

# CREDITCARD PLUS.

Optional insurance which could help pay your credit card if you're unable to work or if you pass away.

Product Disclosure Statement (PDS) and Policy Document

Effective 3 September 2016



# Key Information

This Key Information summarises the benefits and exclusions that apply to CreditCard Plus and is here to help you make an informed decision. You should read the full PDS before deciding whether or not to buy CreditCard Plus.

## What is CreditCard Plus?

CreditCard Plus is insurance from Commlnsure designed to help you meet your credit card obligations if something happens to you.

You don't have to take out this insurance, but it may help with your monthly credit card repayments if you lose your job or are unable to work because of an injury or illness. Also, it may help pay your credit card balance if you become permanently disabled, terminally ill or pass away.

## Eligibility

To be eligible for CreditCard Plus you must:

- be the primary account holder of a Commonwealth Bank credit card,
- be living in Australia and aged between 18 and 64 years old, and
- agree to have your CreditCard Plus premium debited from your credit card.

## How to apply for CreditCard Plus

To apply for CreditCard Plus you can:

- complete an application at any Commonwealth Bank branch, or
- apply online through NetBank.

## How much it costs

The cost is \$0.45 for every \$100 (or part of \$100) of the amount owing on your card on the day your credit card statement is generated by the Commonwealth Bank.

For example, if you owe \$3,000 then your monthly premium will be \$13.50. This will be charged even if you pay off your card balance by the due date.

As we only cover an amount up to \$25,000, we won't charge a premium on an amount over this.

As the premium is charged to your credit card monthly, you may pay interest on it.

## The cooling-off period

From the day we send you the policy schedule, you have 30 days to consider whether the policy meets your needs (this is your 'cooling-off period'). Within this period you can cancel the policy by contacting us and we will refund in full any premiums you have paid.

## A summary of the benefits and exclusions.

Please read the policy conditions starting on page 6 for full details of the benefits and exclusions which apply.

**Note:** CreditCard Plus only provides insurance for credit card balances up to a limit of \$25,000. In addition, we will never pay more than \$50,000 in total under this policy.

The benefits:	Involuntary Unemployment	Temporary Disability	Permanent Disability	Terminal Illness	Death
<b>What event does this benefit cover?</b>	If you lose your job and are actively seeking work.	If you are unable to work due to injury or illness.	If you are unlikely ever to return to work due to injury or illness.	If you have less than 12 months to live.	If you pass away.
<b>How much does this benefit pay if this is my first claim under the Policy?</b>	A monthly benefit of 20% of the amount owing on your card when you stopped work.	A monthly benefit of 20% of the amount owing on your card when you are medically certified as unfit for work.	Twice the amount owing on your card when we are satisfied you are <i>permanently disabled</i> .	Twice the amount owing on your card when you are medically certified as <i>terminally ill</i> .	Twice the amount owing on your card when you die.
<b>What is the maximum benefit paid?</b>	\$5,000 per month for up to 5 months.	\$5,000 per month for up to 5 months.	\$25,000 to your card and \$25,000 to you.	\$25,000 to your card and \$25,000 to you.	\$25,000 to your card and \$25,000 to you.
<b>How long must you wait before benefits become payable?</b>	You must be out of work for 14 consecutive days.	You must be unable to work for 14 consecutive days.	You must be absent from your work for 6 consecutive months.	Not applicable	Not applicable
<b>Is there a qualifying period?</b>	You can't claim if you lose your job in the first 60 days of your cover.	You can't claim if your disability was caused by illness in the first 28 days of your cover <sup>1</sup> .	You can't claim if your disability was caused by illness in the first 28 days of your cover <sup>1</sup> .	No	No
<b>Are there employment requirements you must meet before you can claim?</b>	You must be employed for reward for at least 15 hours a week in work that is not seasonal.	You must have an occupation from which you receive an income.	You must have an occupation from which you receive an income.	No	No
<b>Are you covered for self-inflicted harm, suicide or attempted suicide?</b>	Not applicable	No	No	No	Not if your death occurred in the first 6 months of cover.
<b>Are there other important exclusions?</b>	You can't claim if you resign, retire or accept voluntary redundancy.	You can't claim for certain pre-existing conditions.	You can't claim for certain pre-existing conditions.	You can't claim for certain pre-existing conditions.	You can't claim for certain pre-existing conditions.

