in a solid shape.

We refrain as much as possible from using the shapes as holding devices for text but if it's needed, be careful not to make the shape too large.

The graphic shapes are designed to be integrated with an image or layout and always used with purpose.

The use of the keyline is amplified and we try to leverage this as much as possible, ensuring it doesn't point backwards but always guides us forward or vertically points to a key piece of information.

The keyline should help to draw attention and guide the eye to a key piece of information, subject, message, CLH or *Beacon*.

As shown here we use the keyline in a range of weights, making it slightly heavier for more impact to light for less impact. Use the examples in this document as a guide.

Move your way.

Traveller

Introducing CommBank Travel Card. A simple monthly payment for credit. No late fees, no interest.

commbank.com.au/cards

Find a home loan that suits you.

Talk to one of our Home Loan Specialists today.

commbank.com.au/homeloans

Home sweet loan.

1.99% p.a.
4 Year Fixed Rate (with Wealth Package)
Owner occupied, principal & interest repayment home loan from \$150,000. Includes a 0.15% p.a. interest rate (wealth package) discount.

3.63% p.a.
Comparison Rate

CommBank Home Loans

Comparison rate calculated on a \$150,000 secured loan over a 25 year term. WARNING: Comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Applications subject to the Bank's normal credit approval. Approval criteria, fees, charges, terms and conditions apply. Full terms and conditions are included in the Loan Offer. At the end of the fixed rate period, the interest rate converts to the Standard Variable Rate relevant to your loan purpose and repayment type at the time its any applicable package discount specified in your loan contract, or you can choose a new fixed rate period. The Bank makes no representation about the future direction of interest rates. Commonwealth Bank of Australia ABN 48 123 123 124 Australian credit license 234945.

Graphic language

67.25° solid or keyline

When applying the 67.25° angle of the *Beacon* it is used as either a solid shape to create visual interest or a keyline to draw attention to other elements.

As shown here we use the keyline in two varying weights, making it slightly heavier for more impact and light for a lighter touch. Use the provided template examples in this document as a guide.



All new Neo.

Introducing CommBank Neo. A simple monthly payment for credit. No late fees, no interest.

commbank.com.au/cards



Move your way.

Introducing CommBank Travel Card. A simple monthly payment for credit. No late fees, no interest.

Commbank cards



The Ultimate Awards credit card with no monthly fee.

When you spend \$2500 per month and sign-up for e-statements.

commbank.com.au/cards

Min earn \$20k. Expires 29/10/2021. 2-3 year terms. Fees, charges & conditions apply.

Graphic language
80° solid or keyline

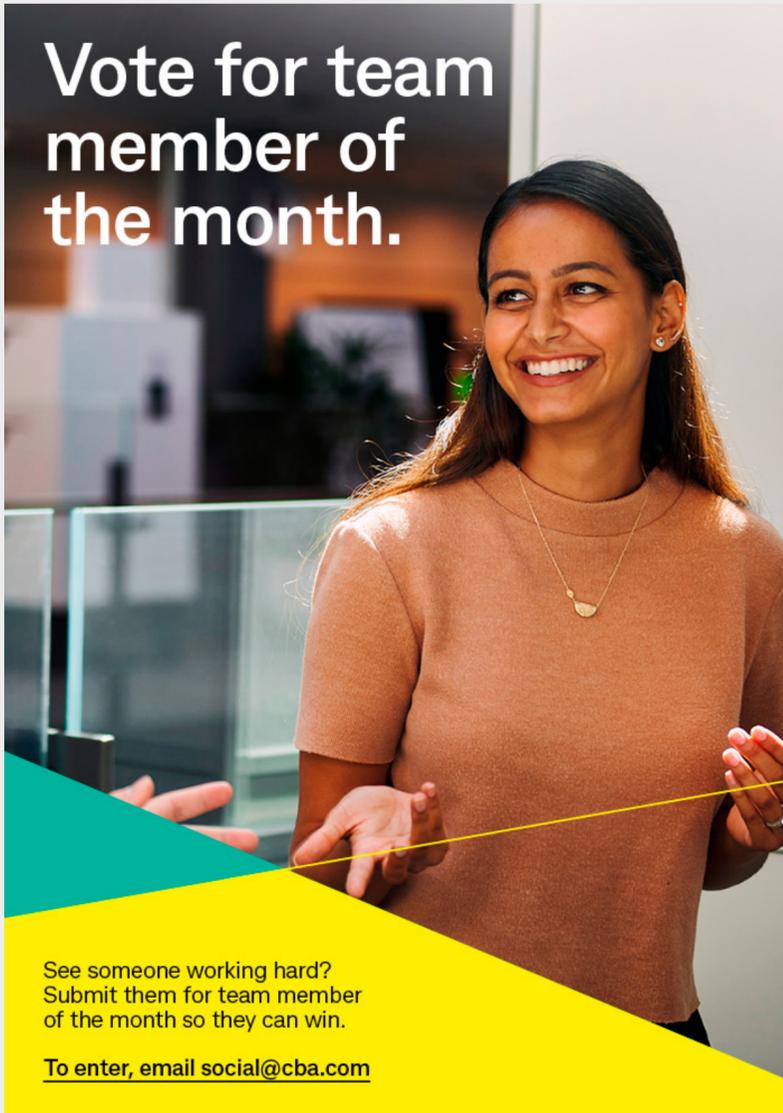
The idea of layering the keyline and shape (and typography) has been introduced in order to create more depth and more versatility into the system, while retaining a lightness of touch and sophistication.

