

Privacy Collection Notice

CommBank Yello

Neither this Privacy Collection Notice nor our Group Privacy Statement form part of any contract you have with us.

If you do not want to participate in CommBank Yello, opt out in accordance with the information provided at section 13.2 in the CommBank Yello Terms and Conditions.

1. What information we collect.

The information about you that we may collect includes:

- Information about your identity, such as your name and contact details.
- Information about your interactions with us and your use of the Yello program, such as your transactions, redemptions, enquiries and complaints.
- Information about what redemption offers you may be interested in and what you redeem your points on.
- Information about other loyalty programs that you belong to (e.g. your membership number), for instance where you chose to share this with us or where a Third Party shares it with us to fulfill a points-related request.
- Information about transactions from Third Parties, to enable points allocation.

You may give us information about others (such as family members or joint account holders). If you do, you must have their permission and inform them of the contents of this Privacy Collection Notice.

2. Why we collect your information and what we use it for.

We collect your information and use it to:

- Confirm your identity, determine your CommBank Yello eligibility and Tier, and manage our relationship with you.
- Calculate your CommBank Yello Points balance.
- Facilitate points transfers to Third Parties, where requested by you.
- Personalise Third Party redemption offers to you using models or Artificial Intelligence.
- Facilitate the redemption of your CommBank Yello Points on Third Party products or services.
- Detect, investigate, manage, and help prevent fraud, scams, financial crime, cybersecurity incidents and other unauthorised activity.
- Design, price, provide, manage and improve our products and services.
- Comply with applicable laws and other regulatory requirements.

Where you do not interact with us digitally, you can contact CommBank Yello on 1300 Yello1 (1300 935 561) from 1 October 2026 to discuss your Points balance and available redemption options.

3. Who we can share your information with.

We may share your information with other members of the Commonwealth Bank Group, who can use it for the purposes described in this Privacy Collection Notice and the Group Privacy Statement. We can also share your information with Third Parties, such as:

- Advisers and people who act on your behalf.
- Businesses who do some of our work for us, including rewards service providers (e.g. Ascenda) who use your information to provide personalisation of redemption offers, points calculation, redemption and administration, and marketing services to us.
- Third Party product or service providers, where doing so is necessary to fulfil your request (e.g. points transfers) or administer CommBank Yello.
- Other financial institutions (such as banks), auditors, insurers and re-insurers.
- Government and law enforcement agencies or regulators.
- Other joint account holders and people who have authority for your account, such as authorised operators.

Some of these service providers will hold your information outside of Australia, including in Singapore and the United States of America.

We may also send your information overseas, including to:

- CommBank Group members, which are located in China, India, Hong Kong, Singapore, Japan, the United Kingdom, the Netherlands, New Zealand and the United States of America.
- Comply with laws and assist government and law enforcement agencies or regulators.

4. Our Group Privacy Statement

Visit commbank.com.au/privacy for our Group Privacy Statement or ask for a copy at any branch. It tells you about:

- Other ways and reasons we may collect, use or share your information.
- How to access your information and correct it if it's wrong.
- How to make a privacy-related complaint and how we'll deal with it.

Sometimes we update our Group Privacy Statement. You can always find the most up-to-date version on our websites.

5. How to contact us about privacy concerns

Email

CBAcustomerrelations@cba.com.au

Phone

1800 805 605

Write to

CBA Group Customer Relations, Reply Paid 41, Sydney, NSW, 2001

Effective 1 October 2026