<sup>1</sup>. There is no qualifying period for *temporary* or *permanent disability* caused by injury/accident.

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## About this document

This PDS is designed to help you decide whether to buy CreditCard Plus.

The information it contains does not take into account your personal objectives, financial situation or needs and you should consider whether it's appropriate before acting.

All examples in this PDS are only intended to demonstrate how certain benefits are calculated. All benefits will be determined in accordance with the relevant policy terms.

All references to monetary amounts in this PDS are in Australian dollars.

The information in this PDS is current as at the date stated on the cover, however it is subject to change. If we make a change that is materially adverse, it will be communicated in writing by way of a Supplementary Product Disclosure Statement (SPDS) or a new PDS. Where a change in information is not materially adverse we will not issue a SPDS or new PDS. However you will be able to find the information about any changes at [commbank.com.au/creditcardplus](http://commbank.com.au/creditcardplus) or you can contact us to request details of the changes in writing which we will send you free of charge.

This PDS also contains your policy document for CreditCard Plus. The policy terms and conditions are set out on pages 6 to 11. Together with your policy schedule, the policy document makes up your insurance contract (the policy) with us.

The insurance described in this PDS is only available to applicants living in Australia. If an applicant lives outside Australia their application will not be accepted.

## About us

This PDS and policy is issued by The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035 (CMLA), a wholly-owned, non-guaranteed subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124. The Commonwealth Bank of Australia and its subsidiaries (other than CMLA) do not guarantee the obligations or performance of CMLA or the products it offers. CommInsure is a registered business name of CMLA.

CMLA guarantees the benefits payable under CreditCard Plus. Under CreditCard Plus, premiums are paid to, and benefits are paid from, CMLA's Statutory Fund No.5. This policy has no savings elements or surrender value and will not participate in the profits or surpluses of CMLA or CMLA's Statutory Fund No.5.

The policy is an agreement between the policyowner and CMLA. It is governed by the laws of New South Wales and can't be assigned by the policyowner to another person.

CMLA's principal office of administration is Level 1, 11 Harbour Street, Sydney NSW 2000.

## Meaning of words

The italicised words in this PDS have a particular meaning. Please see the Glossary on page 10 for these definitions.

Also, in this document:

*We/us/our* – refers to The Colonial Mutual Life Assurance Society Limited, the insurer.

*You* – means the person applying for cover under CreditCard Plus who is both the policyowner and person insured as named on the policy schedule.

# Your Policy

## The permanent disability, terminal illness & death benefits.

If, while your policy is in force, you:

- die, or
- become *permanently disabled* or *terminally ill*,

we pay the lesser of:

- two times the debt owed on your credit card account on the date you died or became *permanently disabled* or *terminally ill*,
- \$50,000,
- the amount which is \$50,000 minus the total amount of benefits already paid under the policy.

One half of the amount is paid to your credit card account and the other half is paid to you or your estate.

We only ever pay a benefit once for *permanent disability*.

We only ever pay a benefit for either *terminal illness* or death (but not both) and once paid your policy ends and no more benefits will be paid under the policy.

## When we won't pay (exclusions)

We won't pay a benefit for *permanent disability* if it:

- is caused by self-inflicted injury or attempted suicide, regardless of your sanity,
- occurred before your policy was in force for 12 months and was directly or indirectly caused by an illness or injury for which you received medical advice, treatment or consultation in the 12 months before your policy started, or
- the disability was caused by illness and occurred before your policy was in force for 28 days.

We won't pay a benefit for *terminal illness* if it:

- is caused by self-inflicted injury or attempted suicide, regardless of your sanity, or
- occurred before your policy was in force for 12 months and was directly or indirectly caused by an illness or injury for which you received medical advice, treatment or consultation in the 12 months before your policy started.