When applying the 80° angle of the *Beacon* it is used as either a solid shape to create visual interest or a keyline to draw attention to other elements.

When using the keyline with overlapping shapes we only use it in the light weight. Use the examples in this document as a guide.

A maximum of two angles can be used in a layout, as outlined on the right in the angle combinations.

When creating layouts with product, think about whether there's a graphic element that can be tied into the graphic language.



Graphic language

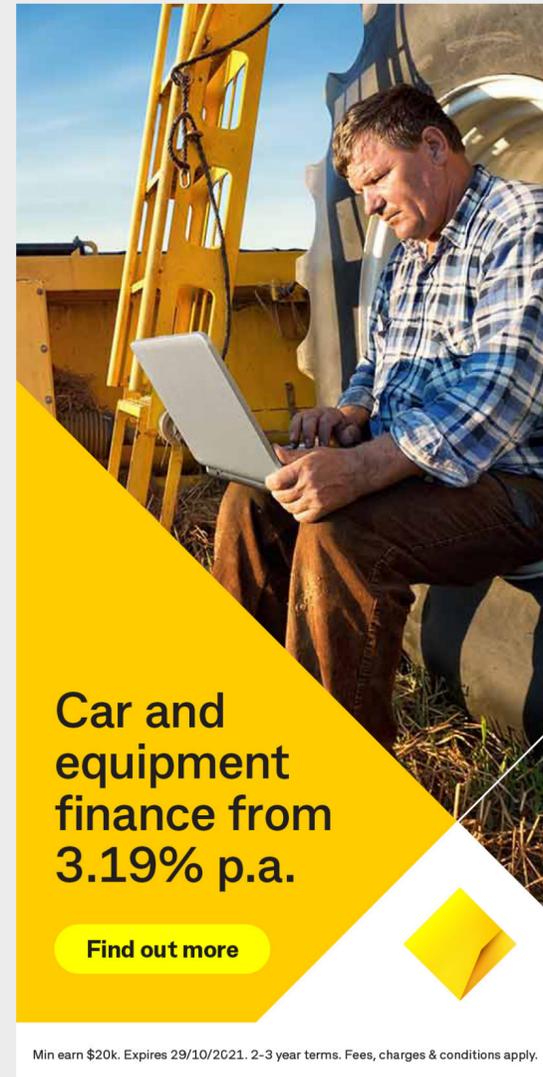
Solid panel cut

The solid panel, cut at a 45°, 67.25° or 80° angle, has very limited applications and can only be used when working within extremely long, narrow or restricted space formats.

When using the keyline with a solid panel cut we only use it in the light weight. Use the examples in this document as a guide.

As shown in these examples, always use the solid panel as a housing device for headlines.

