

12 March 2014

Important notice regarding Commonwealth Bank Instalment Warrants

The Product Disclosure Statement for Instalment Warrants has been amended to provide updated privacy disclosures consistent with the Australian Privacy Principles, which replaces the existing National Privacy Principles from 12th March 2014.

Customer Information and Privacy

What information we collect

We collect information about you (such as your name, address and contact details), and information about your interactions with us, such as transactions on your account. We may also collect publicly available information about you.

Why we collect your information and what we use it for

We collect your information because we are required to identify you in accordance with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 and in order to comply with taxation laws, such as the Taxation Administration Act 1953 and the Income Tax Assessment Act 1936. We also collect it to administer our customer relationships and internal processes including risk management and pricing, to meet our obligations in relation to external payment systems and under our arrangements with government agencies, and to identify and tell you about products and services that may interest you (unless you tell us not to). If you don't want to receive marketing information you can tell us by calling 13 2221.

If you give us your electronic and telephone details, you agree we may use this to communicate with you electronically, by phone or SMS, including providing updates, reminders and (unless you tell us not to) marketing information.

You must give us accurate and complete information; otherwise you may be breaking the law and we may not be able to provide you with the products and services that you require. If you change your personal details (e.g. address, name or email address) you must tell us straight away.

Who we may exchange your information with

We may exchange your information with other members of the Group who may use your information for any of the purposes we can.

We may also exchange your information with others outside the Group, for example, your representatives, our service providers, other financial institutions (for example, in relation to a mistaken payment claim), enforcement and government authorities, relevant public registers and payment system operators (for example, BPAY Pty Ltd).

Sometimes it may be necessary to send your information overseas – for example, where we outsource functions overseas, send information to Group members overseas, where we need to complete a transaction on your behalf or where this is required by laws and regulations in Australia or in another country. See our Group Privacy Policy for more information.

Our Group Privacy Policy

Our Group Privacy Policy is available on our website at commbank.com.au (follow the Privacy Policy link) or upon request from any branch of the Bank and should be read in conjunction with the above. It contains further details about our information collection and handling practices including information about:

- *other ways we may collect, use or exchange your information;*
- *how you may access and seek correction of the information; and*

- *how to make a complaint about a breach of your privacy rights, and our complaint handling procedures.*

We encourage you to check our website regularly for any updates to the Policy.

How to contact us

For privacy-related enquiries, please contact us by:

- *email at CustomerRelations@cba.com.au*
- *telephone 1800 805 605, or*
- *writing to the address in our Group Privacy Policy.*

Additional Obligations

The Bank may be subject to laws or regulations in Australia or another country that affect your relationship with the Bank (eg. laws that address taxation). So that we may comply with our obligations under these laws or regulations, we may:

- *require you to provide information about you or your product;*
- *disclose any information we are required to concerning you (including sending your information overseas);*
- *withhold an amount from a payment to you if required to do so, and if we do, we will not reimburse you for the amount withheld; and/or*
- *take such other action as is reasonably required, including, for example, closing your account.*