

TERMS AND CONDITIONS FOR PAY TO INTERNATIONAL MOBILE.

Collecting your payment from commbank.com.au	<p>You need to enter the correct Collection Code and your mobile number in order to collect your payment from commbank.com.au. We may also require you to enter a further SMS Security Code that we will send to your mobile device via SMS. The SMS Security Code will be valid until your payment expires. We will not be liable for any losses resulting from delays in transmitting an SMS to your mobile device.</p> <p>Funds are available for collection for 5 calendar days after the Payer submits the payment in the CommBank app. It is the Payer's responsibility to share the payment Collection Code with you within 5 calendar days.</p> <p>Consider the following when collecting your payment:</p> <ul style="list-style-type: none">• The payment Collection Code remains valid for 5 calendar days after your Payer creates their payment in the CommBank app. The Collection Code expires and becomes invalid after this 5 day period.• Your payment Collection Code can only be used once and will become invalid when you successfully claim your payment from commbank.com.au.• Your payment Collection Code cannot be used to claim more than one payment.• We will advise you via the payment collection portal on commbank.com.au if your payment Collection Code is invalid or has expired.• Any SMS Security Code sent to you will be valid for up to 5 calendar days after your Payer creates their payment in the CommBank app.• Funds will not be debited from the Payer until you successfully claim your payment on commbank.com.au. <p>Payment instructions will be accepted and processed in accordance with the <u>Electronic Banking Terms and Conditions, IMT Terms and Conditions for NetBank and the CommBank app</u> and CommBank app Terms and Conditions where applicable.</p>
Things you must never do	<p>When collecting an international payment, don't ever:</p> <ul style="list-style-type: none">• Disclose the payment Collection Code to other persons.• Allow anyone to witness or overhear you providing the payment Collection Code.• Record the payment Collection Code anywhere that is liable to loss, theft or misuse.• Post the payment Collection Code on social media or public online forums.
How we will use your details	<p>Once you have entered your personal and banking details on commbank.com.au, we will send a payment to your nominated account. In doing so, we are acting as the payment service provider for the Payer and are not providing any service directly to you.</p> <p>We will use your Information to complete the transaction and send your payment to you. If you do not provide the correct Information, we may not be able to complete the transaction and you will be unable to collect your payment.</p> <p>If you provide false or inaccurate Information, or we suspect fraud, we may pass your details to fraud prevention and credit reference agencies. Law enforcement agencies may access and use this Information. Information recorded by fraud prevention agencies may be accessed and used by organisations in Australia and in other countries.</p>



You authorise us to disclose your full name, address, mobile number and banking details:

- With other banks when we process your payment;
- In your Payer's transaction history; and
- In your Payer's international address book on the CommBank app (if you have agreed to this by ticking the relevant box when collecting your payment).

Our privacy policy and how to contact us

Visit commbank.com.au/privacy for our privacy policy or ask for a copy at any branch. It tells you about:

- Other ways and reasons we may collect, use or share your Information.
- When we send your Information overseas, and where we may send Information.
- How to access your Information and correct it if it's wrong.
- How to make a privacy-related complaint (including about our compliance with the Australian Privacy Principles and credit reporting rules and codes) and how we'll deal with it.

Sometimes we update our privacy policy. You can always find the most up-to-date version on our websites.

Want to speak to us about your privacy?

Email: customerrelations@cba.com.au

Phone: **1800 805 605** (From overseas **+61 2 9687 0756**)

Write to: CBA Group Customer Relations,
Replied Paid 41, Sydney, NSW, 2001

Things you need to know about international money transfers

Funds will be transferred to you after you have submitted your personal and banking details on commbank.com.au. Funds sent overseas will usually be available for payment to you within three business days (AEST) of our accepting your instructions (i.e. when you successfully claim a payment from commbank.com.au), but is subject to the requirements and practices of overseas banks and regulators and circumstances beyond the Bank's control (such as international communications breakdowns and problems, or delays in processing of a payment by other banks) which may lengthen the timeframe for receipt of funds. Payments sent from CommBank Payers to first time beneficiaries may be subject to additional screening and processes.

We may decline to process a payment transaction if we believe in good faith that processing the transaction may breach any applicable laws, e.g. relating to anti-money laundering or sanctions.

We are not liable for:

- Any loss suffered as a result of us acting on your instructions in good faith except where our negligence causes the loss; or
- Any consequential loss incurred; or
- Any delays in payment to you caused by other banks.

Other banks fees

Other banks may impose fees for processing your payment. Normally these fees will be deducted by those banks from the payment amount. This may result in you receiving less money than the payment value displayed on commbank.com.au or advised to you by the Payer.

Cancelling or changing payment details

You must contact the Payer if you disagree with the payment details shown to you on commbank.com.au. Only the Payer can cancel a payment once it has been sent.



<p>Adding your details to the Payer's international address book for future payments</p>	<p>You can elect to share your banking details with your Payer via commbank.com.au. If you agree to share your Information, you will not need to visit commbank.com.au to collect future payments from the same CommBank Payer, because the funds will be sent directly to your bank account using your stored details in the Payer's international address book.</p> <p>You must ensure that your personal and banking details and mobile number provided are correct and up to date at all times. In the event that any of your details change, you must notify your CommBank Payer as soon as possible. We will not be liable to you if a Payer sends you a payment using incorrect or invalid details that you have previously provided via commbank.com.au.</p> <p>Your Information will not be shared with other CommBank customers or used for marketing purposes.</p>
<p>Meaning of words</p>	<p>"we", "us", "our", "the Bank" or "CommBank" – means Commonwealth Bank of Australia ABN 48 123 123 124.</p> <p>"you", "your" or "beneficiaries" – means the person claiming their international payment from commbank.com.au.</p> <p>"AEST" – means Australian Eastern Standard Time.</p> <p>"Collection Code" – means the code that your CommBank Payer sends you for the purpose of collecting your payment.</p> <p>"commbank.com.au" – means the website or online portal located at www.commbank.com.au/collect/international or such other location as we notify from time to time.</p> <p>"Information" – means the details that you share with CommBank in order to receive a payment.</p> <p>"Payer" – means the CommBank customer sending you funds from the CommBank app.</p> <p>"SMS Security Code" – means the code that CommBank may send you for verification purposes when you collect your payment.</p>