

Complaints Process Summary

CommBank Europe Limited

June 2020

CommonwealthBank
of Australia



Complaints

1. Introduction

This document sets out summary information about our Complaints Policy and process. CommBank Europe Limited (“CBE” or “we”) is committed to having an effective and efficient complaints handling process to ensure it is able to meet expectations of all stakeholders which includes, but is not limited to; clients, employees and regulators.

Complaints are an important form of client feedback and assist in providing CBE with information to help improve the quality of products and practices.

If you experience a problem, or you're dissatisfied in any way, it's important we hear about it. We'll take your complaint seriously and work with you to address your complaint quickly, in a fair and transparent way.

2. How to complain

Your Relationship Manager or Sales contact is able to hear any concerns or complaints you may have. You can reach CBE by email, telephone or post. Our postal address is:

CommBank Europe Limited
Strand Towers, Level 3
36 The Strand
Sliema
Malta
SLM1022

Telephone:
+356 21 320812

Email:
CBAMalta@cba.com.au

Please provide us with as much information as possible, including your contact details, the corporate client information and the product or service that you are complaining about.

3. Complaints process

Most complaints can be resolved quickly and we aim to resolve most complaints within four business days. We will acknowledge your complaint promptly but no later than close of business two business days after the date we received your complaint.

If you make a complaint we will:

- investigate the complaint competently, diligently and impartially, obtaining additional information as necessary;
- let you know if we think it will take longer than 15 business days to resolve
- assess fairly, consistently and promptly:
 - the subject matter of the complaint;
 - whether the complaint should be upheld;
 - what remedial action or redress (or both) may be appropriate; and

- if appropriate, whether we have reasonable grounds to be satisfied that another respondent may be solely or jointly responsible for the matter alleged in the complaint; and
- comply promptly with any offer of remedial action or redress accepted by the complainant.

If you make a complaint verbally we will provide you with a summary of the complaint details in writing and request that you confirm back to us that the summary details are an accurate description of your complaint.

You can make your complaint to us in either Maltese or English.

4. Arbiter for Financial Services

If you are not happy with our response to your complaint you may be able to refer it to the Arbiter for Financial Services if you are an eligible complainant. Further details on this can be found on the Arbiter for Financial Services website <https://financialarbiter.org.mt/en/Pages/Home.aspx>. You may also be able to take civil action.

Important Note

This document does not constitute marketing material nor should it be considered by you as a recommendation, solicitation or offer to purchase or sell a Financial Instrument. The provision of this document to you does not constitute us providing you with any investment advice. If you enter into a transaction with us, our relationship will be governed by our Terms of Business and the terms of the transaction will be agreed between us and set out in the relevant Product Agreement (as defined in our Terms of Business) .

