

Commonwealth Bank of Australia

Ground Floor Tower 1

201 Sussex Street

Sydney NSW 2000

9 September 2021

ACN 123 123 124

AGM Guide

Your guide to accessing the virtual 2021
Annual General Meeting



Commonwealth
Bank

Guide to accessing the Annual General Meeting

Before you begin, ensure your browser is compatible.

You can easily check your current browser by going to the website: whatismybrowser.com.

Supported browsers:

- 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.

If you are attending the meeting by telephone, refer to the instructions provided on [page 9](#).

If you're a shareholder or proxyholder and would like to vote, ask a question or make a comment during the AGM, you must have your SRN/HIN. Refer to the instructions provided on [page 5](#).

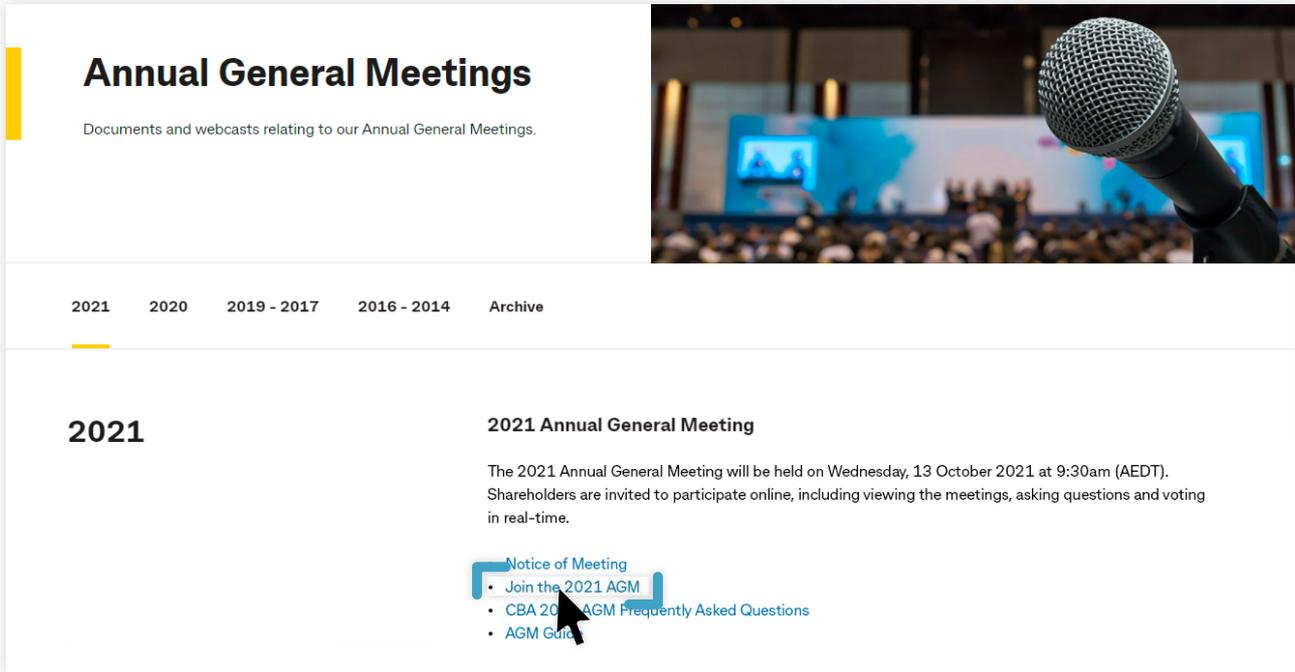
This AGM Guide sets out useful information to help shareholders participate in the 2021 AGM. It should be read in conjunction with the Notice of Meeting which includes comprehensive information on how the meeting will be conducted, the items of business being considered and important voting information.

The Notice of Meeting is available at commbank.com.au/agm.

Step 1

Go to www.commbank.com.au/agm

On the Annual General Meetings page, click on the 'Join the 2021 AGM' link. This will take you to the registration page to join the AGM.



