



Commonwealth
Bank

Next Chapter Innovation Guidelines

1 October 2026

Public

This document (the Guidelines) sets out the application process for organisations wishing to apply to take part in the Next Chapter Innovation program (the Program) operated by the Commonwealth Bank of Australia (the Bank) and the terms and conditions of the Program.

If your organisation wishes to apply to become a Next Chapter Innovation Partner (defined below), please review these Guidelines carefully before submitting an application. All applications must comply with these Guidelines.

By submitting an application, your organisation agrees and acknowledges that it is bound by these Guidelines, any terms and conditions contained in the application form, as well as any amendments which the Bank may make to these Guidelines from time to time, at its discretion.

1. Program

The purpose of the Program is to support organisations to deliver innovative projects, over a 12 month period, that will help to prevent, identify and respond to the financial abuse of older people.

As part of the application process, each applicant organisation must complete an application form.

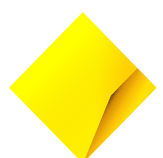
Subject to the terms and conditions of these Guidelines, successful applicants will be selected to become Next Chapter Innovation Partners and receive a payment of either \$100,000 or \$200,000 (dependent on amount awarded).

2. Funding

- (a) The Program and each of the Next Chapter Innovation Partners are funded by the Bank.
- (b) The Program is managed by Group Customer Advocacy and Vulnerability within the Bank.

3. Eligibility Criteria

- (a) To be eligible to be a Next Chapter Innovation Partner, applicants must:
 - Be an Australian-based charity registered with the [Australian Charities and Not-for-profits Commission](#) OR company registered with the [Office of the Registrar of Indigenous Corporations](#) OR an established social enterprise that holds a current [Social Traders Certification](#) which delivers programs that drive positive impact, supports social issues and strengthens the wellbeing of communities.
 - Have an Australian Business Number (ABN).
 - Operate and direct funding received under Next Chapter Innovation to Australian-based programs only.
 - Hold a current bank account in Australia in its own name (It does not need to be a Commonwealth Bank account).
 - If the application is from a consortium, nominate one organisation to be the primary applicant for the purpose of the grant.
 - Be able to deliver the project fully within 12 months of receiving funding.
 - Demonstrate that the project will support the prevention, identification and response to the financial abuse of older people



(b) Next Chapter Innovation funding will not be available :

- to individuals; or
- to organisations or projects with political objectives; or
- where the Bank identifies a conflict of interest, a financial crime risk or a risk to the Bank's reputation, image or brand; or
- where an organisation or any of its directors or officeholders are or have been subject to adverse findings e.g., an enforceable undertaking, a banning or disqualification order, certain adverse court judgments, civil penalties or criminal convictions.

(c) Applicants must meet all of the Eligibility Criteria identified in section 3(a) of these Guidelines. If you become aware or suspect that any of the Eligibility Criteria cannot be met during the application process, you must immediately notify the Bank.

(d) If the Bank becomes aware that any of the Eligibility Criteria under this section 3 has not been met (or the Bank becomes aware of a change with the applicant that will result in the organisation failing to meet the Eligibility Criteria during the application process), then the Bank may disqualify the application at its sole discretion.

(e) Meeting the Eligibility Criteria does not guarantee that the applicant will be successful in being selected as a Next Chapter Innovation Partner by the Bank.

4. Amount of Next Chapter Innovation Partner payments

The maximum amount of any Next Chapter Innovation Partner payment from the Bank for each successful application will be \$200,000. Next Chapter Innovation Partner payments are in amounts equal to \$100,000 or \$200,000 depending on what is awarded by the Bank.

5. Opening and closing Dates

(a) Applications for Next Chapter Innovation must be submitted using the required application form (the Application Form) online through SmartyGrants and must be fully completed and successfully submitted by no later than 11.59pm AEDT Sydney/Melbourne time on the Application Deadline Date - 2 November 2026. The Bank may, at its sole discretion, extend the Application Deadline Date. Any extension will be communicated to all applicants no later than 48 hours before 11.59pm on the Application Deadline Date.

(b) The Bank may choose not to accept Application Forms submitted after the Application Deadline Date.

6. Submitting an Application Form

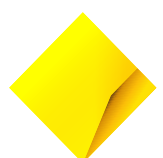
(a) The applicant must not infringe the intellectual property rights or other rights of any person or entity in making the application. The applying organisation agrees to indemnify the Bank against any claim made against the Bank alleging that the Bank's use of the Application Form or the information included in an Application Form infringes the intellectual property rights or any other rights of any person or entity.

(b) All sections of the Application Form must be completed before being submitted. Only fully completed Application Forms will be considered for the Next Chapter Innovation program.

(c) Graphics, files or supporting evidence are permitted as part of the Application Form.

(d) By submitting an Application Form on behalf of your organisation, you agree to:

- (i) receive emails or other correspondence from the Bank and any person or entity engaged by the Bank regarding your organisation's application and the Program



generally; and

(ii) participate in any surveys conducted by or on behalf of the Bank regarding the Program.