We won't pay a benefit for death occurring in the first 6 months of your policy if it was caused by:

- suicide or self-inflicted injury, regardless of your sanity, or
- an illness or injury for which you received medical advice, treatment or consultation in the 6 months before your policy started.

**Example of a permanent disability claim:** Dale had a balance of \$30,000 owing on his credit card on the day he became *permanently disabled*. No other benefits had been paid to him under the policy. If Dale's claim is accepted, we pay \$25,000 off his balance and \$25,000 to Dale.

**Example of a terminal illness claim:** Marimae had a balance of \$20,000 owing on her credit card on the day she became *terminally ill*. Before her diagnosis, Marimae had already received \$20,000 in *involuntary unemployment* benefits under her policy. If Marimae's *terminal illness* claim is accepted, we pay \$30,000 in total (which is \$50,000 maximum policy benefit less the \$20,000 already paid for her *involuntary unemployment*). We pay \$15,000 to Marimae's card and \$15,000 to her.

**Example of a death claim:** Bindu had a balance of \$30,000 owing on his credit card on the day of his death. No other benefits had been paid to him under the policy. Bindu's wife, Dilshanie, is named as the executor of Bindu's estate. If Dilshanie's claim is accepted, we pay \$25,000 off the credit card's balance and pay \$25,000 to Dilshanie as executor.

## The involuntary unemployment & temporary disability benefits

If, while your policy is in force:

- you become *temporarily disabled*, or
- you're *employed* and become *involuntarily unemployed*,

we pay a benefit for each day you remain *temporarily disabled* or *involuntarily unemployed* after 14 consecutive days (we call this your waiting period).

For any one period of *involuntary unemployment* or *temporary disability*, we only ever pay benefits for up to 150 days.

After we've paid a claim for either of these benefits you must be *employed* for at least six months before you can claim for the same benefit again.

If, however, we pay a claim for *temporary disability* and you suffer from the same, or a related, injury or illness within 30 days of the date we made your last claim payment, we won't require this. Instead, we treat the subsequent claim for the relevant injury or illness as a continuation of the original claim.

**When we will pay the benefits** (subject to exclusions on page 8)

Once you've been *temporarily disabled* or *involuntarily unemployed* for the waiting period of 14 consecutive days and we accept your

claim, we calculate the benefit payable for each day backdated to the start of the waiting period (the date you became *temporarily disabled* or *involuntarily unemployed*) and credit it to your credit card account once a month or as we've otherwise agreed with you.

### How much we will pay

The amount we pay for each day is 1/30th of 20% of the lesser of:

- the debt owed on your credit card account on the date you became *temporarily disabled* or *involuntarily unemployed*,
- \$25,000.

The maximum amount we pay for any one period of *involuntary unemployment* or *temporary disability* is the lesser of:

- \$25,000,
- the debt owed on your credit card account on the date you became *temporarily disabled* or *involuntarily unemployed*,
- the amount which is \$50,000 minus the total amount of all benefits already paid under the policy.

The minimum benefit we pay is \$60 per month.

We pay this even if the debt owed on your credit card account on the relevant date is \$0. If, however, we've already paid \$50,000 under the policy, we pay no more.

**Example of an involuntary unemployment claim:** Frank is *involuntarily unemployed* for 60 days and, on the day he became *involuntarily unemployed*, the debt he owed on his credit card account was \$5,000. If Frank's claim is accepted, we pay \$2,000 to his credit card account, the equivalent of \$33.33 per day for 60 days of *involuntary unemployment*.

**Example of a temporary disability claim:** Joseph is *temporarily disabled* for 150 days and, on the day he became *temporarily disabled*, the debt he owed on his credit card account was \$10,000. If Joseph's claim is accepted, we pay \$10,000 to his credit card account, the equivalent of \$66.67 per day for 150 days of *temporary disability*.

