Commonwealth Bank
Commonwealth Bank of Australia
ABN 48 123 123 124

Privacy collection notice

What information we collect

In this privacy collection notice, 'you' includes our customer and any person who holds office in an entity which is a customer. The Commonwealth Bank of Australia ('we, the Bank, our, us') collect information about you (such as your name, address, contact details and identification documentation), and information about your interactions with us.

Neither this privacy collection notice nor our Group Privacy Statement form part of your contract with us relating to the Deposit in Sealed Envelope (QuickCash) service. Our Group Privacy Statement is available at **commbank.com.au/privacy**.

By using the Deposit in Sealed Envelope (QuickCash) service, you acknowledge that you have read this privacy collection notice.

Why we collect your information and what we use it for

We collect your information because we are required to identify you in accordance with applicable anti-money laundering, financial crimes and sanctions laws, currency control regulations and in order to comply with taxation laws. We also collect it to establish and manage our relationship with you, including risk management and pricing, to meet our obligations in relation to external payment systems and under our arrangements with government agencies. If you do not provide your information, we may not be able to provide you with the products and services that you require.

We also use your personal information to identify and tell you about products and services that may interest you (unless you tell us not to). If you don't want to receive marketing information you can contact us using the details listed in the Group Privacy Statement or in Australia by calling 13 22 21 between 6am and 10pm (Sydney time), from Monday to Friday, and by speaking to your relationship manager.

You must give us accurate and complete information; otherwise you may be breaking the law and we may not be able to provide you with the products and services that you require.

If you change your personal details (such as your address, name or email address) you must tell us straight away.

Who we may exchange your information with

We may exchange your information with other members of the Commonwealth Bank Group ('Group'), who may use your information for any of the purposes we can. We may also exchange your information with third parties outside the Group: for example, your representatives, our service providers, other financial institutions, enforcement and government authorities, relevant public registers, payment system operators and others as required by law. Sometimes, it may be necessary to send your information overseas – for example, where we outsource functions overseas, send information to Group members overseas, or where this is required by laws and regulations. See our Group Privacy Statement for more information.

Our Group Privacy Statement

Our Group Privacy Statement is available on our website at **commbank.com.au/support/privacy** or upon request from any branch of the Bank, and should be read in conjunction with the above. It contains further details about our information collection and handling practices, including information about: other ways we may collect, use or exchange your information; how you may access and seek correction of the information; and how to make a complaint about a breach of your privacy rights, and our complaint handling procedures. This statement also includes details of additional rights that may apply to you if you are located outside of Australia.

How to contact us

For privacy-related enquiries, please contact us by:

- Email: CustomerRelations@cba.com.au
- Telephone: 1800 805 605, or
- Writing: to the address in our Group Privacy Statement.

Privacy consent

If you give us your electronic and telephone details, you consent to us using these details to communicate with you electronically, by phone or SMS, including providing updates, reminders and (unless you tell us not to) marketing information.

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Terms and Conditions – Deposit in Sealed Envelope (QuickCash)

Effective 2 March 2026

These Terms and Conditions – Deposit in Sealed Envelope (QuickCash) (**Terms and Conditions**) apply to the QuickCash service. These Terms and Conditions operate in conjunction with and need to be read together with the CommBank Business Transaction & Savings Accounts Terms and Conditions available at **commbank.com.au/bta-terms**.

To use the QuickCash service you must meet certain eligibility criteria, which includes but is not limited to being a Commonwealth Bank of Australia (the **Bank**) business customer who holds an active account from the list below (each a **Business Account**):

- Business Transaction Account
- Society Cheque Account
- Statutory Trust Account
- Standard Business Cheque Account
- Stream Working Capital Transaction Account.

You should read these terms and conditions carefully, and keep them for future reference.

