

ACCIDENT PROTECTION.

Protect yourself and your family
against accidental injury.

Product Disclosure Statement.

Preparation date: 1 March 2012



Contents

Important information

Accident Protection is issued by The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035 (CMLA), a wholly-owned subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124. The Commonwealth Bank of Australia and its subsidiaries (other than CMLA) do not guarantee the obligations or performance of CMLA or the products it offers.

CommInsure is a registered business name of CMLA.

CMLA's principal office of administration is:

Level 1
11 Harbour Street
Sydney NSW 2000

CMLA guarantees the benefits payable under Accident Protection.

All payments to and from CMLA under the Accident Protection policies will be made to and from CMLA's Statutory Fund No.5. This policy has no savings element or surrender value and will not participate in the profits or surpluses of CMLA or the Statutory Fund No. 5.

The offer made in this document is currently only available to permanent residents of Australia.

All references to monetary amounts in this document are references to Australian dollars.

The information in this PDS has been prepared without taking into account your objectives, financial situation or needs. Before acting on this information you should consider the appropriateness of the information with regard to your own objectives, financial situation and needs. You should consider the PDS in making any decision about whether to acquire Accident Protection.

All examples or illustrations in this PDS are only intended to demonstrate how certain benefits are calculated. All benefits will be determined in accordance with the relevant policy conditions.

In this PDS 'you/your' means:

- the person who is (or will be) the policyowner, and
- a life insured, who may be the policyowner or their spouse or partner,

as appropriate.

We will pay all benefits to the policyowner or the policyowner's estate (if applicable).

CommInsure is one of Australia's oldest trading life insurance companies, operating since 1873. It is the life insurance arm of the Commonwealth Bank Group and has over 3 million customers and an in-force premium of over \$1.5 billion.

CommInsure was awarded the Australia and New Zealand Life Insurance Company of the Year for 2010¹.

¹ Awarded by the Australian and New Zealand Institute of Insurance and Finance (ANZIIF).

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“How unlucky can you be...?”

Accidents happen every day, and often result in minor injuries. But if you're unlucky, the accident could leave you permanently disabled, or even worse, dead.

Accident Protection is a simple way to take care of yourself and your family. If you are permanently disabled in an accident, it can assist with your usual bills plus any new bills or even refitting your home to make your life easier. If you were to die unexpectedly, you may reduce the burden on your family by covering some or all of your debts.

Accident Protection has other benefits as well, that provide extra cover in certain circumstances, such as if you suffer an accidental injury while on public transport. It also gives you the option to cover yourself against temporary disablement as a result of injury or illness.

It's easy to apply

You can apply now by calling **1300 131 103** between 8 am and 7 pm Sydney time, Monday to Friday, otherwise we may call you.

You can also apply online at:

www.commbank.com.au/simplelifeinsurance

It's simple:

- no medical examination is needed when you apply
- cover is pre-approved
- acceptance is guaranteed
- you can cover your spouse or partner on your policy
- you can add optional Temporary Disablement Protection
- cover is available to all permanent Australian residents aged between 18 and 64.

You're under no obligation to apply for cover. If you'd rather not receive a call from us, please call us on **1800 003 040** between 8 am and 7 pm Sydney time, Monday to Friday.

Summary of benefits

How to use this table:

- read the overview of each type of cover, including how much you can or will be covered for, and when the benefit will be paid
- refer to the indicated page for more information on a specific type of cover
- for more information about when you're not covered, or when the cover ends, read pages 11 and 18 respectively.