## When we won't pay (exclusions)

We won't pay a benefit for *involuntary unemployment* if:

- you weren't *employed* (as defined on page 10) when you became *involuntarily unemployed*,
- you do not meet the definition of *involuntarily unemployed* on page 11
- you resign, retire or accept voluntary redundancy, or
- the period of *involuntary unemployment* first started before your policy was in force for 60 days.

We won't pay a benefit for *temporary disability* if:

- it is caused by self-inflicted injury or attempted suicide, regardless of your sanity,
- the period of *temporary disability* was caused by illness and first started before your policy was in force for 28 days, or
- the period of *temporary disability* first started before your policy was in force for 12 months and the disability was directly or indirectly caused by an illness or injury for which you received medical advice, treatment or consultation in the 12 months before your policy started.

## Multiple benefit limit

At any one time, we only pay one of the *involuntary unemployment* and *temporary disablement* benefits. For example, if we are paying benefits for *involuntary unemployment* and you suffer an injury, we won't also pay benefits for *temporary disablement*.

## How your policy works

### When your policy starts

Your policy starts on your policy commencement date. You can see this date in your policy schedule, which we send to you separately.

### When your policy ends

Your policy ends on the earlier of:

- our paying a benefit for *terminal illness*,
- your death,
- your credit card account being closed, cancelled or withdrawn,
- you ceasing to be the primary card holder of the credit card account,
- you ceasing to have the right to use the credit card account (you must tell us if this happens),
- our paying \$50,000 in total under this policy,
- you turning 65, or
- you or us cancelling the policy.

If your credit card account is cancelled and then re-instated, you must re-apply for cover by completing a new application. If we accept your application, cover will only apply from the date we accept it.

### Your premium

We charge you a premium for the insurance we provide. The premium is calculated each month and is charged to your credit card monthly in arrears.

The rate at which we charge your premium is \$0.45 for every \$100 (or part of \$100) of the amount owing on your card on the day your credit card statement is generated by the Commonwealth Bank, up to \$25,000. The amount owing on your card includes purchases,



cash advances, fees, interest and previously charged premiums.

We can change the rate at which we charge you premiums. If we increase the rate, we will give you 30 days advance written notice. We will only increase the rate if we increase it for all CreditCard Plus policies issued on the same terms as your policy.

### **Cancelling your policy**

To cancel your policy:

- call us on **13 3982** between 8am and 8pm (Sydney time), Monday to Friday,
- send an email to [creditcardplus@cba.com.au](mailto:creditcardplus@cba.com.au), or
- write to us at this address:  
CommlnSure Life Insurance Services  
PO Box 328,  
Silverwater NSW 2128

All cover ends on the day we receive your request to cancel your policy. The policy does not have any cash value when you cancel it.

If the monthly premium is not paid we may cancel your policy. If we do this we will write to you. We will not pay claims for events that happen after your policy is cancelled.

### **Making a claim**

If one of the events this policy covers occurs, you should contact us as quickly as possible to give us the details of the claim.

To claim:

- Call us on **13 3982** between 8am and 5pm (Sydney time), Monday to Friday. We will send you a claim form and a covering letter outlining the supporting evidence we need to assess the claim.

- Complete the claim form and return it to us with supporting evidence of your claim and your age. You must provide all certificates and evidence we require at your own expense, except where we ask for a medical examination or other tests.

We pay all genuine claims as soon as possible after we have received all the necessary documents and assessed the validity of your claim.

For example:

- to receive, or continue to receive, a benefit for *involuntary unemployment*, you must be actively looking for work and we may request evidence from you to support this.
- a claim for *terminal illness* will not be considered by us until we receive the registered medical practitioner's certification that you are *terminally ill*.

If we approve your claim, we will credit the payments to your credit card account and pay any Cash Assistance Benefit directly to you or your estate.

# Glossary

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***date of  
disablement***

The date on which a registered medical practitioner certifies in writing that you are unfit for work due to illness or injury, being a date no earlier than either of the following dates:

- your policy commencement date, or
- the date on which the medical practitioner writes the certification.

