



Commonwealth Bank

Commonwealth Bank of Australia  
ABN 48 123 123 124 AFSL 234945  
Australian credit licence 234945



# Home Loan Compassionate Care claim form – Death

Home Loan Compassionate Care is here to help during this difficult time, so you can focus on the things that matter.

For support in completing this form, please contact us on **1800 319 457** between 8am and 5pm (AEST/AEDT), Monday to Friday.

For more information about Home Loan Compassionate Care and eligibility, go to [commbank.com.au/compassionatecare](http://commbank.com.au/compassionatecare)

## Purpose of this form

The purpose of this form is to allow you to make a claim for benefits under Home Loan Compassionate Care, where the deceased person was a borrower on a CommBank home loan, or was the spouse or dependant of a borrower.

Your information is important to us. This form (see Section 4) outlines what information will be collected and why, explains how the information will be used and who we will share the information with.

Before we can lodge a claim with the Insurer, you'll need to ensure that Section 6 of this form has been signed by the Notifier and any borrower(s) completing this form, or their authorised representative(s). This ensures that we and the Insurer have your consent to process this claim and collect, use and share your information.

If your claim is submitted to the Insurer, they will contact the Notifier on our behalf for further information and assess whether you are eligible for Home Loan Compassionate Care benefits.

## Meaning of terms used in this form

<b>'You'</b>	Refers to the person(s) signing this form.
<b>'We', 'Us' or 'Our'</b>	Refers to Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit licence 234945 (CommBank).
<b>'Insurer'</b>	Refers to AIA Australia Limited ABN 79 004 837 861 AFSL 230043 (AIA Australia), who provides the insurance cover for Home Loan Compassionate Care.
<b>'Notifier'</b>	Is the person lodging the claim to commence the claim assessment process, and who will be contacted if additional documents or information is required. If this person is not an authorised representative on the home loan (e.g. a borrower, Executor or Administrator), this person can submit information but we and the Insurer will not disclose details to them relating to the home loan.

## BRANCH USE ONLY – Home Loan Compassionate Care

Please scan and email this form along with any certified ID documents required for the customer's proof of identification to the Home Loan Compassionate Care inbox. Do not accept medical documents from the Notifier as these should be submitted directly to the Insurer, if requested. The Insurer will contact and provide further instruction to the Notifier once they have received the claim. If you have any questions, please call the Home Loan Compassionate Care team on **1800 319 457** for assistance.

## How to use this form

The following person(s) can lodge a claim for Home Loan Compassionate Care:

Tick all that apply (✓)	You are	Complete and read the following	Certified copies of documents to be provided
<input type="checkbox"/>	A borrower on a CommBank home loan and your spouse or dependant has passed away	All sections	No additional documents at this stage
<input type="checkbox"/>	The Administrator/Executor of the deceased home loan borrower's estate	Sections 1, 2, 4, 5 and 6	Proof of ID* (e.g. driver licence or passport)

If the deceased person was a CommBank home loan borrower and there is no Executor or Administrator appointed, the following parties can lodge a claim:

Tick all that apply (✓)	You are	Complete and read the following	Certified copies of documents to be provided
<input type="checkbox"/>	A co-borrower on a CommBank home loan where the deceased was also a borrower	Sections 1, 2, 4, 5 and 6	2 Directors or Director and Secretary or Sole Director
<input type="checkbox"/>	A family member of a deceased CommBank home loan borrower	Sections 1, 2, 4, 5 and 6	Proof of ID* (e.g. driver licence or passport)



\* To find out what other documents are accepted as proof of ID, please see our identification checklist at [commbank.com.au/id](http://commbank.com.au/id) or visit a branch.

If you are not a CommBank customer and would like to send us your certified ID by post, you will also be required to complete our 'Certified Copies Identification' form. You will need to provide the original and a copy of acceptable identification documents to a prescribed person who is required to complete the actions as set out in the form.

(For more details on acceptable identifications and prescribed persons, refer to Sections 4 and 5 of the Certified Copies Identification form.)

[commbank.com.au/personal/apply-online/download-printed-forms/Certified\\_Copies\\_Identification\\_Form.pdf](http://commbank.com.au/personal/apply-online/download-printed-forms/Certified_Copies_Identification_Form.pdf)



## Section 1 – About the deceased person

Title      Mr      Mrs      Miss      Ms      Other

**Full legal name:**

First name

Middle name(s)

Last name

Residential address (PO Box not accepted)

State	Postcode	Country

Date of birth (DD/MM/YYYY)

Date of death (DD/MM/YYYY)

**Did this person hold any CommBank home loans in their name?**

Yes      No

**Is this person a spouse or dependant of a CommBank home loan borrower?**

Yes ► please ensure you complete the borrower's details in Section 3 as these borrowers may be eligible to have Compassionate Care applied to their loans

No, you do not need to complete Section 3

## Section 2 – About you (the Notifier)



We and the Insurer will contact this person if any additional documents or information is required.

Title      Mr      Mrs      Miss      Ms      Other

**Full legal name:**

First name

Middle name(s)

Last name

Residential address (PO Box not accepted)

State	Postcode	Country

Postal address (if this is different to your residential address)

State	Postcode	Country

Date of birth (DD/MM/YYYY)

Email address

**Are you the Executor of the deceased person?**

Yes      No

**Who would you like us to correspond with?**

Contact me directly on this claim

Contact my legal representative, friend or family member, who can access information about this claim on my behalf:

Legal Representative or Law firm name (if applicable)

Full legal name

Postal address

State	Postcode	Country

Email address

Mobile number



By completing this section, you confirm you have received consent from your legal representative/friend/family member to share their details with us.



