

UPDATES TO THE COMMINSURE PROTECTION COMBINED PRODUCT DISCLOSURE STATEMENT (PDS) AND POLICY

This document updates the CommInsure Protection Combined Product Disclosure Statement (PDS) and Policy issued 23 September 2018. All updates should be read together with the PDS and Policy.

Effective 1 November 2018, the following updates are made to the PDS:

In the CommInsure Protection PDS, the section under the heading “How to make a complaint” on page 115 is deleted and replaced with the following:

Most enquiries can be resolved quickly by simply talking with us. You can call us on 131 056 between 8am and 8pm (Sydney time), Monday to Friday, so we can help.

If your enquiry is not resolved to your satisfaction, you may lodge a complaint by talking with us. Alternatively, you may lodge your complaint in writing by sending your complaint to:

Customer Relations
PO Box 234
PARRAMATTA NSW 2124

Or via email to:

CMLAcustomerrelations@cba.com.au

Please mark your letter 'Notice of Complaint'

When you make a complaint we will:

- ◆ acknowledge your complaint
- ◆ give you a reference number and contact details so that you can follow up if you want to
- ◆ make sure we understand the issues and investigate the cause of your concern
- ◆ do everything we can to fix the problem
- ◆ respond to you as quickly as possible
- ◆ keep you informed of our progress if the matter can't be resolved quickly
- ◆ keep a record of your complaint.

External Dispute Resolution - Australian Financial Complaints Authority (AFCA)

If you're not satisfied with our handling of your complaint or our decision, you may refer your complaint to the Australian Financial Complaints Authority (AFCA). AFCA offers a free independent dispute resolution service for consumer and small business complaints.

You can contact AFCA on 1800 931 678 between 9 am and 5 pm (Sydney time), Monday to Friday from anywhere in Australia, online at www.afca.org.au, or by writing to:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

