

Frequently Asked Questions

2021
Annual General Meeting



Commonwealth
Bank

General questions

1. When is CBA's Annual General Meeting (AGM)?

Commonwealth Bank of Australia's (CBA) AGM will be held on Wednesday, 13 October 2021 commencing at 9:30am (AEDT). We recommend you log in and register on the day one hour prior to commencement, from 8:30am (AEDT) at commbank.com.au/agm.

2. Why is CBA not holding a physical meeting for its AGM this year?

CBA takes the health and safety of our shareholders, our people and the broader community seriously. The decision to hold a virtual meeting was made in light of the current coronavirus pandemic, restrictions on public gatherings and social distancing requirements.

Due to the unprecedented nature of the coronavirus pandemic and the evolving circumstances, it is not possible to predict what Government advice and restrictions will be in place at the time of our AGM.

CBA's AGM will seek to provide equal opportunity for all of our shareholders to participate in the 2021 AGM regardless of their location.

3. I don't know my SRN/HIN – do I need it to access the AGM?

No, you do not need your SRN/HIN to watch the AGM. However, you will need your SRN/HIN if you wish to vote or ask a question at the meeting.

You can find your SRN/HIN on the Welcome Letter or other documentation you received when you first became a CBA shareholder.

If you are unable to locate your SRN/HIN, please contact Link Market Services on **+61 1800 022 440** or at cba@linkmarketservices.com.au well in advance of the meeting so that it can be mailed to your registered address. For security reasons, your SRN/HIN can only be sent by post to your registered address, they cannot be provided by email or phone.

Participants of eligible Employee Share Plans will require their Employee ID (instead of their SRN/HIN) to vote and ask a question at the virtual AGM.

Participating in the AGM

4. What is the website to access CBA's AGM?

The website to access CBA's AGM is commbank.com.au/agm

To access the AGM you must be registered for the meeting. We recommend you log in and register one hour prior to commencement of the meeting, from 8:30am (AEDT) on Wednesday, 13 October 2021. The meeting will commence at 9:30am (AEDT).

To vote, ask a question or make comments during the AGM, you will need the following details:

- if you are a shareholder, your SRN/HIN; or
- if you are a participant of an eligible Employee Share Plan, your Employee ID.

See Question 3 for further details on where to find your SRN/HIN.

5. What do I need to do to register to vote online?

You can access the AGM using a computer, tablet or a mobile device. To vote and ask questions during the AGM you must have your SRN/HIN.

If you are unable to locate your SRN/HIN, please contact Link Market Services on **+61 1800 022 440** or at cba@linkmarketservices.com.au well in advance of the meeting so that it can be mailed to your registered address. For security reasons, your SRN/HIN can only be sent by post to your registered address – they cannot be provided by email or phone.

If you are intending to participate using a computer, please ensure your browser is compatible with our voting platform. To check what your current browser is, visit www.whatismybrowser.com. Compatible browsers on a desktop computer are:

- Chrome – Version 44 & 45 and after;
- Firefox – 40.0.2 and after;
- Safari – OS X v10.9 & OS X v10.10 and after;
- Internet Explorer – Version 9 and after; and
- Microsoft Edge 92.0 and after.

Proxyholders

If you are an appointed proxy, you will need your Proxy Number which will be issued by Link Market Services at least 24 hours prior to the start of the meeting.

6. I don't know my SRN/HIN – do I need this to watch the AGM?

No, you do not need your SRN/HIN to watch the AGM. However, you will need your SRN/HIN if you wish to vote or ask a question at the AGM.

See Question 3 for further details on where to find your SRN/HIN.

7. How do I participate in the AGM?

1. On the day of the AGM, open your web browser and go to commbank.com.au/agm
2. Click on the 'Join the 2021 AGM' link.
3. Register your name and email address to view the meeting.

Once you have registered and the AGM commences, you will see a live video webcast of the AGM and the presentation slides.

Below the live webcast and presentation slides, you will see buttons for 'Information', 'Speakers', 'Related Documents', and 'Shareholder voting/questions'.

See Question 9 for instructions on how to participate via telephone.

For further information, see the relevant sections in the AGM Guide.

8. How do I vote and ask a question at the AGM?

At the meeting, you can either ask questions and make comments via the online platform or by telephone. During the meeting, the Chairman will endeavour to address as many as possible of the themes raised in shareholder questions. Please note that individual responses will not be sent to individual shareholders.

See Question 9 for instructions on how to ask questions via telephone.