The screenshot shows the 'Annual General Meetings' page on the Commonwealth Bank website. The page has a white background with a blue header. The main heading is 'Annual General Meetings' with a sub-heading 'Documents and webcasts relating to our Annual General Meetings.' Below this is a navigation bar with links for '2021', '2020', '2019 - 2017', '2016 - 2014', and 'Archive'. The '2021' link is highlighted. The main content area features a large image of a microphone in the foreground and a blurred audience in the background. Below the image, the text reads: '2021 Annual General Meeting' followed by 'The 2021 Annual General Meeting will be held on Wednesday, 13 October 2021 at 9:30am (AEDT). Shareholders are invited to participate online, including viewing the meetings, asking questions and voting in real-time.' At the bottom, there is a 'Notice of Meeting' section with a list of links: 'Join the 2021 AGM', 'CBA 2021 AGM Frequently Asked Questions', and 'AGM Guide'. A mouse cursor is pointing at the 'Join the 2021 AGM' link.

Step 2

To join the AGM you must be registered for the meeting.

To register, complete the form on the right of the page. You must fill out all fields to register:

- First name
- Last name
- Email address
- Create password

Once registered you can sign in with the email address and password.

If you are registering within an hour before the meeting, you will be admitted straight to the virtual meeting, where you will see a countdown clock indicating how long until the meeting commences. **Skip to step 4.**

If you register more than an hour before the meeting, you can add the event to your calendar. The calendar invitation will contain a link to direct you back to this page. You will need your email address and password to sign back in.

Continue to step 3 when you are ready to watch the meeting live.

Registration

Please complete the form to register for the event.

Already have an account? [Sign in](#)

By providing your personal information you confirm that the Commonwealth Bank can use that information to communicate with you including to give you updates and reminders about the AGM.

For information regarding our [Privacy Statement](#) please visit [our website](#).

Step 3

Before the meeting starts, open the calendar invite and click the link which will direct you back to the sign in page.

Under registration click '**Sign in**'.

Registration

Please complete the form to register for the event.

Already have an account? [Sign in](#)

Sign in with the email address and password you registered with.

If you do not remember the password you created, click the '**Forgot password**' button. A reset link will be sent to your email.

Sign in

Enter your email address and click Sign In to view the event.

Don't have an account? [Register](#)

[Forgot password](#)

Step 4

You have now been admitted to the AGM.

On this page you can watch the AGM live, see the meeting presentation slides, and access relevant documents and information.

Important: To vote, ask a question or make a comment during the AGM, shareholders and proxyholders must also register via the Link Market Services shareholder portal. To access the shareholder portal, scroll down to find the yellow **'Shareholder voting/questions'** button, beneath the **'Information'** button. This will open a new tab in your browser. For further information go to [page 5](#).

Refer to the next page for instructions on how to navigate the Link Market Services shareholder portal.

Live webcast

Presentation slides

The Commonwealth Bank AGM

Date: 13 October 2021 Time: 9:30 am (Australia/Sydney UTC+10:00)

Information Speakers Related Documents Help Centre

Click below to access Link Market Services shareholder voting/questions portal.

Shareholder voting/questions

Switch View



More about this page

- The **'Switch View'** button allows you to alternate between making the presentation slides or the live webcast screen larger.
- The **'Information'** button allows you to access the Link Market Services shareholder portal, which allows shareholders to vote and ask questions, and also find out more from CommBank.
- The **'Speakers'** button allows you to learn more about who will be speaking at the AGM.
- The **'Related Documents'** button provides you access to our 2021 Annual Report, Notice of Meeting and AGM Guide.
- The **'Help Centre'** button provides you access to a live chat for any technical support you may require.

Guide to voting and asking questions at the Annual General Meeting

You have now been directed to the Link Market Services shareholder portal where you can register to vote and ask a question.

To register to vote or ask a question you must have your SRN/HIN.

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.

If you are an appointed Proxy, you will have been issued with a Proxy Number by Link Market Services at least 24 hours prior to the start of the meeting.

Please make sure you have this information before proceeding.

