

# Abuse in transaction descriptions.

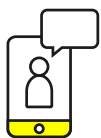


Technology facilitated abuse is a form of controlling behaviour. It occurs when someone uses technology to coerce, stalk or harass another person. Research shows that technology-facilitated abuse can be a key tactic of domestic and family violence.

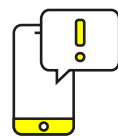
Being constantly harassed or monitored can, like any other form of abuse, leave you feeling powerless and justifiably fearful for your safety.



## Examples of technology facilitated abuse include:



Sending abusive texts, emails or messages



Making continuous controlling or threatening phone calls



Checking someone's text messages, social media activity or internet activity



Spying on, monitoring or stalking someone through any type of surveillance device



## Abuse in transaction descriptions

Technology facilitated abuse can also occur through banking services. It might involve people sending transactions with abusive, harassing, or coercive messages in the transaction description field. Often these are low value transactions with the sole purpose of delivering an abusive message to cause distress or harm. This form of abuse frequently involves multiple transactions over a short period of time in an attempt to extend communication.

While this form of abuse is often related to domestic and family violence or a relationship breakdown, it is not limited to these circumstances. Unlike traditional communication methods, it is very difficult to block this form of messaging. However, there is help available.



CommBank actively track this form of abuse – which breaches our Electronic Banking Terms and Conditions, and we may take action against the senders of abuse.



If you are receiving abusive, harassing or coercive messages attached to banking transactions, we can take steps to help you to secure your banking. We can also provide referrals to external support organisations.



If you are a CommBank customer you can contact the CommBank Next Chapter team on **1800 222 387** Monday – Friday, 8am-6pm, Monday – Friday, AEST, excluding public holidays.

You can also contact the team via our online chat facility (CEBA) in the CommBank app. If you need an interpreter, you can ask for one and the CommBank Next Chapter team will arrange one.