1. See Question 7 for instructions on how to register and join the live webcast of the AGM.
2. If you are a shareholder or appointed proxyholder and wish to vote, ask a question or make a comment, click the 'Shareholder voting/questions' button below the presentation slides.
3. A separate tab will open in your browser and you will be directed to the Link Market Services shareholder portal, where you will be asked to register your details, and accept the Terms and Conditions.
 - (a) If you are a shareholder, and you wish to ask a question or vote, you will need to enter your SRN/HIN, then enter your Australian postcode or select 'Outside Australia' and enter your country code.
 - (b) If you are an appointed Proxy, you will need to enter the Proxy Number issued to you by Link Market Services.
 - (c) Click the 'Register' button.
4. Your voting card will appear in the bottom left-hand of the screen with all of the resolutions to be voted on at the Meeting. You may need to use the scroll bar on the right-hand side of the voting card to view all of the resolutions.
 - (a) Place your vote by clicking on the 'For', 'Against', 'Abstain' or 'No Instruction' voting buttons.
 - (b) Once you have finished voting on the resolutions scroll down to the bottom of the box and click the 'Register' button.
5. To ask a question, click the 'Ask a Question' box located at the bottom of your screen:
 - (a) Select the item of business your question relates to and type your question in the area provided.
 - (b) Once you have typed your question, click the button 'Submit Question'.

9. Can I participate in the AGM via phone? If so, how?

You can listen to the AGM, ask questions or make a comment via phone. You will not be able to vote via phone.

Dial **1800 416 188** (area code +61 for shareholders dialling from outside Australia) from 8:30am (AEDT) on Wednesday, 13 October 2021 and enter your unique shareholder PIN for verification purposes.

To obtain your unique shareholder PIN, please contact Link Market Services via email at cba@linkmarketservices.com.au or on **1800 990 363** by 5pm Monday, 11 October 2021.

Refer to the section on Phone Participation in the AGM Guide for more details about asking questions or making comments via phone.

See Question 11 in these Frequently Asked Questions for information on how to vote before the meeting, or Question 8 for instructions on how to vote online.

10. What procedures will be adopted at the AGM for asking questions?

It is not uncommon for a number of shareholders to ask the same or very similar questions. To facilitate the orderly conduct of the AGM, questions and comments may be moderated to avoid repetition and make them more concise. For example, if five questions are received relating to the same query, the questions may be grouped together, read out and answered as one question, rather than as five separate questions that will receive five answers that are the same or similar.

Any questions or comments containing defamatory, disrespectful or offensive language or concepts will be excluded at CBA's discretion. Any questions or comments in the nature of customer queries (e.g. involving individual banking matters) will not be put to the AGM and will instead be referred to Group Customer Relations.

To ensure all shareholders have a reasonable opportunity to participate in the AGM, shareholders will be limited to asking two question for each item of business, or one question and one follow up comment. Each question should be brief to allow sufficient time for as many shareholders as possible to have their questions answered.

If there is still time available toward the end of the meeting, the Chairman may exercise her discretion to take additional questions.

Voting and asking questions before the AGM

11. How do I vote or ask a question ahead of the AGM?

You will be able to vote on resolutions and ask questions in advance of the AGM online from Thursday, 9 September 2021.

If you have already elected to receive our shareholder communications electronically, you will have been sent an email when the Notice of Meeting was released on Thursday, 9 September 2021. This email included your personalised shareholder link to vote online.

Although we will not be mailing hard copies of our Notice of Meeting ahead of our AGM this year, it has been accessible online at commbank.com.au/agm since Thursday, 9 September 2021. This approach is consistent with the current requirements under the Corporations Act and our commitment to environmentally sustainable practices. It is therefore important, to enable us to keep you informed, to provide your email address to Link Market Services if you have not already done so.

We encourage shareholders to vote (and submit questions) online before the AGM from Thursday, 9 September 2021 at vote.linkmarketservices.com/cba. To login you will need to enter your SRN/HIN, then enter your Australian postcode or select 'Outside Australia' and enter your country code.

If you need any assistance in relation to voting, please contact Link Market Services via email at cba@linkmarketservices.com.au or on 1800 022 440.

12. What is the deadline for lodging direct votes and questions prior to the AGM?

Question	Answer
Right to vote	Shareholders registered as at 7:00pm (AEDT) on Monday, 11 October 2021 will be able to vote.
Website to lodge your vote and submit questions before the virtual AGM	vote.linkmarketservices.com/cba If you signed up to electronic communications you will have been sent an email on Thursday, 9 September 2021 that will include your voting link(s).
Deadline for lodging your direct vote before the AGM	9:30am (AEDT) on Monday, 11 October 2021. Your vote must be lodged no later than this date and time.
Deadline for submitting your questions before the AGM	Wednesday, 6 October 2021.

Please refer to the 2021 Notice of Meeting for more information. In particular please note that shareholders who successfully sell shares to CBA through the off-market buy-back announced on 11 August 2021 will only be eligible to vote at the AGM if they continue to hold at least one share as at 7:00pm (AEDT) Monday, 11 October 2021.

13. If I vote prior to the AGM can I still attend the AGM?

Yes, you can login to the virtual AGM from 8:30am (AEDT) on Wednesday, 13 October 2021 by visiting commbank.com.au/agm and clicking the 'Join the 2021 AGM' link.

You do not need to register for a voting card if you have previously voted. However, if you wish to ask a question you will need to register with your SRN/HIN.

Other information

14. I can't attend the AGM, can I view it later?

Yes, a recording of the AGM will be available to view at commbank.com.au/agm after its conclusion.

15. If I am a few minutes late logging into the virtual AGM site, am I still allowed entry? What is the latest time I can login to vote at the virtual AGM if I miss registration?