Step 1

Login to the online portal using your full name, mobile number, email address and company name (if applicable).

To proceed further you will need to read and accept the terms and conditions by ticking the box.

Click on the 'Continue' button.

The screenshot shows the Commonwealth Bank logo and the text: "Welcome to the Commonwealth Bank 2021 Annual General Meeting. Please register your details to participate." Below this are two tabs: "YOUR DETAILS" (selected) and "VOTING DETAILS". There are four input fields: "Full Name", "Mobile (e.g. 022 123 1234)", "Email", and "Company Name". At the bottom, there is a checkbox labeled "I have read and accept the Terms & Conditions" and a "CONTINUE" button. A mouse cursor is pointing at the "CONTINUE" button. The help number "1800 990 363" is visible at the bottom.

Step 2

Select your 'Registration Type' from the drop-down box by choosing – Shareholder or Proxy.

The screenshot shows the Commonwealth Bank logo and the text: "Welcome to the Commonwealth Bank 2021 Annual General Meeting. Please register your details to participate." Below this are two tabs: "YOUR DETAILS" and "VOTING DETAILS" (selected). There is a "Registration Type" dropdown menu with a mouse cursor pointing to it. The dropdown menu is open, showing the options "Shareholder" and "Proxy". At the bottom, there are "BACK" and "REGISTER" buttons. The help number "1800 990 363" is visible at the bottom.

Step 3

Follow the instructions below that correspond to the 'Registration Type' you selected in Step 2.

Shareholder

If you selected 'Shareholder' from the drop down box, enter your SRN/HIN, then enter your Australian postcode or select 'Outside Australia' and enter your country code.

Click the 'Register' button.

Appointed Proxy

If you selected 'Proxy' from the drop down box, enter your Proxy Number.

Click the 'Register' button.

The screenshot shows the Commonwealth Bank logo and the text: "Welcome to the Commonwealth Bank 2021 Annual General Meeting Please register your details to participate". Below this are two tabs: "YOUR DETAILS" and "VOTING DETAILS", with "VOTING DETAILS" selected. The "Registration Type" dropdown menu is set to "Shareholder". Below it are input fields for "Shareholder Number" and "Post Code". A link for "Outside Australia" is visible. At the bottom, there is a "BACK" link and a "REGISTER" button, with a mouse cursor pointing to the "REGISTER" button. The help number "1800 990 363" is displayed at the bottom.

The screenshot shows the Commonwealth Bank logo and the text: "Welcome to the Commonwealth Bank 2021 Annual General Meeting Please register your details to participate". Below this are two tabs: "YOUR DETAILS" and "VOTING DETAILS", with "VOTING DETAILS" selected. The "Registration Type" dropdown menu is set to "Proxy". Below it is an input field for "Proxy Number". At the bottom, there is a "BACK" link and a "REGISTER" button, with a mouse cursor pointing to the "REGISTER" button. The help number "1800 990 363" is displayed at the bottom.

How to vote

Your voting card will be on the bottom left of your screen. To vote, click on **'Edit Card'**.

Your voting card will appear with all of the resolutions to be voted on at the meeting (as set out in the Notice of Meeting). You may need to use the scroll bar on the right hand side of the voting card to scroll up or down to view all resolutions.

Shareholders and appointed proxyholders can either submit a Full Vote or a Partial Vote. You can move between the two tabs by clicking on **'Full Vote'** or **'Partial Vote'** at the top of your voting card.



Full Votes

To submit a full vote on a resolution ensure you are in the **'Full Vote'** tab. Place your vote by clicking on the **'For'**, **'Against'**, **'Abstain'** or **'No Instruction'** voting buttons.

Partial Votes

To submit a partial vote on a resolution ensure you are in the **'Partial Vote'** tab. You can enter the number of votes (for any or all) resolutions. The total amount of votes that you are entitled to vote for will be listed under each resolution. When you enter the number of votes, the system will automatically tally how many votes you have left.