Type of cover	Amount of cover	When we pay this benefit	See page
Basic Accident benefit			
Pays a lump sum if you die or become totally and permanently disabled as a direct result of an accidental injury.	Choose an amount from \$50,000 to \$500,000 in increments.	We pay this benefit if you die or are totally and permanently disabled as a direct result of an accidental injury, within six months of the injury occurring.	7
Holiday Protection benefit			
Pays an additional amount for accidental injuries that occur during a public holiday period.	The same amount again as the Basic Accident benefit you selected.	If we pay a Basic Accident benefit for an accidental injury that occurred during a public holiday period, we pay this benefit as well.	7
Transport Protection benefit			
Pays an additional amount for accidental injuries that occur on public transport.	The same amount again as the Basic Accident benefit you selected.	If we pay a Basic Accident benefit for an accidental injury that occurred while travelling as a fare-paying passenger on public transport, we pay this benefit as well.	8

Type of cover	Amount of cover	When we pay this benefit	See page
Credit Card benefit			
Pays an additional amount towards the balance of the credit card paying the premiums for the policy if you are totally and permanently disabled by an accidental injury.	Up to the credit limit on your credit card or \$10,000, whichever is lower.	If the Accident Protection policy premiums are being paid by credit card and we pay a Basic Accident benefit because of total and permanent disablement we will pay this benefit as well.	8
Special Joint Insured benefit			
Pays an additional benefit to your estate if you and your partner or spouse under the policy both die from accidental injury within two years of each other.	Three times the Basic Accident benefit you selected, minus any Basic Accident, Transport Protection and/or Holiday Protection benefits already paid or payable to a maximum of \$1 million.	<ul style="list-style-type: none"> • You and your partner or spouse on the policy die as a result of accidentally injury within two years of each other, and • we have paid a Basic Accident benefit for both lives insured. 	9

Summary of benefits

Type of cover	Amount of cover	When we pay this benefit	See page
Temporary Disablement Protection benefit (optional)			
<p>Pays a benefit if you are totally and temporarily disabled by an accidental injury or illness that confines you to bed.</p> <p>This is an optional cover that costs extra.</p>	<ul style="list-style-type: none"> • Injury benefit – \$1,000 per month for six months for an injury or 12 payments over the life of the policy. • Illness benefit – a lump sum of \$1,000. 	<p>Injury benefit</p> <p>We will pay the injury benefit if, as a direct result of an accidental injury, you are totally and temporarily disabled for more than 30 days after the date you were disabled. We pay for each month you're totally and temporarily disabled.</p>	9
		<p>Illness benefit</p> <p>We pay the illness benefit if, as a direct result of an illness causing total and temporary disablement, you're confined continuously to bed rest for 24 hours per day for seven consecutive days from the date of disablement and under the full-time care of a person acceptable to us.</p>	10

Types of cover

Basic Accident benefit

The Basic Accident benefit pays a lump sum if you die or become totally and permanently disabled as the direct result of an accidental injury.

When we pay

We pay this benefit if your death or total and permanent disablement occurs within six months of the date of injury.

What we pay

You can choose any cover amount from \$50,000 to \$500,000 in \$50,000 increments (e.g. \$50,000, \$100,000, \$250,000, \$500,000).

Limitations

We will pay this benefit once for each life insured. If we pay it because you are totally and permanently disabled, we won't also pay you a death benefit if you die.

Your total and permanent disablement cover ends on the day before the policy anniversary occurring on or after your 65th birthday.

Holiday Protection benefit

The Holiday Protection benefit pays an additional amount for accidental injuries that occur during a public holiday period.

When we pay

We pay this benefit if we pay the Basic Accident benefit and the accidental injury occurred during a public holiday period.

What we pay

The benefit is the same amount again as the Basic Accident benefit you selected. For example, if you have a Basic Accident benefit of \$300,000, the Holiday Protection benefit would pay an extra \$300,000, for a total of \$600,000.

Limitation

We will only ever pay either the Transport Protection or the Holiday Protection benefit, never both.

Types of cover

Transport Protection benefit

The Transport Protection benefit pays an additional amount for accidental injuries that occur on public transport.

When we pay

We pay this benefit if we pay a Basic Accident benefit and the accidental injury occurred while you were travelling as a fare-paying passenger on public transport.

What we pay

The benefit is the same amount again as the Basic Accident benefit you selected. For example, if you have a Basic Accident benefit of \$300,000 the benefit would pay an extra \$300,000, for a total of \$600,000.

Limitation

We will only ever pay either the Transport Protection or the Holiday Protection benefit, never both.

