Abuse in transaction descriptions.



Technology facilitated abuse is a form of controlling behaviour.
It occurs when someone uses technology to coerce, stalk or harass another person. Research shows that technology-facilitated abuse can be a key tactic of domestic and family violence.

Being constantly harassed or monitored can, like any other form of abuse, leave you feeling powerless and justifiably fearful for your safety.

Examples of technology facilitated abuse include:

- Sending abusive texts, emails, or messages via social media
- Making continuous controlling or threatening phone calls
- Checking someone's text messages, social media activity, or internet activity
- Spying on, monitoring or, stalking someone through any type of surveillance device



Abuse in transaction descriptions

Technology-facilitated abuse can also occur through banking services. It might involve people sending transactions with abusive, harassing, or coercive messages in the transaction description field. Often these are low value transactions with the sole purpose of delivering an abusive message to cause distress or harm. This type of abuse often involves sending multiple small transactions in a short period, using the transaction descriptions to continue unwanted contact.

While this form of abuse is often related to domestic and family violence or a relationship breakdown, it is not limited to these circumstances. Unlike traditional communication methods, this type of messaging can be difficult to block, however, there is help available.

CommBank actively monitors this form of abuse, which breaches our Electronic Banking Terms and Conditions.
We may take action against individuals who send abusive messages.

If you are receiving abusive, harassing or, coercive messages via your banking transactions, we can take steps to help you to secure your banking.
We can also provide referrals to external support organisations.

If you are a CommBank customer and you are receiving abuse in your transactions, you can contact the CommBank Next Chapter Team on **1800 222 387** Monday - Friday, 9am-6pm, Sydney/Melbourne time, excluding public holidays. In an emergency, always call **000**.

If it's difficult for you to chat over the phone, CommBank customers can contact the Next Chapter Team via our online chat facility (CEBA) in the CommBank app. If you need an interpreter, you can ask for one and the CommBank Next Chapter Team will arrange one.

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