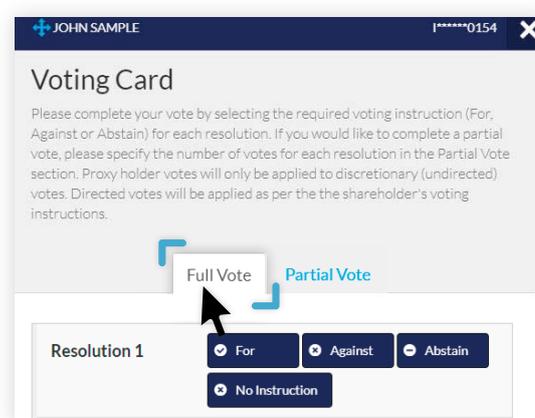
If you are submitting a partial vote, and do not use all of your entitled votes, the un-voted portion will be submitted as **'No Instruction'** and will not be counted.

Once you have finished voting on the resolutions scroll down to the bottom of the box and click on the **'Submit Vote'** or **'Submit Partial Vote'** button.

You can close your voting card without submitting your vote at any time while voting remains open. Any votes you have already made will be saved for the next time you open the voting card. The voting card will appear on the bottom left corner of the webpage. The message **'Not yet submitted'** will appear at the bottom of the page.

You can edit your voting card at any point while voting is open by clicking on **'Edit Card'**. This will reopen the voting card with any previous votes made. Once voting has closed, all submitted voting cards cannot be changed.

At the conclusion of the meeting a red bar with a countdown timer will appear at the top of your screen advising the remaining voting time. Please make any changes and submit your voting cards.



Voting on Additional Holdings

If you have more than one holding to vote for, click on **'Vote for Additional Holdings'** located at the bottom of your screen.

Enter your SRN/HIN or your Proxy Number and your additional voting card/s will appear along the bottom of the screen.



How to ask a question

To ask a question, click on the **'Ask a Question'** button either at the top or bottom of the webpage. The **'Ask a Question'** box will then pop up with two sections for completion.

In the **'Regarding'** section, click on the drop down arrow and select the category/resolution to which your question relates.

Click in the **'Question'** section, type your question, and click on **'Submit Question'**.

Note that questions are limited to 1,000 characters.

A **'View Questions'** box will appear where you can view your questions at any point. Only you can see the questions you have submitted.

Once your question has been answered, you can submit another question if questions are still open for that Item of Business.

Phone participation

What you will need:

- Landline or mobile phone
- The name of your holding/s
- Your unique PIN. To obtain your unique PIN, have your SRN/HIN handy and contact Link Market Services on +61 1800 990 363, by 5:00pm, Monday 11 October 2021.

You will be able to ask a question or make a comment at the meeting via phone. See Question 11 on [page 15](#) in the Frequently Asked Questions for information on how to vote before the meeting, or Question 8 on [page 13](#) for instructions on how to vote online.

Joining the meeting by phone

Step 1

From your landline or mobile device, call **1800 416 188** or **+61 1800 416 188** if outside Australia.

Step 2

You will be greeted with a welcome message and provided instructions on how to participate in the meeting. Please listen to the instructions carefully.

At the end of the welcome message you will be asked to provide your unique PIN to the operator. This will verify you as a CBA shareholder and allow you to ask a question or make comments at the meeting.

Step 3

Once the operator has verified your details you will be placed into a waiting room and will hear music playing.

If your holding cannot be verified by the operator, you will need to attend the meeting as a visitor and will not be able to ask a question.

Step 4

At the commencement of the meeting, you will be admitted to the meeting.

Asking a question by phone

Step 1

When the Chairman calls for questions on each Item of Business, you will be asked to press *1 on your keypad should you wish to raise your hand to ask a question.

Step 2

The operator will ask you which Item of Business your question relates to. For example, General Business or the relevant resolution.

When it is your turn, the operator will introduce you to the meeting, your line will be unmuted and you can then start speaking.

You will be asked if you have any additional questions or comments.

Note: If at any time you no longer wish to ask your question, you can lower your hand by pressing *2 on your key pad. If you have also joined the meeting online, mute your computer, tablet or mobile device while you ask your question.