Credit Card benefit

The Credit Card benefit pays an additional amount towards the policyowner's credit card balance if you are totally and permanently disabled by an accidental injury.

When we pay

We pay this benefit if:

- the premiums for your policy are being paid by credit card, and
- we pay a Basic Accident benefit because you have been totally and permanently disabled by an accidental injury.

What we pay

The benefit amount is the outstanding credit card balance at the date of the accidental injury, up to the credit limit on the policyowner's credit card or \$10,000, whichever is lower.

Limitation

This cover only applies if the premiums for the policy are being paid by credit card.

Special Joint Insured benefit

The Special Joint Insured benefit pays a lump sum to your estate if you and your partner or spouse on the policy both die from accidental injury within two years of each other.

When we pay

We pay this benefit to the policyowner's estate if:

- you and your partner or spouse under the policy are accidentally injured, and both die within two years of each other, and
- we pay a Basic Accident benefit for you and your partner or spouse.

What we pay

The benefit amount is three times the Basic Accident benefit you selected, minus any Basic Accident, Holiday Protection and Transport Protection benefits already paid or payable, up to a maximum of \$1 million.

For example, let's say you had a joint policy with a \$200,000 Basic Accident benefit. After paying the \$200,000 Basic Accident benefit for each life insured, the Joint Insured benefit would be \$200,000 ($3 \times \$200,000 = \$600,000$, minus \$400,000).

Limitation

We pay this benefit after the last life insured under the policy dies, but we don't pay it if the policyowner dies first. This benefit can be a nil amount.

Temporary Disablement Protection benefit (optional)

Temporary Disablement Protection is an optional benefit that costs extra (see page 15). It pays a benefit if you're totally and temporarily disabled by an accidental injury or illness that confines you to bed.

You can apply for a Temporary Disablement Protection benefit by calling **1300 131 103** between 8 am and 7 pm Sydney time, Monday to Friday.

Injury benefit

We pay the Injury benefit of \$1,000 per month if, as a direct result of an accidental injury, you become totally and temporarily disabled for more than 30 days. We

Types of cover

make the payment for each month you're totally and temporarily disabled.

We won't pay the Injury benefit for more than six months in any consecutive 12 month period for any one particular or related cause, or 12 monthly payments in total for each insured person.

The Injury benefit is back-dated to the first date of disablement and paid in arrears.

If you become totally and temporarily disabled again because of the same or related injury within six months of the initial injury, we will treat this as a continuation of the previous total and temporary disablement.

Illness benefit

We pay a lump sum of \$1,000 if, as a direct result of an illness causing total and temporary disablement:

- you're confined continuously to bed rest for 24 hours per day
- for a period of seven consecutive days from the date of disablement, and
- under the full-time care of a person acceptable to us.

We require a doctor to certify that the bed confinement is necessary.

We will only pay the Illness benefit once in any 12 month period for the same or related illness. We will only pay 12 Illness benefit payments for each insured person under this policy.

When you're not covered

Cover is not provided if the accidental injury or illness:

- is due to war or act of war, whether declared or not (except death while on war service)
- occurs while you are under the influence of alcohol where your blood alcohol level is 80mg of alcohol per 100ml of blood or higher, or any other drug, other than a drug taken or used as prescribed by a doctor
- occurs as a direct result of you acting either as a pilot or crew member, or while a passenger, other than a fare-paying passenger, in any aircraft
- results directly or indirectly from you committing or attempting to commit an assault, battery or criminal offence or act of terrorism
- is intentionally self-inflicted or directly or indirectly due to attempted suicide
- occurs while you're participating in any professional sport
- occurs while you're driving or riding in any kind of race or trial
- is caused by, either wholly or in part, arises out of or is connected with any disease, bodily or mental infirmity, or medical or surgical treatment of these (for accidental injury only)
- is caused by post-traumatic stress disorder.

For the Temporary Disablement Protection benefit only, we will also not cover you if the accidental injury or illness:

- is the direct or indirect result of complications of pregnancy or child birth
- results from symptoms that occurred during the 12 months before the Temporary Disablement Protection benefit commencement date (for which a reasonable person in the circumstances would have tried to receive advice, care or treatment from a doctor).

