

GPO Box 3306
SYDNEY NSW 2001

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Commonwealth Bank Superannuation Savings Account Letter of Compliance

Australian Business Number (ABN):	48 123 123 124
Unique Superannuation Identifier (USI):	48 123 123 124 1 3 0
Superannuation Product Identifier Number (SPIN):	COM0164AU

The purpose of this letter is to certify that:

1. Commonwealth Bank of Australia is a retirement savings account institution in terms of the Retirement Savings Account Act 1997 (the RSA Act).
2. Commonwealth Bank Superannuation Savings Account (Superannuation Savings Account) offered by Commonwealth Bank is a retirement savings account, as defined in the RSA Act and administered in accordance with the RSA Act and the Retirement Savings Account Regulations 1997 (the RSA Regulations) tax laws and the relevant provisions of the Corporations Act.
3. A Superannuation Savings Account can accept:
 - superannuation guarantee and employer contributions on your behalf;
 - rollovers;
 - personal contributions;
 - Government co-contributions;
 - low income superannuation contributions
 - Family Law contributions; and
 - eligible spouse contributions.
4. Superannuation Savings Account satisfies the preservation of benefits requirements in the RSA Regulations.
5. A Superannuation Savings Account can accept additional personal contributions through a Regular Savings Plan (via a direct debit arrangement). To establish a Regular Savings Plan contact us on **13 2015** for further details and to obtain a Direct Debit Request form.
6. Additional personal contributions to a Superannuation Savings Account may also be made by:
 - using BPAY* (refer point 7 below);
 - mailing a cheque made payable to the Commonwealth Bank Superannuation Savings Account directly to us at GPO Box 3306, SYDNEY NSW 2001 (please also supply your Superannuation Savings Account number, your name, address and contribution type).
7. To use BPAY follow three easy steps:
 - i. Access your phone or internet banking service.
 - ii. Select the contribution type you want and follow the instructions – you will need to enter the appropriate Biller Code and Customer Reference Number (CRN).
The CRN is your 9-digit Superannuation Savings Account number.

Biller Codes

After tax contributions

Personal contributions 131078

Spouse contributions 131060

- iii. Record the transaction receipt number provided for your records.

Contributions to a Superannuation Savings Account may also be made by employers.
Please call us on **13 2015** to discuss.

We're here to help

Should you require further information, simply call us on **13 2015** between 8:30am and 6:00pm (Sydney time), Monday to Friday.

Yours sincerely
Customer Service Team
The Colonial Mutual Life Assurance Society Limited