45°



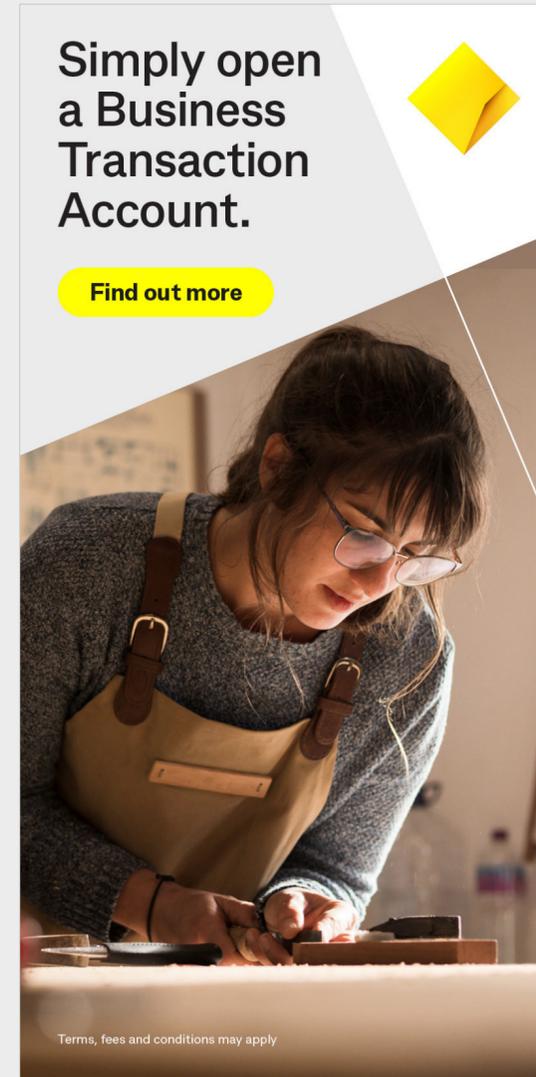
A man in a blue plaid shirt and brown pants is sitting on a yellow tractor, looking at a laptop. The background shows a field and a clear sky. A yellow diagonal panel is cut at a 45-degree angle, containing the text "Car and equipment finance from 3.19% p.a." and a "Find out more" button. A small yellow diamond icon is in the bottom right corner of the panel.

Car and equipment finance from 3.19% p.a.

[Find out more](#)

Min earn \$20k. Expires 29/10/2021. 2-3 year terms. Fees, charges & conditions apply.

67.25°



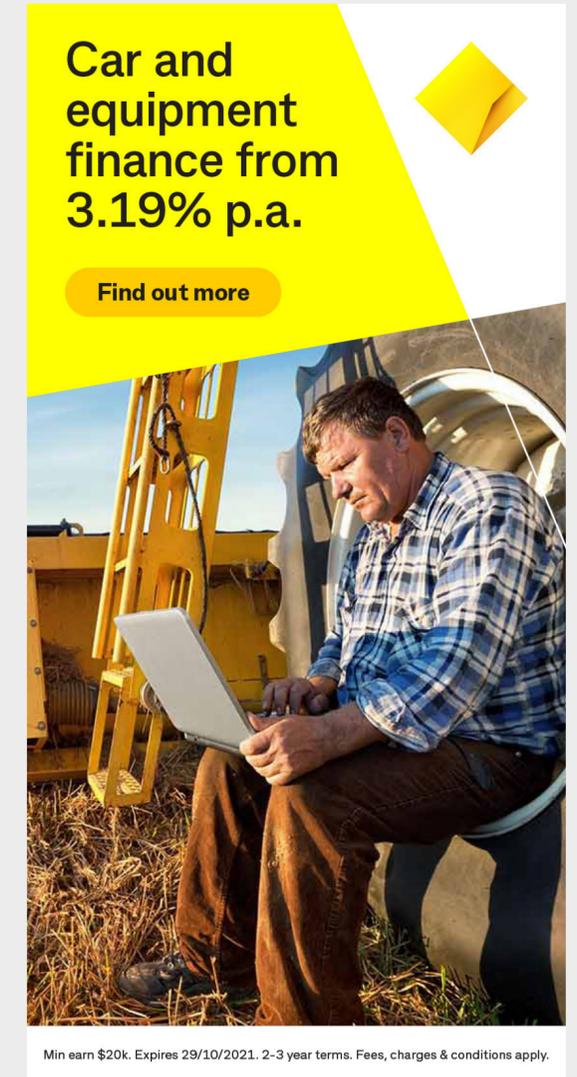
A woman with glasses and a grey sweater is wearing a brown apron and working at a workbench. The background is a workshop. A white diagonal panel is cut at a 67.25-degree angle, containing the text "Simply open a Business Transaction Account." and a "Find out more" button. A small yellow diamond icon is in the top right corner of the panel.