We will also not make a payment if it would cause us to breach the Health Insurance Act 1973 (Cth) or the National Health Act 1953 (Cth).

Some case studies

Steve – Basic Accident benefit

Steve is riding the train to work one day when the train crashes, trapping his legs under a seat. Despite extensive surgery, he has to have both feet amputated and is totally and permanently disabled.

As Steve had \$300,000 of Accident Protection, we pay him a lump sum of \$300,000 for the Basic Accident benefit, plus another \$300,000 Public Transport benefit, a total of \$600,000.

Nikki – Credit card benefit

Nikki pays the premiums for her \$50,000 Accident Protection policy by charging them to a credit card that has a \$5,000 limit. One day she suffers an accidental injury falling off a horse and becomes totally and permanently disabled as a result.

On the day of the accident, Nikki's credit card statement shows that she owed \$3,500 on her credit card, so we pay an amount equal to the outstanding card balance of \$3,500 as well as the \$50,000 Basic Accident benefit.

Assad – Special Joint Insured benefit

Assad has an Accident Protection policy for \$200,000 and has added his wife Farrah to the policy. One day, they are both involved in a car accident.

A month later, Farrah dies from complications that were a direct consequence of the car accident. We pay a \$200,000 Basic Accident benefit for Farrah. A month later, Assad also dies of complications from the injuries he received in the accident. We pay a \$200,000 Basic Accident benefit for Assad.

We deduct the \$400,000 we've already paid from the Special Joint Insured benefit of \$600,000, and pay an additional amount of \$200,000 to Assad's estate.

Optional Temporary Disablement Protection benefits

Chris – Illness Protection

After working full-time for a number of years, Chris contracts glandular fever and becomes unfit to perform his work. Chris is so weak from the illness he can barely open his eyes and requires full-time care.

His doctor orders Chris to bed confinement and he stays there for 10 days before gaining the strength to get up. His wife looks after him during this time.

As Chris had the optional Temporary Disablement Protection benefit as part of his policy, we pay him a lump sum of \$1,000.

Maria – Injury Protection

Maria is roller-blading in the park one day when a dog runs between her legs, making her crash into a park bench at high speed. Maria fractures both legs and is totally and temporarily disabled for 75 days while the bones heal.

As Maria had the optional Temporary Disablement Protection benefit as part of her policy, after the first 30 days we pay her \$1,000 per month for two months, a total of \$2,000.

When you apply

When you apply, we'll ask you, the policyowner, to nominate three things:

- a level of cover for the Basic Accident benefit
- whether you want to include your spouse or partner as a life insured under the policy
- whether or not you want the optional Temporary Disablement Protection benefit.

We'll send you a policy schedule confirming your choices and the premium you have to pay for the policy.

You can choose to take the Temporary Disablement Protection benefit at a later date, subject to the terms and conditions of the policy.

When your cover starts

Your cover starts from the policy commencement date shown on your policy schedule.

If you change your level of cover, add the optional Temporary Disablement Protection benefit, or add your spouse or partner, your new cover will start from the commencement date shown on the new policy schedule that we will send you.

Cooling off period

You have a 30-day 'cooling off period' from the date you receive your policy document, to decide whether Accident Protection meets your needs.

Within this period you can cancel the policy and we'll refund in full any premiums you've paid.

Worldwide cover

Once your policy is issued, subject to the terms and conditions of the policy, it will cover you 24 hours a day, wherever you are in the world.

How much it costs

Three things affect the cost of the policy:

- the level of cover you choose
- whether the policy covers just you, or your spouse or partner as well
- whether you choose the optional Temporary Disablement Protection benefit.

