

Commonwealth Bank

Issued by Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945 (Commonwealth Bank) and administered by The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035 (CMLA), a wholly owned but non-guaranteed subsidiary of the Commonwealth Bank.



GPO Box 3306
SYDNEY NSW 2001
www.commbank.com.au

Customer Contact Centre: 13 2015
Facsimile: 1800 002 715
Email: service@cba.com.au

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 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 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).
 - calling in at any Commonwealth Bank branch.
 - using an encoded Deposit book (available on request by contacting us on 13 2015).

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	<u>Before tax contributions</u>	
	Employer contributions	131094
	<u>After tax contributions</u>	
	Personal contributions	131078
	Spouse contributions	131060

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

We're here to help

Should you require further information, simply call our Customer Service Representatives on **13 2015** between 8.30am and 6.00pm (Sydney time), Monday to Friday.

Yours sincerely



Nikki Bower
Head of Superannuation and Investment Services