Simply open a Business Transaction Account.

[Find out more](#)

Terms, fees and conditions may apply

80°



A man in a blue plaid shirt and brown pants is sitting on a yellow tractor, looking at a laptop. The background shows a field and a clear sky. A yellow diagonal panel is cut at an 80-degree angle, containing the text "Car and equipment finance from 3.19% p.a." and a "Find out more" button. A small yellow diamond icon is in the top right corner of the panel.

Car and equipment finance from 3.19% p.a.

[Find out more](#)

Min earn \$20k. Expires 29/10/2021. 2-3 year terms. Fees, charges & conditions apply.

Graphic language

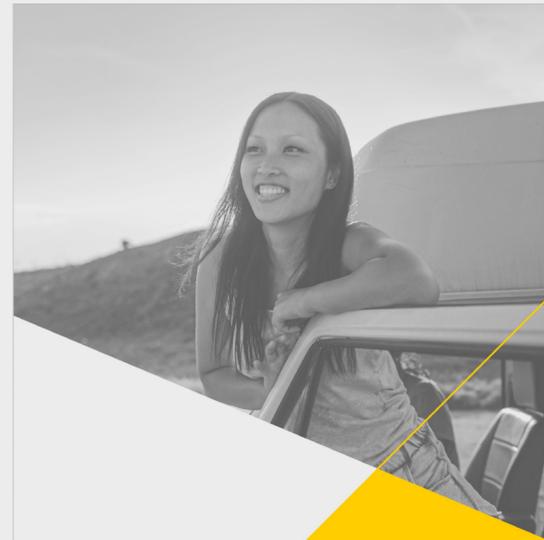
Pairing graphics

The maximum amount of graphic elements in a layout is two. We only ever pair the 45° or 67.25° angles, reserving one graphic element only for the solid panel cut at 45° or solid panel cut at 80° for extreme executions.

Never repeat the same angle crop twice, and utilise scale to ensure differentiation between two graphic elements in layout. Where possible, these elements should differ in colour.

When using the graphic devices over an image, only ever have one solid, paired with a keyline if necessary. When using the graphic devices over a solid, both solid and keyline can feature twice, or paired together.

45° + 67.25°
Solid to keyline



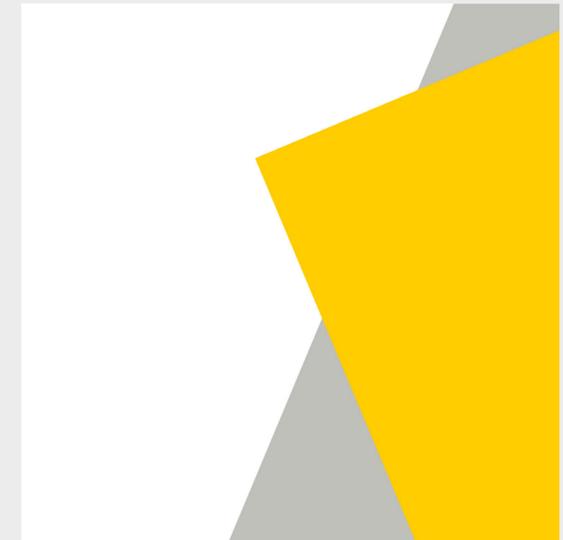
45° + 67.25° flipped
Solid to keyline



45° + 80°
Solid with overlap



67.25° + 67.25° flipped
Solid layering



67.25° flipped x2
Solid to keyline



67.25° + 80° flipped
Solid to keyline



67.25° x2
Solid to keyline



Graphic language

Incorrect usage

The visual integrity of the graphic elements must be maintained at all times. To make sure the *Beacon* graphics always work in harmony with our brand, it's important to make sure you're using the correct shape and adhere to these guidelines.