The following monthly premiums apply:

Level of cover	Monthly premium	
	Single	Joint
\$50,000	\$9.90	\$17.90
\$100,000	\$17.90	\$33.90
\$150,000	\$25.90	\$49.90
\$200,000	\$33.90	\$65.90
\$250,000	\$41.90	\$81.90
\$300,000	\$49.90	\$97.90
\$350,000	\$57.90	\$113.90
\$400,000	\$65.90	\$129.90
\$450,000	\$73.90	\$145.90
\$500,000	\$81.90	\$161.90

Optional Temporary Disablement Protection benefit

If you choose to take out the optional Temporary Disablement Protection benefit, to work out the monthly premium you pay, add the amount below to the monthly premium above:

Monthly premium	
Single	Joint
\$9.95	\$19.90

For example, if you applied for a single-person policy for \$200,000, and added the Temporary Disablement Protection benefit, the total monthly premium would be \$43.85 (\$33.90 + \$9.95).

How much it costs

Paying your premiums

As the policyowner, you're responsible for paying all premiums.

You pay your premiums monthly in advance, on the day of the month shown on your policy schedule. You can pay by direct debit from a bank account or by credit card.

You can change the way you pay at any time as long as we have a current and acceptable payment authority from you authorising this method.

If you change your method of payment, it may affect the benefits you receive. Please see the Credit Card benefit on page 8 for more details.

Changes to premiums

Your premiums will change when you change your level of cover, add or remove the optional Temporary Disablement Protection benefit, or if you add or remove your spouse or partner. We'll send you written confirmation of the change.

Your premium will not change when total and permanent disablement cover ends at age 65.

We can change the premium rate by giving you three months' notice. We will only do this if we are changing the premiums for all policies that have the same terms as yours.

Taxation

Generally, premiums are not tax-deductible and any benefits you receive do not count as income for tax purposes. Individual circumstances differ, so please check with your tax adviser. This tax statement is based on the continuation of laws as at the preparation date of this PDS.

Making a claim

If you suffer an accidental injury, call us as soon as possible:

- in Australia, call **1300 131 103**
- from overseas, call **+61 13 10 56**

We are available between 8 am and 7 pm Sydney time, Monday to Friday.

Evidence supporting your claim

When you claim, we'll ask you to complete a claim form, and we may ask you for evidence that supports your claim.

Evidence we request will usually include a medical certificate from a doctor confirming the permanent and total disability or total and temporary disablement. The policy document outlines the types of evidence we require.

You must provide all certificates and evidence (including any medical examinations or tests) at your own expense.

Paying claims

If we approve your claim, we'll make the payment to the policyowner or their personal legal representative(s).

Changing and ending your policy

The policyowner can change or end the policy at any time, subject to the terms and conditions of the policy.

Adding a partner or spouse

If you start the policy as a single-person policy, you can add your partner or spouse at any time by giving us a call.

If we agree to cover them, they'll be insured under the same policy as you and we'll increase your premium from that date.

Changing your level of cover

You can change your level of Basic Accident benefit or, if still eligible, add the Temporary Disablement Protection benefit at any time.

If you change your level of cover we'll send you a new policy schedule and adjust your premiums accordingly. If your partner or spouse is also on the policy, the cover will change for them too.

Cancelling your policy

If you want to cancel your policy, either

- call us on **1300 131 103** between 8am and 7pm Sydney time, Monday to Friday, or
- write to us at:
Commlnsure
Reply Paid 8446
PARRAMATTA WESTFIELD NSW 2150
and include your Policy Schedule.

Your cover will end on the day we receive your call or your written notice of cancellation. The policy doesn't have a cash value when you cancel it.

If you or we cancel the policy, all covers and any benefits we are paying at the time end on the cancellation date.

When does the cover end?

All cover under this policy ends when:

- the policyowner or we cancel the policy
- the policyowner dies or becomes totally and permanently disabled
- the policyowner doesn't pay the premiums for more than one month after the due date and we cancel the policy
- the policyowner turns 75 (policy ends on the next policy anniversary date).

All cover for spouses or partners end when:

- the policyowner or we cancel the spouse or partner cover
- they die or become totally and permanently disabled
- they turn 75 (spouse or partner cover ends on the next policy anniversary date)
- the policy ends.