(e) Please refer to section 12 if your Application Form contains personal information of another individual(s).

(f) Please email nextchapter@cba.com.au if you have any problems completing or submitting the Application Form.

7. Review of Applications

(a) All applications will be reviewed and assessed by the Bank's assessment committee based on the strength of the application. All decisions of the assessment committee, including the allocation of Next Chapter Innovation Partner payments, the amounts granted and the number of Next Chapter Innovation Partners selected, are final and no correspondence will be entered into with applicants or any other party (except as required by law) regarding allocation of the Next Chapter Innovation funding or the decision-making process generally.

(b) The Bank will not provide individual feedback to applicants.

(c) Application Forms will not be returned to applicants. Your organisation acknowledges and agrees that it is the responsibility of your organisation to retain a record of its Application Form.

8. Announcement of Recipients of Next Chapter Innovation

(a) Organisations chosen as Next Chapter Innovation Partners (the Recipients) will be notified by email.

(b) Recipients will receive payment of the awarded amount (the Payment) by EFT to the Recipient's bank account, details of which will need to be supplied by the Recipient if successful, as well as a recent bank statement or letter from the organisation's bank.

(c) The Bank may organise media coverage in connection with the Payment (see section 10).

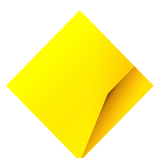
(d) If the Recipient is endorsed with Deductible Gift Recipient (DGR) status, the Recipient must provide the Bank with a tax deductible receipt (the Payment is a genuine gift and does not have a GST component) evidencing the Payment within 5 days of being paid. The tax deductible receipt must be sent to nextchapter@cba.com.au.

(e) A Recipient chosen to be a Next Chapter Innovation Partner must not nominate a third party to receive the Payment or authorise payment to a third party without the Bank's prior approval or disclosure in the Application. The Bank will not make the Payment to a Related Body Corporate or an Associated Entity (as these terms are defined in the Corporations Act 2001 (Cth)) of the Recipient.

9. Expenditure of Next Chapter Innovation payments

(a) Recipients must only use the Payment and other non-financial support provided by the Bank for the purpose described in the Recipient's Application Form. The Payment must be used for the project outlined in the Application Form, not for service delivery or to fund a salary or wage.

(b) Subject to section 9(e), the Recipient must spend the Payment within 12 months from the date on which the Payment is deposited into the Recipient's bank account (the Term). Unless approved by the Bank under section 9(e), any unspent funds from the Payment at the end of the Term must be refunded back to the Bank.



(c) The Recipient acknowledges and agrees that if the Bank determines that the Recipient has not satisfied the requirements of sections 9(a) or (b), the Bank may request a refund of the Payment (in whole or in part) and the Recipient must reimburse the Bank for that amount within 10 business days. The Bank may request the Recipient to provide evidence of how the Payment was spent.

(d) Recipients are responsible for ensuring that the Payment is spent in a manner that complies with all applicable laws. The Bank is not responsible for any illegal activity which takes place, whether intended or not, in connection with a Recipient's use of the Payment.

(e) If the Recipient expects that it will not be able to fully complete the project as outlined in the Application Form within the Term, the Recipient must notify the Bank as soon as practicable. The Recipient must consult with the Bank and propose a revised timetable to complete the project and the Bank may (at its discretion) approve the revised timetable or request that some or all of the balance of the Payment be refunded.

10. Promotion of Next Chapter Innovation Recipients

(a) The Bank may promote and publicise the Program and Recipients who are successful in being selected as Next Chapter Innovation Partners (both within and external to the Bank). Recipients selected to be a Next Chapter Innovation Partner agree to be included in various promotional, media, communication and marketing material and mediums (Promotion) and will co-operate with the Bank in promoting and publicising the Program.

(b) The Bank may also organise promotional or media events in connection with Next Chapter Innovation to which Recipients may be invited, and those events may also be the subject of Promotion. Each invitee must use best endeavours to attend these events.

(c) The Bank will require the applicant of the Recipient (and other individuals representing the Recipient) to provide a release / consent to allow the Bank to use any recorded material, and personal information, in the Promotion of the Program.

11. Use of information including for other Bank initiatives

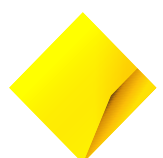
Organisations agree that upon lodgement, Application Forms will become the property of the Bank.

Each Recipient acknowledges and agrees that if it is selected to be a Next Chapter Innovation Partner:

- (i) the Bank may (subject to applicable law):
 - a. use all information contained in the Application Form or obtained as part of the Program or any survey for the purpose of conducting further research, evaluating the Program and developing resources (including sharing this information with the Bank's external service providers for this purpose); and
 - b. use, retain, copy and reproduce the Application Forms and surveys, and the information contained in them, at its sole and absolute discretion;
- (ii) all intellectual property rights in all work that may be developed from such research, evaluation and development will be owned by the Bank.

