

# Summary of Changes to the Terms and Conditions for Business Finance – as applicable to Commonwealth Portfolio Loan

## 1. General

From 14 June 2019, CBA’s Current Terms and Conditions for Commonwealth Portfolio Loan (the current version of which was issued 30 April 2018) (**the Old Terms**) will be amended and replaced with new terms and conditions (**the New Terms**).

If there is any inconsistency between this document, the tombstone published 14 June 2019 and the New Terms, the New Terms prevail.

Clauses references in square brackets like this “[ ]” are to the **Old Terms**. Clauses references in round brackets like this “( )” are to the **New Terms**.

Find out more:

- The New Terms are available at [commbank.com.au/ctccpl](http://commbank.com.au/ctccpl).
- Details of changes and a copy of the New Terms as they apply to other facilities are available at [commbank.com.au/businessfinancetandc](http://commbank.com.au/businessfinancetandc).

You can ask for an electronic or paper copy by contacting your relationship manager, business banker or broker, or by calling 13 1998.

## 2. Current Terms and Conditions for Commonwealth Portfolio Loan

General	
Removed	<p>The Better Banking Book</p> <p>‘The Better Banking Book’, published by <i>us</i>, contains useful information about:</p> <ul style="list-style-type: none"> <li>• <i>your</i> rights and obligations</li> <li>• our rights and obligations</li> <li>• account-opening procedures</li> <li>• our duty to keep <i>your</i> personal and financial information safe and secure</li> <li>• how <i>we</i> handle complaints, and</li> <li>• using bank cheques.</li> </ul> <p>You can get a copy of ‘The Better Banking Book’:</p> <ul style="list-style-type: none"> <li>• at any Commonwealth Bank branch</li> <li>• by calling 13 2221 (24 hours a day, 7 days a week)</li> <li>• asking your relationship manager for a copy, or</li> <li>• by visiting our website <a href="http://www.commbank.com.au">www.commbank.com.au</a></li> </ul> <p>[Page 02]</p>
Changed	<p>The Financial Ombudsman Service has changed to reflect the Australian Financial Complaints Authority Service</p> <p>[Page 01] (Page 01)</p>