In consideration of the Bank agreeing to receive deposits delivered to it in a Bank-supplied QuickCash envelope ('the/an **envelope**'), you agree:

1. A completed deposit slip must accompany each deposit in the envelope. Where an envelope contains multiple deposit slips, fees will apply to each deposit slip.
2. You must only use an envelope issued by the Bank to you and must only use such an envelope to make a deposit into one of your Business Accounts. The Bank is not liable for any loss or damage to, or in relation to, a non-Bank supplied envelope or its contents if attempted to be used in connection with the QuickCash service.
3. You must not place anything else in the envelope other than Australian currency (notes and coins) and cheques payable in Australian currency, together with the completed deposit slip(s). If a cheque is payable to someone else, or it appears to the Bank to belong to someone else (a third party cheque), the Bank may, at our discretion, refuse to accept that cheque for deposit.
4. You are solely responsible for loss or damage to, and for arranging any insurance cover for, an envelope or its contents prior to their acceptance by the Bank. It is your responsibility to ensure that an envelope provided to you is not made available to any person (including your agent or contractor) who is not authorised by you to use that envelope or the QuickCash service on your behalf and that such person delivers your deposit to the Bank.
5. A deposit will be treated as a normal over the counter deposit if you or your agent waits while the contents of an envelope are counted.
6. The Bank may refuse to accept any envelope which is in excess of six (6) kilograms or has not been properly sealed or where there is evidence of tampering. If an envelope appears to have been tampered with the Bank will seek your instructions.
7. Acceptance of envelopes by the Bank occurs when the Bank collects the envelopes from the QuickCash Chute or it is handed across the counter to a Bank staff member.
8. The Bank accepts liability up to the amount of the cash component said to be contained in an envelope the Bank accepts where any tampering occurs, or the envelope is lost, between the time the envelope is accepted and the time the contents are counted.
9. The Bank will verify the amount contained in the envelope and subject to the Bank's right to decline to process or hold the processing of a transaction, and processing timeframes, under the CommBank Business Transaction & Savings Accounts Terms and Conditions, credit your Business Account by the conclusion of trading the following business day. Subject to Clause 8, the Bank is not liable or responsible for any discrepancy between the amount shown on your deposit slip(s) accompanying the envelope and the total amount contained in the envelope as determined by the Bank.

   In the event of a discrepancy, or where no deposit slip has been provided, the Bank's count is deemed accurate and conclusive unless you provide satisfactory evidence to the contrary. The Bank will advise you of the final amount deposited by way of a transaction record on your account statement.
10. The Bank may from time to time impose and/or vary the amount or nature of fees for the QuickCash service. The fees related to the use of the QuickCash service are set out in the CommBank Business Transaction & Savings Accounts Terms and Conditions that apply to your account and are payable in accordance with those terms.
11. (A) The Bank reserves the right to vary these Terms and Conditions (including to impose and/or vary the amount or nature of fees for the QuickCash service) or terminate the QuickCash service by, subject to the remainder of this paragraph (A), giving at least 30 days' notice, which may be by advertisement in the national or local media, in writing (by email or other electronic message), or any other means the Bank agrees with you. The Bank will act reasonably in exercising this right. Where the Bank provides notice by advertising in the national or local media, that notice will take effect on the day the advertisement appears in the media, unless a later date is set out in the notice. Paper copies of the notice are not provided. The Bank may give you a shorter notice period, or no notice, if a variation is required to immediately restore or maintain the security of the QuickCash service, including the prevention of systemic or individual criminal activity, fraud and scams, or to otherwise manage a material and immediate risk. The Bank may give you notice not later than the day the variation takes effect if the variation is to correct errors, omissions, inconsistencies or ambiguities where those corrections are not unfavourable to you.

    (B) The Bank also reserves the right to vary your QuickCash service (so that you can only use the QuickCash service to deposit cheques), terminate your use of the QuickCash service, or close any of your account(s) (subject to the Terms and Conditions of those accounts) that receive QuickCash deposits, or are associated with misuse of the QuickCash service or non-compliance with these Terms and Conditions by, subject to the remainder of this paragraph (B), giving you at least 30 days' notice in writing (by post, email, or other electronic message). When the Bank does so, it will act fairly and reasonably towards you. The Bank may give you a shorter notice period, or no notice of:

