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

Important Notices

Application Number:

Section A – Customer information and privacy

Introduction and definitions

You give us permission to collect, use and share your information with others as set out in this form.

The information you give us must be correct and complete. If not, you may be breaking the law and we may not be able to give you the products and services that best suit your objectives, financial situation and needs.

We or **us**: Commonwealth Bank of Australia.

Group: Commonwealth Bank of Australia and its subsidiaries.

Your information: the information about you that we collect, such as:

- Information about your identity, such as your name and contact details.
- Financial information you give us.
- Information about your interactions with us, such as your transactions, payments and use of our websites.
- Your credit history that we collect from credit reporting bodies.
- Information from public registers or third parties, such as service providers, brokers, and employers.

1. Why we collect your information and what we use it for

We collect your information and use it to:

- Confirm your identity and manage our relationship with you.
- Assess your applications for credit and minimise risks.
- Design, price, provide, manage and improve our products and services.
- Comply with relevant laws, for example the Anti-Money Laundering and Counter-Terrorism Financing Act and the responsible lending provisions of the National Consumer Credit Protection Act.
- Let you know about products and services you might be interested in.
- Where applicable, complete a Visa Entitlement Verification Online (VEVO) check to confirm your visa status. The Department of Home Affairs may use information obtained from VEVO to locate you if you are not entitled to be in Australia.

Sometimes we need to collect sensitive information. For example, if you're in financial difficulty and ask for hardship relief due to illness, we may ask your permission to collect information about your health.

2. Sharing information with credit reporting bodies

We share your information with credit reporting bodies and get credit reports about you from them. We do this so we and other credit providers can:

- Assess your credit applications and ability to manage credit.
- Manage your loans and collect overdue payments.

The credit reporting bodies we use are Equifax (**equifax.com.au**) and Experian (**experian.com.au/credit-services**).

See our privacy policy for key information about credit reporting matters, such as:

- What information about you we provide to credit reporting bodies.
- How to get a copy of credit information we obtain from credit reporting bodies, correct this information or make a complaint.
- Where to find each credit reporting body's policy on credit information handling.
- What to do if you think you're a victim of identity fraud.
- Your right to tell credit reporting bodies not to use your information for direct marketing.

3. Who else can we share your information with?

Please be aware that we may share your information with other members of our Group, who can use it for any of the purposes that we can. We can also share your information with others, such as:

- Current or previous employers (to confirm your identity or income).
- Brokers, advisers and people who act on your behalf.
- Service providers, such as loyalty program partners and product distributors.
- Businesses who do some of our work for us.
- Debt collectors and debt purchasers.
- People or organisations involved in arrangements that provide funding to us.
- Other financial institutions (such as banks), auditors, insurers and re-insurers.
- Government and law enforcement agencies or regulators.

Section A – Customer information and privacy (continued)

Sometimes we might need to send your information overseas, for example to comply with laws, and assist government and law enforcement agencies or regulators. See our privacy policy for information about which countries information may be sent to.

4. 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.
- 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; or

Write to
CBA Group Customer Relations
Reply Paid 41
Sydney NSW 2001

Section B – Declaration

Read these acknowledgements before you accept this form

I confirm that the information I've given or will give as part of my application is true and correct and:

All applicants

- I've read this form and give you permission to collect, use and share my information in the ways mentioned in Section A of this form.
- If I give you my contact details, you can use these to communicate with me, including to give updates, reminders and marketing information.
- I understand that if I don't want to get any direct marketing messages or want to change my contact preferences, I can log on to NetBank and click **Message Preferences** or call you on **13 2221**.
- If I change my personal details (for example, my phone number or home or email address), I'll let you know as soon as possible.
- If I give you personal information about another person, I have their permission, and I'll tell them what's in this document.
- I understand that after processing my application, the Bank may offer me a different card of the same family (e.g. Smart instead of Ultimate) from the card I selected.
- I have reviewed the features and costs of the credit card I am applying for and confirm that it suits my objectives, financial situation and needs.
- I do not know of any future changes to my financial circumstances that would make it difficult for me to repay my credit card account.
- I am not an undischarged bankrupt.
- If I have chosen online statements during my application, I confirm I consent to receive statements and notices online through NetBank, and the implications of this have been explained to me.

Additional declaration for Business Credit Card applications

- I am an Australian citizen or Australian permanent resident.
- I am the business owner, director or partner.
- I acknowledge that the Business Credit Card that I am applying for provides for personal liability. You will look to me (and not any company, partnership or any other entity that may employ or engage me) to recover all amounts charged using the Business Credit Card, including any amounts charged by an additional cardholder.
- Business Credit Card(s) that I am applying for may only be used for business purpose.

Section C – Please read and sign below

By signing this form, I acknowledge:

- I have read and agree to the Important Notices included on Page 1 to 2 of this form and make the declarations in Section B;
- I have been provided a copy of the Key facts about CommBank's credit cards (not applicable to business cards);
- I have had the features relevant to the credit card I am applying for and confirm it suits my objectives, financial situation and needs; and
- I do not know of any future changes to my financial circumstances that would make it difficult for me to repay my credit card account.

Signature

Date (DD/MM/YYYY)