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?

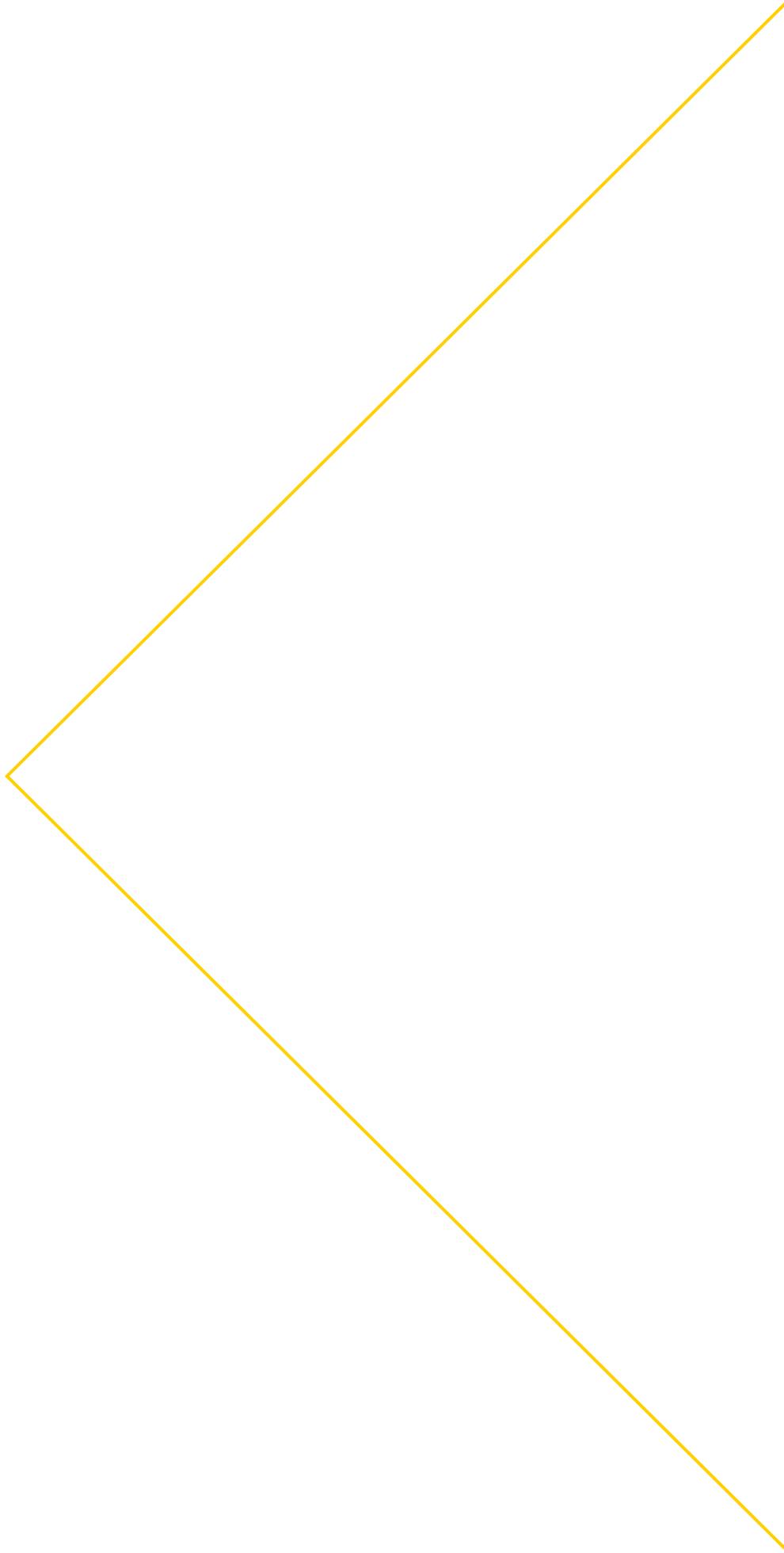
The Board is yet to make a decision in respect of the 2022 AGM.

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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