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***employed***

You are employed if you are *permanently or casually employed, self-employed, a sole trader or working under a fixed term contract*, as follows:

- *permanently or casually employed*: You've been working as an employee for an employer for payment or reward for an average of 15 or more hours per week in employment that is neither for a fixed or specified term nor seasonal in nature.
  - *self-employed*: You've been working for payment or reward for an average of 15 or more hours per week in a business or an enterprise that:
    - does not employ you,
    - you have power or control over because you own it, or are a shareholder in the company that owns it, or are a partner in the partnership that owns it, and
    - is not seasonal in nature.
  - *sole trader*: You've been working as an independent contractor solely for one person or entity for at least 15 hours per week in work that is neither seasonal in nature nor for a fixed term.
  - *working under a fixed term contract*: You've been working as an employee for an employer for payment or reward for an average of 15 or more hours per week in employment that is for a fixed or specified term but is not seasonal in nature.
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***involuntarily unemployed***

You are involuntarily unemployed if you are not working, are actively seeking work and meet one of the following:

- You were *permanently or casually employed* when you stopped work and you stopped work because your employer terminated your employment,
- You were *self-employed* when you stopped work and you stopped work because your business permanently ceased trading, was wound up, dissolved or placed in the hands of an insolvency practitioner,
- You were a *sole trader* when your work ended because the person or entity you'd been doing the work for terminated your contract with them. If your work ends because you voluntarily end it or the required work is completed you don't qualify as being involuntarily unemployed.
- You were *working under a fixed term contract* when you stopped work and you stopped work because your employer terminated your employment before its fixed or specified term ended. If your work ends because you voluntarily end it or the fixed or specified term ends, you don't qualify as being involuntarily unemployed.

*'involuntary unemployment'* has a corresponding meaning. Please refer to the definition of *'employed'* for the definitions of *'permanently or casually employed'*, *'self-employed'*, *'sole trader'* and *'working under a fixed term contract'*.

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***permanent disability***

Due to illness or injury:

- you have, for six consecutive months from the *date of disablement*, been absent from your usual occupation (being the occupation from which you received wages, salary or income before, but not after, *the date of disablement*), and
- you are, in our opinion (after considering medical evidence satisfactory to us), unlikely ever to return to the duties for which you may be suited by education, training or experience.

*'permanently disabled'* has a corresponding meaning.

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***temporary disability***

From the *date of disablement*, you are unable through illness or injury to perform the occupation, business or profession you were carrying on immediately before the *date of disablement*, and from which you received wages, salary or income.

*'temporarily disabled'* and *'temporary disablement'* have a corresponding meaning.

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***terminal illness***

You are diagnosed with an illness or injury which, in the opinion of a registered medical practitioner (whose opinion is supported by our medical officer), will lead to your death within twelve months.

*'terminally ill'* has a corresponding meaning.

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# Important Information

You may be able to arrange similar insurance through a different provider. Each CreditCard Plus policy covers one credit card only. When you complete the application, you must be truthful.

We provide cover under this product for losses caused by certain events. The extent to which CreditCard Plus cover applies is measured by reference to the amount you owe under your credit card agreement.

You should read this PDS carefully to understand the extent of the cover provided by this product and its limitations.

## Understanding the risks

There are a number of risks you should be aware of, including:

- this type of insurance cover may not be appropriate for your needs,
- this cover will stop if the credit card to which this insurance is attached is cancelled or you cease to be the primary cardholder
- this policy may not cover all your credit card obligations.

## Commissions

We can pay a commission, of up to 20% of the premium paid, to the Commonwealth Bank or another party as a result of the sale of this product.

## Taxation

As CommInsure is not a registered tax (financial) adviser under the Tax Agent Services Act 2009, you should seek independent, professional tax advice from a registered tax agent or a registered tax (financial) adviser before making any decision based on this information or relying on this information to satisfy the liabilities or obligations or claim entitlements that arise, or could arise, under a taxation law.

