Financial Services Guide.

Dated 29 September 2026

We are required under the Corporations Act to provide you with the following information:

This Financial Services Guide (FSG) is issued by Commonwealth Bank of Australia ('Bank', 'we', 'our' or 'us') and is intended to provide you with information that will assist you in making informed decisions on whether you want to use our products and services. It includes details about the following:

- financial services we are able to provide to you;
- how we and our staff are paid for providing you with those services;
- how to contact us; and
- the internal and external dispute resolution systems you can use if you have a complaint to make about us.

Our products and services

Our Australian Financial Services Licence authorises us to deal in and provide financial product advice relating to the following product groups:

- Banking products, such as deposit accounts and payment facilities
- General Insurance
- Life Insurance and Income Protection (including Risk Insurance and Investment Life insurance)
- Foreign Exchange (including Travel Money Card)
- Superannuation (including SMSFs)
- Interests in Managed Investment Schemes
- Securities.

Our representatives may provide you with factual information or general advice on:

- Banking products, such as deposit accounts and payment facilities;
- General Insurance, Life Insurance and Income Protection, Foreign Exchange, Superannuation (SMSFs) and Interests in Managed Investment Schemes. If we provide you with general advice on these products, we will also give you a Product Disclosure Statement (PDS), if applicable, which gives you information about the product on which we provide advice and help you to compare with similar products
- Securities.

Associations or relationships with other product issuers

When providing financial services that relate to the authorised product groups, we are generally acting on our own behalf. However, we may also act for the product issuer listed below when we sell you the following products:

Product Groups	Product Issuer
General Insurance products such as Home, Landlord and Car insurance	Hollard Insurance Partners Limited ABN 96 067 524 216 AFSL 235030[1]
Risk Insurance products such as Life Insurance and Income Protection	AIA Australia Limited ABN 79 004 837 861 AFSL 230043[1]
Essential Super	Avanteos Investments Limited ABN 20 096 259 979 AFSL 245531[1&2]

Product Groups	Product Issuer
General Insurance products such as Travel Insurance	Allied World Assurance Company, Ltd (Australia Branch) (ABN 54 163 304 907, AFSL 548668) (AWAC) through its agent Cover Genius Pty Ltd (ABN 43 159 983 598, AFSL 490058)[1] Zurich Australian Insurance Limited ABN 13 000 296 640 AFSL 232507 (Zurich) through its agent Cover-More Insurance Services Pty Ltd ABN 95 003 114 145 AFSL 241713 (Cover-More)[1]
General Insurance products such as Pet Insurance	PetSure (Australia) Pty Ltd ABN 95 075 949 923 AFSL 420183[1]
Managed Investment Schemes	Colonial First State Investments Limited ABN 98 002 348 352 AFSL 232468[1&2]

1 Not part of the Commonwealth Bank of Australia Group.

2 Avanteos Investments Limited and Colonial First State Investments Limited are subsidiaries of Superannuation and Investments HoldCo Pty Limited ABN 64 644 660

882 (HoldCo) and are part of Colonial First State, which refers to HoldCo and its subsidiaries. The Bank holds a significant minority interest in HoldCo.

Special instructions

We generally require that you instruct us in person in relation to products and services, and we generally rely on your signature to verify your instructions.

However, there are special arrangements in place for some products and services where we can receive your instructions electronically via the CommBank app, NetBank, email or by telephone. Where this is the case, it will be specified in the terms and conditions for the relevant product.

Where available, we are also able to accept instructions by other means – for example, Braille and various foreign languages. If you would prefer to instruct us in any of these ways, please make your request known to a member of our staff.

How we, our staff and our brokers are paid for providing financial services

Our staff are remunerated by salary that includes superannuation benefits. The amount of salary varies according to the staff member's position within the Bank.

Our staff may also be eligible for an incentive payment that is based on a number of factors. These include:

- business outcomes against overall business plan;
- customer satisfaction against plan; and
- other criteria such as productivity measures and people leadership.

Business outcomes measure overall value adding activities provided to customers including, sales and referrals to other persons in the Bank who specialise in certain products and/or services, against plan. All staff members are required to meet minimum risk and compliance standards and demonstrate adherence to our group values to participate in incentive arrangements.

In addition, staff are eligible to participate in recognition programmes, which may include overseas travel.

Our staff may also receive benefits such as tickets to sporting and cultural events, corporate promotional merchandise or other similar benefits from product providers whose products they may sell or for business they may refer to those product providers. You may request further details of these programmes by contacting us within a reasonable time after receiving this FSG and before any financial service is provided to you.