× Do not use a single shape in corner to house copy



× Do not position different angled Beacon graphics far away from one another



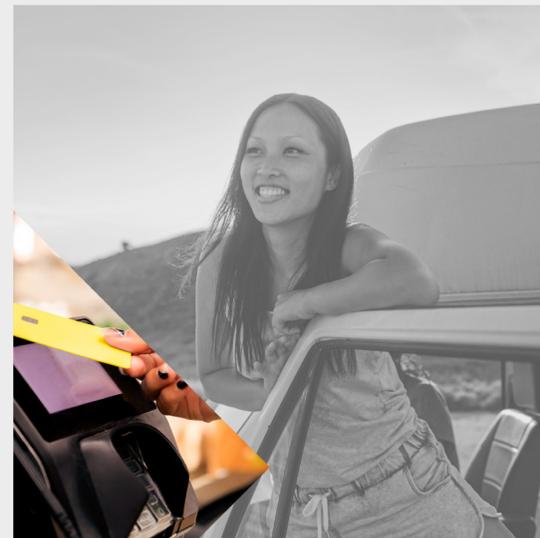
× Do not use more than 1-2 graphic elements



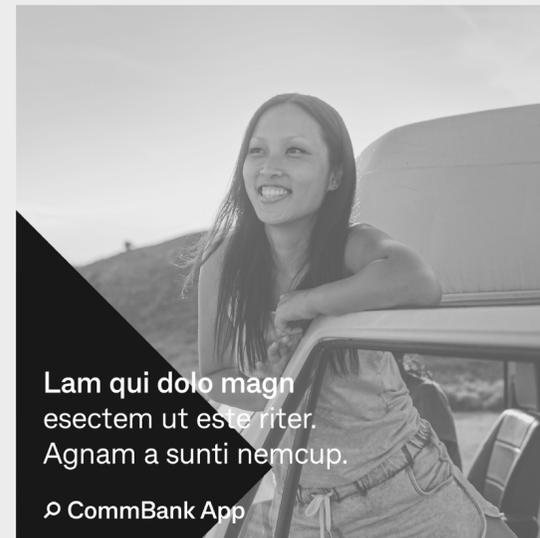
× Do not rotate the Beacon graphics to create other angles than those specified



× Do not place an image within a Beacon graphic on an image



× Do not run text over the Beacon graphic when it overlaps an image



× Do not stretch graphic elements or alter their proportions



× Do not use effects on graphic elements



Graphic language

Pairings graphics: incorrect usage

To ensure the integrity of the *Beacon* is maintained, please ensure to never do the following when pairing graphics.

Note: *Beacon* shape is not to be used as an arrow, only as a graphic element.

× Do not lose visibility of keyline in weight



× Do not use keyline weights that are heavier than specified



× Do not mix keyline weights



× Do not use more than two graphic elements



× Do not repeat the same angle crop twice



× Do not feature more than three sides of each graphic element



× Do not use two solid shapes over an image, use solid with a keyline



× Do not multiply or create new colours outside of our palette when overlapping shapes.



Graphic language

Incorrect use with logo

It's important to maintain the visibility of the logo at all times across the brand. When using the graphic language, make sure to never overlap or interfere with the logo.

× Do not incorrectly house the logo



× Do not overlap graphic elements over logo



× Do not house one element of the logo



× Do not run the keyline behind the logo



Photography

Introduction

This overview of our photography captures our principles, embracing the inclusiveness of our customers along with everyday moments of joy and wonder.

Our photography is bright and light while we embrace our natural Australian light to reflect a “brighter future”.

The following pages outline our photography principles in more detail.

Please note: These images are for internal use only. Not for external use or distribution. All images are reference only and to be replaced with licensed images (whether commissioned or purchased) by Commonwealth Bank or search one.cba for images.

There is an extensive photographic library called the *Beacon* library available for download via our ‘Brand Hub’ on one.cba.



Inspiration Examples



Use bright areas of colour to draw focus to messaging.



Use graphic shapes to frame and highlight key areas of photography.

Internal comms example

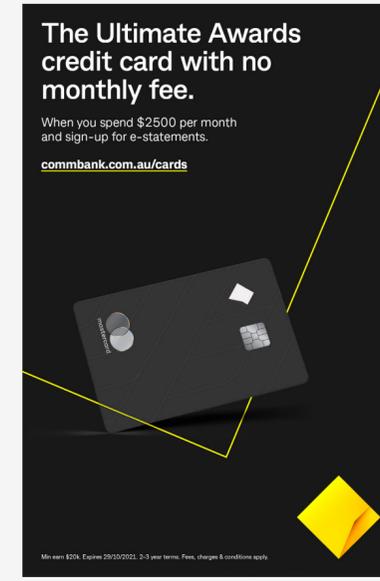


Use combinations of our colours together to create bold designs. Secondary colour palette for internal comms.