The Temporary Disablement Protection benefit ends for all lives insured when:

- the policyowner turns 65 (the benefit ends on the next policy anniversary date)
- the policyowner or we cancel the benefit
- 12 monthly Injury benefit payments are made due to accidental injury resulting in the policyowner's total and temporary disablement
- 12 Illness benefit payments are made due to an illness resulting in the policyowner's total and temporary disablement requiring bed confinement
- the policy ends.

The Temporary Disablement Protection benefit for a spouse or partner ends when:

- the policyowner or we cancel the spouse or partner benefit
- they turn 65 (the benefit ends on the next policy anniversary date)
- 12 monthly Injury benefit payments are made due to accidental injury resulting in their total and temporary disablement
- 12 Illness benefit payments are made due to an illness resulting in their total and temporary disablement requiring bed confinement
- the policyowner's Temporary Disablement Protection benefit ends
- the policy ends.

When we terminate the policy, any benefits we're paying will cease.

If you don't pay the premiums

If you don't pay the premiums for the policy for more than one month after the due date, we'll give you written notice that we intend to cancel the policy. We'll write to you before cancelling the policy.

What the words in this PDS mean

These words used in the PDS have the following meaning:

accidental injury means physical injury caused solely and directly by violent, external and visible means (independently of sickness, medical or surgical treatment, or any other cause).

The accidental injury must occur on or after the policy commencement date or for the Temporary Disablement Protection benefit, on or after the Temporary Disablement Protection benefit commencement date (where applicable).

bed confinement means on the advice of a doctor (confirmed in writing and if required by us, confirmed by a doctor we appoint), and because of illness the life insured is, for a period of at least seven consecutive days from the date of disablement, confined to bed rest for 24 hours per day under the full-time care of a person acceptable to us (such a person need not be medically qualified). We will only accept the doctor's written confirmation for the period of bed confinement after the date the confirmation is written.

date of disablement means the date on or after the commencement date of cover on which a medical person certifies you as unfit for work.

doctor means a medical practitioner registered in Australia who is not you, a life insured, or a relative or de facto partner or spouse of you or a life insured. If practising other than in Australia, your doctor must have qualifications equivalent to a doctor registered in Australia. We must be satisfied of the doctor's qualifications.

illness (only relevant for the Temporary Disablement Protection benefit) means a sickness disease or disorder that first manifests itself on or after the commencement date of your cover.

life insured means a person whose life is insured under the policy. This can be the policyowner and their partner or spouse.

policy commencement date means the date stated in the policy schedule as the policy commencement date. It is the date cover under your policy starts.

public holiday period means:

- a period of not less than three consecutive days comprising a Saturday and a Sunday together with one or more gazetted public holidays for the whole of the State or Territory in Australia in which you reside at the time of the accident or

- a period of not less than two consecutive days, excluding a Friday and a Monday, where each of these days is a gazetted public holiday for the whole of the State or Territory in Australia in which you reside at the time of the accident.

A public holiday period will commence at 6 pm local time on the day before the first full day of such public holiday period and end at 6 am local time on the day following such public holiday period.

public transport means any vehicle, including an aeroplane, bus, taxi, train or ferry, licensed to carry members of the public as fare-paying passengers.

total and permanent disablement means:

- that you've become wholly and permanently incapacitated so as to render it impossible for you ever to resume or commence any work or attend to any occupation, business or profession for remuneration, gain or reward
- that you're engaged solely in performing unpaid domestic duties at the time of the relevant accident, that you have become wholly and permanently unable to perform the tasks associated with those duties, or
- that you've suffered the complete and irrevocable loss of sight in both eyes, or the complete and irrevocable loss of hearing in both ears.

totally and permanently disabled has the same meaning.

total and temporary disablement means that you're unable to perform the occupation, business or profession which you were performing immediately before the date of disablement and from which you received wages, salary or income on a regular full-time basis (at least 30 hours per week) for at least three months before but not after the date of disablement; and are under the regular care of and following the treatment recommended by a doctor.

totally and temporarily disabled has the same meaning.

we/us/our/CMLA/Comminsure means The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809.

you/your means a:

- policyowner or the person who will be the policyowner, or
- the life insured which may be the policyowner or the policyowner's partner or spouse, as is appropriate.