We may receive commission for the sale of products from Hollard Insurance Partners Limited, AIA Australia Limited (AIA Australia), Allied World Assurance Company Ltd (AWAC) (Australia Branch), Zurich Australian Insurance Limited (Zurich) and PetSure (Australia) Pty Ltd.

The table on the next page is a summary of the range of commissions that we may receive:

Product	Commission
General Insurance products such as Home, Landlord and Car insurance	0% to 15% of the premium paid excluding taxes and government charges
Life Insurance and Income Protection products including Risk Insurance and Life Investment	0% to 60% of the premium paid or amount invested
Travel Insurance	45% of the premium paid on policies with AWAC through its agent Cover Genius
Pet Insurance	$0 to $145.35[3] per policy per year, calculated by reference to the number of days that the policy was on issue

3 Each year from 1 July 2027 this amount is increased by any increase in the All groups Consumer Price Index over the prior year.

For example, if you buy home insurance issued by Hollard Insurance Partners Limited from us, we may receive commission (inclusive of GST) ranging from 0% up to 15% of the premium you pay (excluding government charges). So, if your premium excluding government charges is $100 per month, we may receive up to $15 per month in commission from Hollard Insurance Partners Limited.

From 29 September 2026, we will no longer arrange new travel insurance under its

previous arrangement with Zurich through its agent Cover-More. We may continue to receive commission of 35% of the premium paid in relation to travel insurance policies arranged, varied or amended under Zurich before 29 September 2026.

We may receive $2 per month from each customer who holds a balance of $1,000 or more across their Managed Investment Schemes.

We may also have a profit sharing arrangement in place with product issuers whose products we sell.

Our brokers or other third party referrers (not part of the Commonwealth Bank Group) may also receive benefits from Commonwealth Bank Group for referrals to the Bank by them in respect of the following products.

Product	Commission Amount/Range
Term Deposit	Up to $200
Business Transaction Account	Up to $100
Business Online Saver	Up to $100

Compensation arrangements

As an authorised deposit-taking institution regulated by the Australian Prudential Regulation Authority, we are exempt from the compensation requirements contained in the Corporations Act 2001. However, we do have compensation and insurance arrangements in place.

How we handle personal information of our customers

We understand how important it is to protect personal information. To find out how we collect, use and share personal information, please refer to our Privacy Statement which is available at **commbank.com.au** or upon request from any branch of the Bank.

This Privacy Statement also explains:

- the steps we take to protect and secure personal information;
- how we handle credit reports and other credit information;
- how you can obtain a copy of your credit report; and
- how you can access and correct personal information that we hold about you.

What to do if you have a complaint

If there's something we can improve, or you're not satisfied with our products, services, staff or complaint handling process, it's important we hear about it so we can make things right.

Talk to us

Most problems can be resolved quickly and simply by talking with us. You can contact us:

- In person at any of our branches
- By phone **1800 805 605** from Australia or **+61 2 9687 0756** from overseas (8am-6pm, Mon-Fri, Sydney/Melbourne time)

- Online at **commbank.com.au/feedback**

National Relay Service

- TTY or Voice: Call **133 677** then ask for **13 2221**
- Speak & listen: Call **1300 555 727** then ask for **13 2221**
- SMS relay – Text **0423 677 767**

For more information, visit the National Relay Service: **relayservice.com.au**

Our staff will do everything they can to rectify your problem. We strive, wherever possible, to resolve your complaint within 5 working days.

You can contact the CBA Customer Relations team by writing:

CBA Group Customer Relations
Reply Paid 41 Sydney NSW 2001

If you would like to have a third party help with your complaint, please give us written authority to discuss your complaint with them.

You will be advised of the details (including the timeframes) of our internal dispute resolution process, and an officer with the appropriate authority to resolve the dispute will investigate your complaint thoroughly. We will do our best to resolve any complaint promptly and to your satisfaction.

External Dispute Resolution

If you're not satisfied with our handling of your complaint or our decision, you may refer your complaint to the Australian Financial Complaints Authority (AFCA). AFCA provides a fair and independent dispute resolution service which is free for customers to access.

Website:
www.afca.org.au

Email:
info@afca.org.au

Phone:
1800 931 678 (free call)

Postal address:
Australian Financial Complaints Authority, GPO Box 3, Melbourne, VIC, 3001

It's important you raise your concerns with us first before going to AFCA, as AFCA will generally encourage this before they will investigate.

We're here to help

- **Message us** in the CommBank app
- Call **13 2221** or visit **commbank.com.au/contactus**
- Overseas? Message us or call **+61 2 9999 3283**
- **Visit** us **in person** at any of our branch locations
- **In writing** addressed to: GPO Box 2719, Sydney NSW 1155.

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

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