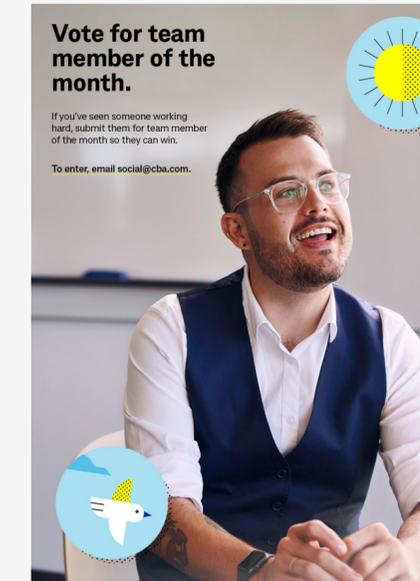


Don't be afraid of space! Cropped photography lets designs breathe.

Internal comms example



Use black to bring a premium feel to communications.



Inject imagery and graphics where appropriate.

Inspiration

Examples with long copy



Our Home Lending Specialists

Whatever property picture you've painted in your mind, we can help make it a reality. We'll pair you up with a dedicated Home Lending Specialist to guide you through the process and beyond.

Our Home Lending Specialists will provide you with personalised support and guidance by:

- Discussing your individual financial goals and providing timeframes on how to achieve them.
- Helping you with budgeting and planning so you have a clear idea about your current living expenses and potential upfront costs.
- Providing you with clear information of how much deposit you'll need and key tips on how to save for it.
- Estimating how much you'll be able to borrow, using information unique to your situation.
- Helping you navigate through the property hunting process and providing you with free personalised property reports.
- Helping you make sure you're clear on the application process and your loan options, and answering any questions you have.
- Connecting you with a financial planner to ensure the things that matter most to you are protected in the event you are unable to work due to illness, injury or death.
- Being there or you beyond settlement, by helping you manage your loan and ensuring your loan is working for you.

You can meet your Home Lending Specialist wherever and whenever you like:



To instantly book an appointment with a Home Lending Specialist, visit: commbank.com.au/appointment

What happens at the first appointment?

Your Home Lending Specialist will talk to you about your home lending needs and financial goals so they can provide help that's tailored to you.

They'll also make sure you're clear on the application process and your loan options, and answer any questions you have. If you're ready to start your loan application or apply for conditional pre-approval, they'll let you know exactly which documents you need to bring along, so you can apply together in person. See page 46 for more information.

How do you spend your time?

Agnis sin nis diae sed mo quas perorae veratur, niandis disimil luptae coreiun dionsedi omnis es elessin issuscium idis eossi dolore et am, vellatrem fugitas eum qu.



Im working

"Tempos parum conecor? Bit aut vent.Rempore mporroribus ut in nonsequ iatibus pelendebit debit assim ut que invero quatibus et omnimi."



Im studying

"Ut exernam hillabo. Ignatus di officidem. Ut ut eum autenis ate nonseque que vernam quo officabo. Ut ad ma quam, offic tem fugiat im."



Im travelling

"Acersper ibustem re volecte qui versperferem dolutem consequatur, ipsam que quam resequae magnaturia vid ut harcid eici odit alitias eniamus."

Your spending needs

Agnis sin nis diae sed mo quas perorae veratur, niandis disimil luptae coreiun dionsedi omnis es elessin issuscium idis eossi dolore et am, vellatrem fugitas eum qui occupa speriti atiassequa ipsandit de es aut untem eat que omnim voluptam quibusd aeperibus.

Itae estio tet militatene elic te core voluten ihillant ut atumqui ssequi ut officium qui vel most hil imue et aut elicaborerum fuga. Et vellatquanti unt. Agnis sin nis diae sed mo quas perorae veratur, niandis disimil luptae coreiun dionsedi omnis es elessin issuscium idis eossi dolore et am, vellatrem fugitas eum qui occupa speriti atiassequa ipsandit de es aut untem eat que omnim voluptam quibusd aeperibus.

ipsandit de es aut untem eat que omnim voluptam quibusd aeperibus. Agnis sin nis diae sed mo quas perorae veratur, niandis disimil luptae coreiun dionsedi omnis es elessin issuscium idis eossi dolore et am, vellatrem fugitas eum qui occupa speriti atiassequa ipsandit de es aut untem eat que omnim voluptam quibusd aeperibus.