Contacting us

As the policyowner, if you have any questions or would like to change your policy, call us on **1300 131 103** between 8am and 7 pm (Sydney time), Monday to Friday.

We will post any correspondence to your last known address. You will be deemed to have received correspondence after allowing for ordinary postal delivery times.

Please send all correspondence to:
Commlnsure
Reply Paid 8446
PARRAMATTA WESTFIELD NSW 2150

What to do if you have a complaint

We accept that sometimes we can get things wrong, and when this happens we're determined to make them right again. Most problems can be resolved quickly and simply by talking with us.

To get help resolving your problem, call us on **1300 131 103**. If you need further assistance, contact Customer Relations:

- by email to CustomerRelations@cba.com.au, or
- in writing to:
Customer Relations
Commonwealth Bank Group
GPO Box 41
SYDNEY NSW 2001

You can also contact us through a third party, providing you give us written authority to deal with them about the complaint.

The National Relay Service may assist anyone who is deaf, or who has a hearing or speech impairment.

National Relay Service
TTY/Voice: 133 677
SSR: 1300 555 727
www.relayservice.com.au

If you make a complaint to us we will:

- acknowledge your complaint and make sure we understand the issues
- do everything we can to fix the problem
- keep you informed of our progress
- keep a record of your complaint
- give you our name, a reference number and contact details so that you can follow up if you want to, and
- provide a final response within 45 days.

If we can't provide a final response to your complaint within 45 days, we will:

- inform you of the reasons for the delay
- advise of your right to complain to the Financial Ombudsman Service (FOS), and
- give you the FOS contact details.

External dispute resolution

If you're not happy with our response, you can refer your complaint to the Financial Ombudsman Service (FOS). FOS offers a free, independent dispute resolution service for the Australian banking, insurance and investment industries.

You can contact FOS:

- by calling 1300 780 808
- online at www.fos.org.au
- by writing to:
Financial Ombudsman Service
GPO Box 3
MELBOURNE VIC 3001

Privacy of your personal information

Collecting information

'Customer Information' is information about a customer. It includes personal information such as name, age, gender, contact details as well as your health and financial information.

Why we collect customer information

We collect personal information (including full names, addresses and contact details) so that we can administer our customer relationships, and give customers like you the products and services they request as well as information on the Commonwealth Bank Group's products and services. The law may require us to identify our customers. When we do this, we do this by collecting and verifying information about you.

We may also collect and verify information about persons who act on your behalf. Collecting and verifying information helps to protect against identity theft, money laundering and other illegal activities.

How we use it

We use your customer information to manage our relationship with you, give you the products and services you request and also tell you about the products and services offered by the Group, affiliated providers and external providers for whom we act as agent. If we have your email or mobile phone details we may contact you electronically. You may also receive information on the Group's products and services electronically.

How we collect it

We can collect and verify customer information in different ways and we will advise you of the most acceptable ways to do this. We may disclose your customer information in carrying out verification – e.g. we may refer to public records to verify information and documentation, or we may verify with an employer that the information you have given us is accurate.

What we collect

Depending on whether you are an individual or an organisation, the information we collect will vary. For instance, if you are an individual, the type of information we may collect and verify includes your full name, date of birth and residential address. If you are commonly known by two

or more different names, you must give us full details of your other name or names.

Accuracy

You must provide us with accurate and complete information. If you do not, you may be in breach of the law and also we may not be able to provide you with products and services that best suit your needs.

Protecting customer information

We comply with the National Privacy Principles as incorporated into the Privacy Act 1988 (Cth). We disclose customer information to other members of the Commonwealth Bank Group (including overseas members), so that the Group may have an integrated view of its customers and to facilitate the integrated treatment of its customers. It also enables other members of the Group to give you information about their products and services.

Viewing your information

You can (subject to permitted exceptions) request access to your personal information by contacting:

Customer Relations
Commonwealth Bank Group
Reply Paid 41
Sydney NSW 2000
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