### Section 3 – About the Borrower(s)



Only complete this section if you are a CommBank home loan borrower and the deceased person was your spouse or dependant.

#### Borrower 1

The deceased person was my:

Spouse      Dependant

Are you the Notifier in Section 2?

Yes, I have provided my details already

No ▶ please provide your details below

Title      Mr      Mrs      Miss      Ms      Other

Full legal name:

First name

Middle name(s)

Last name

Residential address

	State	Postcode	Country

Date of birth (DD/MM/YYYY)

#### Borrower 2

The deceased person was my:

Spouse      Dependant

Are you the Notifier in Section 2?

Yes, I have provided my details already

No ▶ please provide your details below

Title      Mr      Mrs      Miss      Ms      Other

Full legal name:

First name

Middle name(s)

Last name

Residential address

	State	Postcode	Country

Date of birth (DD/MM/YYYY)



## Section 4 – Privacy Statement

It is important for you to understand that we and the Insurer have separate privacy policies. For further information on how we and the Insurer manage privacy please refer to our privacy policy at [commbank.com.au/privacy](https://commbank.com.au/privacy) and the Insurer's privacy policy at [aia.com.au/privacy](https://aia.com.au/privacy).

### Important information about your privacy and how we and the Insurer collect, use and share your information

We and the Insurer must follow the Privacy Act and Australian Privacy Principles (APPs).

#### Why we and the Insurer collect your information and what it is used for

We and the Insurer collect, use and exchange information about the deceased person, the relevant home loan borrower(s), the notifier(s) and their home loan account(s).

The information is used to:

- Confirm the identity of the notifier, borrower(s) and the deceased person
- Identify and review eligible home loans of the borrower(s) and the deceased person
- Confirm the claim meets eligibility requirements
- Assess and manage the claim, which may require collecting sensitive information, such as health information
- Contact you, for example, when we or the Insurer need further documents or to tell you the result of the claim
- Manage our relationship with you and improve our service to you and your experience with us
- Minimise risks and identify or investigate fraud and other illegal activities
- Comply with laws, for example the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*, *Taxation Administration Act 1953* and *Income Tax Assessment Act 1936*, and assist government or law enforcement agencies

We and the Insurer may also collect, use and exchange your information for other reasons where the law allows.

You may decline to share certain personal information with us or the Insurer, in which case we may not be able to proceed with your Home Loan Compassionate Care claim.

### Sharing your information

We and the Insurer may share your information with third parties for the reasons listed above or where the law otherwise allows. These third parties include:

- Other members of the CBA Group
- AIA Australia Limited
- People who act on your behalf – for example, a person with a Power of Attorney
- People who help us process claims – for example, assessors and investigators
- Other people with the same account – for example, co-borrowers
- Other banks and financial institutions – for example, if we need to process a claim for a mistaken payment
- Auditors, insurers and re-insurers
- Government and law enforcement agencies or regulators
- Organisations that help identify illegal activities and prevent fraud

Your personal information, which you have provided in support of a claim, will not be sent overseas.

Our policy and the Insurer's policy tells you about other ways and reasons your information may be collected, used or shared. They also contain information about how to access your information and correct it if it's wrong.

Visit [commbank.com.au/privacy](https://commbank.com.au/privacy) for our most up to date privacy policy or as for a copy at any CommBank branch.

Visit [aia.com.au/privacy](https://aia.com.au/privacy) for the Insurer's most up to date privacy policy.

To find more information about how we manage your privacy complaint, please also refer to our privacy policy as it contains information about how an individual may complain about a breach of the Australian Privacy Principles.

## Section 5 – Acknowledgements

Read these acknowledgements and if you agree, sign Section 6.

- You confirm that the information you've given or will give as part of this claim notification is true and correct
- You've read this form and you give us and the Insurer permission to collect, use and share your information as disclosed in Section 4 and in our and the Insurer's respective privacy policies
- To assess this claim, you give us permission to share with the Insurer supporting documents such as the deceased person's death certificate
- You give permission for us and the Insurer to contact the Notifier about your claim
- You acknowledge that, if this claim is accepted, all borrowers under the home loan, will be notified of the acceptance of the claim
- You acknowledge that, if a claim is made after the maximum benefit has been reached for the deceased person, we may disclose the existence of this claim to the new claimant, without disclosing the details of the claim. To find out more about the maximum benefit, please refer to [commbank.com.au/compassionatecare](https://commbank.com.au/compassionatecare)



## Section 6 – Signature(s) of Notifier and Borrowers

In this section, the Notifier (in Section 2) and all Borrowers (in Section 3) must sign this form.



### Notifier

We and the Insurer will contact this person if any additional documents or information is required.

Full legal name(s)

Signature

Date (DD/MM/YYYY)

### Borrower(s)

Borrower 1 Full legal name(s)

Borrower 2 Full legal name(s)

Signature

Date (DD/MM/YYYY)

Signature

Date (DD/MM/YYYY)

### Next steps:

Attend any CommBank Branch with certified copies of all required supporting documentation. If you bring the original document, we can certify the documents in Branch.