Agnis sin nis diae sed mo quas perorae veratur, niandis disimil luptae coreiun dionsedi omnis es elessin issuscium idis eossi dolore et am, vellatrem fugitas eum qui occupa speriti atiassequa ipsandit de es aut untem eat que omnim voluptam quibusd aeperibus.

Dont be afraid of white space when it comes to long form documents.

Pictograms can be used to break up long copy, or re-enforce key points.

Tips for saving

Completing the steps below will give you a good idea of your price range, helping you start your property search on the right foot.

5

Step 1: How to save for your deposit

Itae estio tet militatene elic te core voluten ihillant ut atumqui ssequi ut officium qui vel most hil imue et aut elicaborerum fuga. Et vellatquanti unt. Agnis sin nis diae sed mo quas perorae veratur, niandis disimil luptae coreiun dionsedi omnis es elessin issuscium idis eossi dolore et am, vellatrem fugitas eum qui occupa speriti atiassequa

For more great saving ideas visit: commbank.com.au/saving

If your deposit is less than 20%

Gias doluptae nostrum, samusa imusa suntiunt, susape nos est, qui cone et reptat magnis ut vera ventemp orporeicilla nossi nos ml, sit, sequasintae simaion sequeae lam es sam lam rem vollaborro et es dolupta quaestior as quid es alitassit.

totatin ctatis in eos desed ma non nam lati beate omnos eum qui de nus eaquo dolorib uscillo ribusapella doloresi rem et vellant iisnim olupta pa etus, tem faccab ipiciam, et lantur, site nienimet et odit omnos doles sequisqui tor aut et es sequas sum quia volliquam, sim voluptis. aut et es sequas sum quia volliquam, sim voluptis.

	10% deposit	20% deposit
House price	\$500,000	\$500,000
Deposit	\$50,000	\$100,000
Loan amount LMP	\$450,000 \$13,000	\$400,000 N/A
Total Loan	\$463,000	\$400,000
Total savings/ contribution required	\$50,000 + upfront costs	\$100,000 + upfront costs

ellant iisnim olupta pa etus, tem faccab ipiciam, et lantur, site nienimet et odit omno.

Pops of Beacon Yellow can break up more dense content. Use grids to create intelligent and well-organised layouts.

Checklist

Please ensure you check off these requirements before sending off final artwork.

Brand Strategy

- Ensure the final artwork aligns to our brand strategy.
- Communicates our brand position: delivering a brighter future for all of us.
- Demonstrates our personality: an authentic and progressive leader.
- Aligns with our tone of voice: confident yet humble, optimistic and purposeful.

Brand Reputation

- Ensure the work is free of any reputational risks, and no references to brand no-go zones: drugs, alcohol, gambling, dangerous activities, religion, politics, mean-spirited, sex references, animal cruelty, negative environmental impacts and activism.
- Does the work represent our diverse Australian customer-base in terms of cultural background, gender, sexuality, different family constructs and disability?

Visual identity

- Brand assets have been applied correctly (i.e. use of *Primary Yellow* or *Beacon Yellow* and CBA Beacon Sans font).
- Colour palette – ensure *Primary Yellow* or *Beacon Yellow* is prominent. Our ‘blink test’ should read yellow.
- CBA Beacon Sans font – use Bold or Extra Bold (see page 21) for headlines and Regular for body copy.
- Imagery represents our diverse Australian customer base in terms of cultural background, gender, sexuality, different family constructs and disability. Ensure imagery is authentic and the usage rights have been obtained.

Logo

- Check the correct logo art has been used and is clear on the background, meets minimum size and clear space requirements.
- Check the co-branding – i.e. the relationship between the bank and the third party is clear (e.g. ‘The bank is supporting or sponsoring the third party’).
- Ensure the *Beacon* wordmark lock-up is not locked up with any other partner logo and adheres to clear space recommendations.

Approvals and Usage Rights

- Have we checked all talent, location, music and photographer usage rights?
- Have we sought approval for any third-party quotes, commentary, imagery and logos?
- Have you received approval from your manager, Brand and Compliance (where required)?

Brand Attribution

- Is the work clearly identifiable as Commonwealth Bank?
- Is each of our core assets present, where appropriate?

Contact

If you have any questions about the content of this guide or are unsure if your communication best represents our new identity, please contact the Brand Strategy team:

brandapproval@cba.com.au



**Commonwealth
Bank**