    - such a variation in the circumstances described in paragraph (A) concerning a variation of these Terms and Conditions on shorter notice or no notice as those circumstances apply to you or your QuickCash service; or
    - such a termination if you no longer meet the eligibility criteria to use the QuickCash service; if the Bank thinks you are using the QuickCash service in a manner that

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is unsatisfactory or inconsistent with these Terms and Conditions; if the Bank thinks the QuickCash service is being used fraudulently or as part of a possible scam or in a way that might cause you or the Bank to lose money; if the Bank reasonably considers it necessary to comply with, for example the Bank's financial crimes policies, any laws in Australia or overseas, or to manage any risk, or if your instructions are not clear; or if you no longer have a Business Account.

12. If you are not happy with any changes the Bank makes under Clauses 10 and 11, you may cancel the QuickCash service without penalty upon written notice to us.
13. If you are not a consumer as defined in Australian Consumer Law, the Bank's liability for loss or damage is limited to resupplying the service to you or paying the costs of having the service resupplied to you. Consumers have the benefit of certain protections under the Australian Consumer Law. Nothing in these Terms and Conditions shall be taken to exclude liability which may not be excluded under the Australian Consumer Law. However, to the extent permitted under the Australian Consumer Law, in relation to any loss you have suffered as a consumer, the Bank's liability is limited to the supplying of the services again or the cost of providing the relevant services again. In this clause **Australian Consumer Law** means the laws titled Australian Consumer Law in Schedule 2 of the *Competition and Consumer Act 2010* (Cth) including those laws as adopted under legislation of any State and Territory of Australia.
14. The Banking Code of Practice applies if the Bank provides you with a 'banking service' and you are a small business, as defined in the Banking Code of Practice, or an individual. If you would like a hard copy of the Banking Code of Practice, please visit a Bank branch, otherwise please call the Bank to receive a free copy.
15. Any reference to 'you' or 'your' in these Terms and Conditions includes any third party authorised by you to deliver an envelope or use the QuickCash service with the intent that you will be liable for any use of the envelope and for the failure of any such third party to observe these Terms and Conditions.
16. These Terms and Conditions apply to the QuickCash service and operate in conjunction with the CommBank Business Transaction & Savings Accounts Terms and Conditions. If any provision of these Terms and Conditions is found to be illegal, void or unenforceable for unfairness or any other reason (for example, if a court or other tribunal or authority declares it so) the remaining provisions of these Terms and Conditions will continue to apply to the extent possible as if the void or unenforceable part had never existed.
17. If you have a complaint about the QuickCash service, please contact the Bank on 1800 805 605. You can also make a complaint in the following ways:
    - verbally or in writing directly to your relationship manager or at any one of the Bank branches;
    - by visiting **commbank.com.au/contact-us/compliments-complaints** and completing the online complaint form; or
    - by writing to the Bank, care of:
      CBA Group Customer Relations
      Reply Paid 41
      Sydney NSW 2001

    The Bank strives, wherever possible, to resolve your complaint within 5 working days. You will be advised of the details (including the timeframes) of the Bank's internal dispute process, and an officer with the appropriate authority to resolve the dispute will investigate your complaint thoroughly. The Bank will do its best to resolve your complaint promptly. If you're not satisfied with the Bank's handling of your matter, you can refer your complaint to external dispute resolution. The Australian Financial Complaints Authority (AFCA) scheme is a free service established to provide you with an independent mechanism to resolve specific complaint.
18. For help about the QuickCash service:
    - Visit a Bank branch Monday to Wednesday and Friday (9:30am to 4pm) or Thursday (9:30am to 5pm). Some branches open outside these standard hours and on weekends. For details, visit the Bank's website.
    - Call the Bank:
      - within Australia: Call 13 2221 6am to 10pm (local time) for general enquiries.
      - from overseas: +61 13 2221
    - Visit the Bank's website: **commbank.com.au**
    - For hearing or speech impaired customers:
      - Contact the Bank using the National Relay Service: TTY users phone 133 677 then ask for 13 2221.
    - Speak and Listen (speech-to-speech relay) users phone 1300 555 727 then ask for 13 2221.

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