12. Privacy Notice

The Bank collects personal information from individuals applying on behalf of organisations and where the applicant is a sole trader, including (but not limited to) name and contact details for the purposes of administering and promoting this Program (including Promotion) and



conducting research, evaluation and development of resources. The Bank may collect personal information from publicly available sources and from paid search functions to assess any compliance risk associated with engaging with the organisation.

The Bank may disclose personal information to its Related Bodies Corporate (as that term is defined in the Corporations Act 2001 (Cth)) (the Bank Group) and to external service providers, entities and organisations undertaking any of the Bank's functions and obligations in respect of the Program (including, but not limited to, assisting in the assessment of the applications, organising and hosting the Program and related surveys, collecting Application Forms and collecting data and information regarding organisations for and on behalf of the Bank, and performing promotional activities). It may be necessary to send the personal information the Bank collects to Bank Group members and external service providers, entities and organisations located overseas.

The Group Privacy Statement is available on the Bank's website here and should be read in conjunction with the Guidelines. It contains further details about the Bank's information collection and handling processes including information about:

- (i) other ways the Bank may collect, use or disclose information;
- (ii) how to seek access and correction of the information; and
- (iii) how to make a complaint about a breach of privacy rights, and our complaint handling procedures.

Individuals can contact the Bank at nextchapter@cba.com.au or on the contact details listed in the Group Privacy Statement.

13. Organisation evaluation and feedback survey

For the Bank to evaluate the ongoing success of the Program, Recipients selected to be Next Chapter Innovation Partners must complete a survey(s) and / or participate in an interview (with the Bank or an external service provider nominated by the Bank) which collects information on how the funds have been used and to assess the strengths and weaknesses of the Program. In addition, the Bank will conduct progress meetings with Recipients throughout the Term.

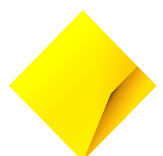
14. General

(a) The Bank accepts no responsibility for Application Forms that are late or not received, or Application Forms with incorrect or incomplete details, for any reason (including where due to factors outside the organisation's control).

(b) To the extent permitted by law, each applicant, (including the organisation, or consortium of organisations, and each individual associated with the organisation) releases the Bank and each member of the Bank Group and their respective directors, officers, employees, external service providers and agents, from all liability and agrees that they will not be liable for:

- (i) any loss or damage which is suffered or sustained (including but not limited to indirect or consequential, financial or other loss); or
- (ii) any personal injury or death suffered or sustained,

in connection with or arising from the application to or participation in the Program, the receipt or use of the Payment or any non-financial support provided by the Bank.



- (c) This Program and these Guidelines are governed by the laws of New South Wales and each applicant agrees to submit to the non-exclusive jurisdiction of the New South Wales courts.
- (d) The Bank may at any time and at its own discretion amend these Guidelines or the Program and may cease the Program or choose not to select any Next Chapter Innovation Partners.
- (e) Each applicant is responsible for all costs associated with applying for the Next Chapter Innovation program.
- (f) The Bank and its external providers are not responsible for any problems or technical malfunction of any telephone network or lines, computer online systems, servers or providers, computer equipment, software, technical problems, or traffic congestion on the internet or any website, or any combination thereof, including, but not limited to, any injury or damage to participants or any other person's computer related to or resulting from participation in or downloading any information regarding the Program.
- (g) Each applicant acknowledges that it places no reliance on, and the Bank has not made any promise or representation, in connection with the applicant's chances of being selected to be a Next Chapter Innovation Partner.
- (h) Applicants must not use any of the Bank's trademarks, engage in any publicity or make any public announcement (including on social media) in relation to their application for, or receipt of, a Next Chapter Innovation unless the applicant has first received the Bank's written consent.

15. Repayment of Next Chapter Innovation payments

If a Recipient is selected to be a Next Chapter Innovation Partner and:

- (i) does not use or is unable to use the funds as set out in these Guidelines or the terms and conditions contained in the Application Form;
- (ii) breaches these Guidelines or the terms and conditions contained in the Application Form;
- (iii) has DGR status and does not provide the Bank with a tax deductible receipt within 10 days of receiving the Payment;
- (iv) does not provide the Bank with information, documentation or material as required under these Guidelines by the time specified in these Guidelines;
- (v) following Payment, it is subsequently determined that the Recipient does not meet the Eligibility Criteria; or
- (vi) the Bank's association with the Recipient may or would, in the opinion of the Bank, or the Bank Group, adversely affect the Bank's or a Bank Group members' brand, name, reputation or image,

then the Recipient must repay the Payment to the Bank in full within 10 business days. If the Payment has not yet been paid by the Bank, the Bank may revoke the selection of the Next Chapter Innovation Partner and cancel the Payment.

Date: 1 October 2026

