



Frequently Asked Questions 2020 Virtual AGM

1. When is CBA's virtual AGM?

Commonwealth Bank of Australia's (CBA) Virtual Annual General Meeting (AGM) will be held on Tuesday, 13 October 2020 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.

CBA's AGM will seek to provide equal opportunity for all of our shareholders to participate in the 2020 AGM regardless of their location.

3. Restrictions have eased, why are you not holding your AGM at a venue?

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

To ensure the safety of our shareholders, our people and the community, and in line with current Government advice, we will proceed with a virtual AGM this year.

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

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

To access the virtual 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 Tuesday, 13 October 2020. The meeting will commence at 9:30am (AEDT).

To vote or ask a question during the virtual 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 Questions 11 and 12 for further details.

5. What do I need to do to register to vote at the virtual AGM online?

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

If you are intending to vote and ask questions using a desktop 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; and
- Internet Explorer – version 9 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.

For further information, please refer to the Virtual AGM Guide available from Wednesday, 9 September 2020 at commbank.com.au/agm.

6. How will I vote or ask a question ahead of the AGM if you are not sending me a Voting Form or a Question Form?

You will be able to vote on resolutions and ask questions in advance of the AGM online from Wednesday, 9 September 2020.

If you have already elected to receive our shareholder communications electronically, or if you elect before Friday, 28 August 2020, we will send you an email when the Notice of Meeting is released on Wednesday, 9 September 2020. This email will include 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 will be accessible online at commbank.com.au/agm from Wednesday, 9 September 2020. This approach is consistent with the relief provided by the Commonwealth Treasurer in response to the coronavirus pandemic. 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.

A form to make the switch to electronic communications was included with the letter sent to shareholders on Friday, 7 August 2020 from our Chairman, Catherine Livingstone AO. You can also provide your email address online at:

- Shareholders: www.linkmarketservices.com.au
- CBA Employees: <https://investorcentre.linkmarketservices.com.au/Employee/CBA>

See Questions 7 and 8 for further details on how to contact Link Market Services, vote or ask a question ahead of the AGM.

7. Can you send me a Voting Form so I can vote?

Consistent with the relief provided by the Commonwealth Treasurer, and temporary amendments to the Corporations Act in response to the coronavirus pandemic, CBA will not be mailing shareholders a hard copy Notice of Meeting or a Voting Form this year. Instead, shareholders will be able to vote, submit questions and access their Notice of Meeting online.

We encourage shareholders to vote (and submit questions) online before the AGM from Wednesday, 9 September 2020 at vote.linkmarketservices.com/cba. To login you will need to enter your SRN/HIN and your postcode or select 'Outside Australia'.

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.

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

Right to vote	Website to lodge your vote and submit questions before the virtual AGM	Deadline for lodging your direct vote before the virtual AGM	Deadline for submitting your questions before the virtual AGM
Shareholders registered as at 9:30am (AEDT) on Sunday, 11 October 2020 will be able to vote.	vote.linkmarketservices.com/cba If you signed up to electronic communications before Friday, 28 August 2020 we will send you an email on Wednesday, 9 September 2020 that will include your voting link(s).	9:30am (AEDT) on Sunday, 11 October 2020. Your vote must be lodged no later than this date and time.	Sunday, 4 October 2020.

Please refer to the 2020 Notice of Meeting for more information.

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

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

10. I don't know my SRN/HIN – do I need this for attending the virtual AGM?

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

You can find your SRN/HIN on:

- the letter dated 7 August 2020 from our Chairman, Catherine Livingstone AO about our virtual AGM, and the electronic communications form attached to this letter;
- your most recent Dividend Statement; or
- the Welcome Letter or other documentation you received when you first became a CBA shareholder.

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.

11. How do I attend the virtual 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 2020 AGM**' link; and
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 virtual 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**'.

For further information, please refer to the Virtual AGM Guide available from Wednesday, 9 September 2020 at **commbank.com.au/agm**.

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

1. On the day of the AGM, we recommend you log in and register one hour prior to commencement, from 8:30am (AEDT). Open your web browser and go to **commbank.com.au/agm**.
2. Click on the **'Join the 2020 AGM'** link.
3. Register your name and email address to view the meeting.
4. Once you have registered, and the meeting commences, you will see a live video webcast of the virtual AGM and the presentation slides. Below the presentation slides under **'Information'** there will be a button **'Shareholder Voting/Questions'**.
5. Shareholders and appointed proxyholders who wish to vote will need to click the **'Shareholder Voting/Questions'** button.
6. 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.
7. If you are a shareholder, and you wish to ask a question or vote, you will need to enter your SRN/HIN.
8. If you are an appointed Proxy, you will need to enter the Proxy Number issued to you by Link Market Services in the **'Proxy Details'** section.
9. Click the **'Submit Details'** button.
10. To vote, click on the **'Get a voting card'** box located at the bottom left hand side of your screen:
 - a. Your voting card will appear 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.
 - b. Place your vote by clicking on the **'For'**, **'Against'**, or **'Abstain'** voting buttons.
 - c. Once you have finished voting on the resolutions scroll down to the bottom of the box and click the **'Submit Vote'** button.
11. 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'**.

For further information, please refer to the Virtual AGM Guide available from Wednesday, 9 September 2020 at **commbank.com.au/agm**.

13. Can I listen to the AGM, vote and ask questions via phone? If so, how?

Yes, to participate via telephone please dial 1800 572 288 (area code +61 for shareholders dialing from outside Australia) from 8:30am (AEDT) on Tuesday, 13 October 2020 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 022 440 by no later than 5pm Friday, 9 October 2020.

Shareholders participating via telephone will be able submit a question to the call moderator during the meeting, and vote after the conclusion of the meeting. The call moderator will provide these instructions.

14. 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 Tuesday, 13 October 2020 by visiting commbank.com.au/agm and clicking the 'Join the 2020 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 (see Question 12 for steps to follow).

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 11 and 12. Voting will close 10 minutes after the conclusion of the meeting.

A recording of the virtual 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 virtual AGM by visiting our website commbank.com.au/agm and clicking the 'Join the 2020 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 virtual 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 2021 AGM.

18. What is the date of the 2021 CBA AGM?

CBA's 2021 AGM will be held on Wednesday, 13 October 2021 at 9.30am (AEDT). The 2021 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?

Please refer to the Virtual AGM Guide available from Wednesday, 9 September 2020 at commbank.com.au/agm or contact Link Market Services via email at cba@linkmarketservices.com.au or on 1800 022 440.