



Commonwealth Bank Superannuation Savings Account (formerly known as Commonwealth Bank Retirement Savings Account) SPIN COM0164AU

The purpose of this letter is to certify that:

1. Commonwealth Bank of Australia is a retirement savings account institution in terms of the Retirement Savings Account Act 1997 (the **RSA Act**).
2. Commonwealth Bank Superannuation Savings Account (**Superannuation Savings Account**) offered by Commonwealth Bank is a retirement savings account, as defined in the RSA Act and administered in accordance with the RSA Act and the Retirement Savings Account Regulations 1997 (the **RSA Regulations**) tax laws and the relevant provisions of the Corporations Act.
3. A Superannuation Savings Account can accept:
 - superannuation guarantee and employer contributions on your behalf;
 - rollovers and transfers of Eligible Termination Payments;
 - personal contributions;
 - Government co-contributions;
 - Family Law contributions; and
 - eligible spouse contributions.
4. Superannuation Savings Account satisfies the preservation of benefits requirements in the RSA Regulations.
5. A Superannuation Savings Account can accept additional contributions through a Regular Savings Plan (via a direct debit arrangement). To establish a Regular Savings Plan contact us on **13 2015** for further details and to obtain a Direct Debit Request form.
6. Additional contributions to a Superannuation Savings Account may also be made by:
 - using BPAY* (refer point 7 below);
 - mailing a cheque made payable to the Commonwealth Bank Superannuation Savings Account directly to us at GPO Box 3306, SYDNEY NSW 2001 (please also supply your Superannuation Savings Account number, your name, address and contribution type).
 - calling in at any Commonwealth Bank branch.
 - using an encoded Deposit book. (Deposit books are available on request from our Customer Contact Centre on **13 2015**.)

7. To use BPAY follow three easy steps:
- i. Access your phone or internet banking service.
 - ii. Select the contribution type you want and follow the instructions – you will need to enter the appropriate Biller Code and Customer Reference Number (CRN).

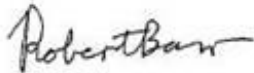
The CRN = your 9-digit Superannuation Savings Account number.

Biller Codes	<u>Before tax contributions</u>	
	Employer contributions	131094
	<u>After tax contributions</u>	
	Personal contributions	131078
	Spouse contributions	131060

- iii. Write or print the transaction receipt number provided for your records.
8. The minimum life insurance requirements prescribed in Regulation 9A of the Superannuation Guarantee (Administration) Regulations 1993 do not apply to the Superannuation Savings Account. However, please note that the minimum insurance requirements in respect of death cover available through the Superannuation Savings Account meet the minimum cover prescribed in Regulation 9A.

Should you require further information, simply call our Customer Service Representatives on 13 2015 between 8.30am and 6.00pm (Sydney time), Monday to Friday.

Yours sincerely



Rob Barr
Head of Superannuation and Investment Services