Yes, you can join the meeting and register to vote at any time up until the conclusion of the meeting by following the steps outlined in Questions 7 and 8. Voting will close approximately 10 minutes after the conclusion of the meeting.

A recording of the AGM will also be available to view after the conclusion of the meeting at commbank.com.au/agm.

16. How do I watch the AGM as a non-voting shareholder or member of the public?

Members of the public can register to view the AGM by visiting our website commbank.com.au/agm and clicking the 'Join the 2021 AGM' link. You will be directed to the registration page. Please note, only registered shareholders will be able to vote or ask a question.

A recording of the AGM will also be available to view after the conclusion of the event at commbank.com.au/agm.

17. Will CBA have a virtual AGM next year?

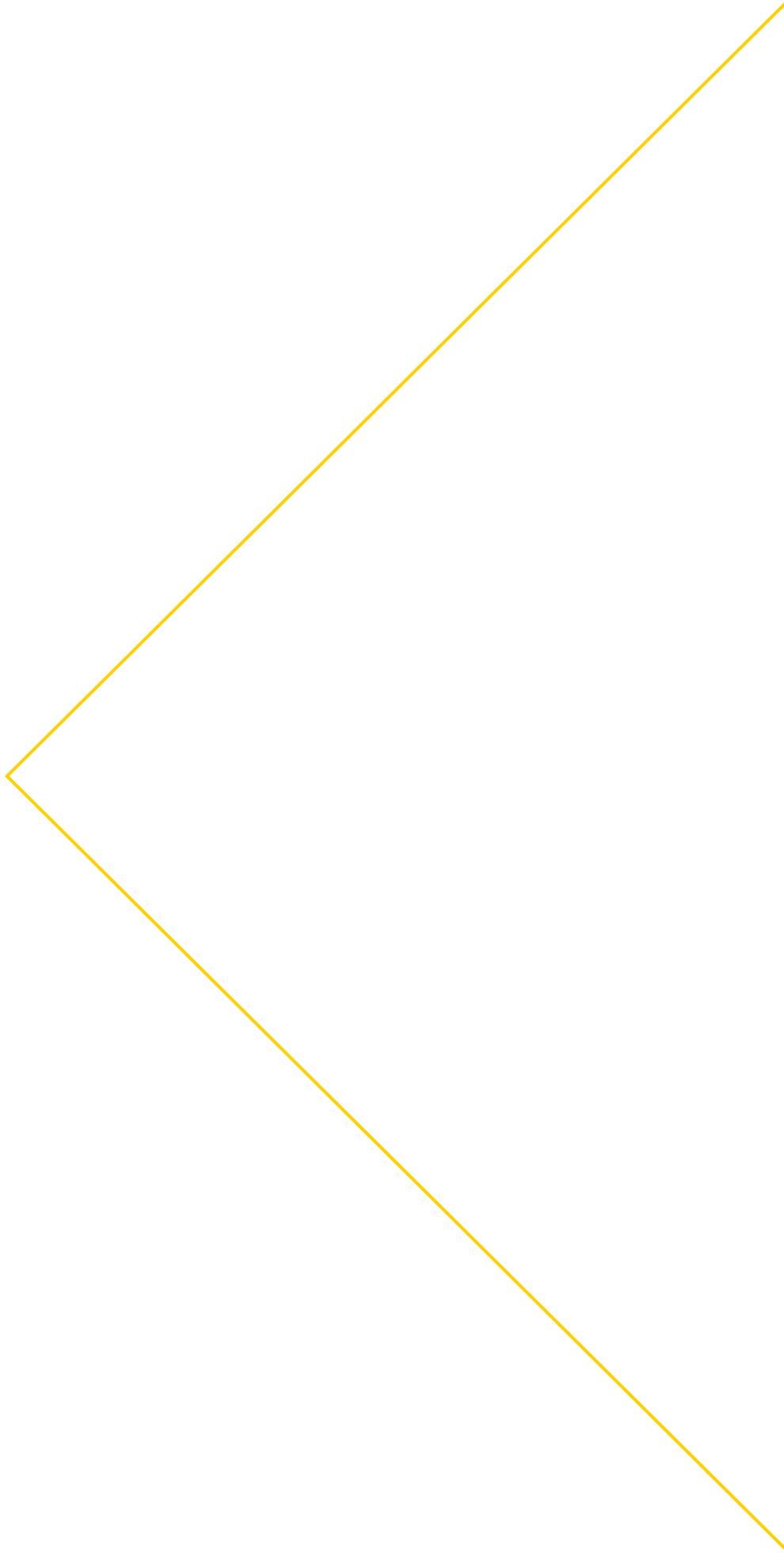
The Board is yet to make a decision in respect of the 2022 AGM.

18. What is the date of the 2022 CBA AGM?

CBA's 2022 AGM is expected to be held on Wednesday, 12 October 2022 at 9.30am (AEDT). The 2022 financial calendar is available on our Investor Centre at commbank.com.au/investors.

19. Where do I get help if needed during the virtual AGM?

Refer to the sections of the AGM Guide or contact Link Market Services via email at cba@linkmarketservices.com.au or on 1800 022 440.



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