## Contact us

Whether you need something clarified, or would like to update your personal or policy details, we're happy to help. You can always get in contact with us in one of the following ways:

- [creditcardplus@cba.com.au](mailto:creditcardplus@cba.com.au)
- call us on **13 3982** between 8am and 8pm (Sydney time).
- CommInsure Life Insurance Services  
PO Box 328, Silverwater NSW 2128

The National Relay Service may assist anyone who is deaf or has a hearing or speech impairment:

- TTY/Voice: **133 677**
- SSR: **1300 555 727**
- [www.relayservice.com.au](http://www.relayservice.com.au)

## If you have a complaint

We accept that sometimes we can get things wrong, and when this happens we're determined to make them right again. Most problems can be resolved quickly and simply by talking with us.

To get help resolving your problem, call us on **13 3982**, 8am to 8pm (Sydney time) Monday to Friday or send an email to [comminsureservices@cba.com.au](mailto:comminsureservices@cba.com.au) and we'll review your situation and try to resolve it straight away.

We acknowledge every complaint we receive and provide our name, a reference number and contact details of the investigating officer. We keep you updated on the progress we're making towards fixing the problem. Usually, it takes only a few days to resolve a complaint. However, if we're unable to provide a final response within 45 days we'll contact you to explain why and discuss a time frame to resolve the complaint.

If you aren't satisfied with our resolution and need further assistance, contact CBA Customer Relations on 1800 805 605 or by email to [customerrelations@cba.com.au](mailto:customerrelations@cba.com.au), or by writing to

CBA Customer Relations, GPO Box 41, Sydney NSW 2001.

### Making a privacy complaint

We accept that sometimes we can get things wrong. If you have a concern about your privacy you have a right to make a complaint and we'll do everything we can to put matters right. For further information on how to make a complaint and how we deal with your complaint please refer to the Commonwealth Bank group's Privacy Policy, which is available at [commbank.com.au](http://commbank.com.au) or upon request at any Commonwealth Bank branch.

### External dispute resolution

If you are not happy with the response we provide, you may refer your complaint to the Financial Ombudsman Service (FOS). FOS offers a free, independent dispute resolution service for the Australian banking, insurance and investments industries.

You can contact FOS on 1300 780 808, or by writing to The Financial Ombudsman Service, GPO Box 3, Melbourne, VIC 3001 or visit them online at [www.fos.org.au](http://www.fos.org.au).

## **Privacy**

'Customer information' is information about a customer. It includes personal information such as name, age, gender, contact details as well as your health and financial information.

We can collect and verify customer information in different ways and we will advise you of the most acceptable ways to do this.

The law may require us to identify our customers. We do this by collecting and verifying information about you. We may also collect and verify information about persons who act on your behalf. Collecting and verifying information helps to protect against identity theft, money-laundering and other illegal activities. We may

disclose your customer information in carrying out verification e.g. we may refer to public records to verify information and documentation, or we may verify with an employer that the information you have given us is accurate.

### What we collect

Depending on whether you are an individual or an organisation, the information we collect will vary. For instance, if you are an individual, the type of information we may collect and verify includes your full name, date of birth and residential address. If you are commonly known by two or more different names, you must give us full details of your other name or names.

### Accuracy

You must provide us with accurate and complete information. If you do not, you may be in breach of the law and also we may not be able to provide you with products and services that best suit your needs.

### How do we use your personal information?

We collect, use and exchange your personal information so that we can:

- establish your identity and assess applications for our products and services;
- price and design our products and services;
- administer our products and services;
- manage our relationship with you;
- manage our risks and help identify and investigate illegal activity, such as fraud;
- contact you, for example if we need to tell you something important;
- conduct and improve our businesses and improve the customer experience;
- comply with our legal obligations and assist government and law enforcement agencies or regulators; or

- identify and tell you about other products or services that we think may be of interest to you.

We may also collect, use and exchange your information in other ways where permitted by law.

#### Electronic Communication

If we have your email or mobile phone details we may contact you electronically including by SMS. You may also receive information on the group's products and services electronically.

#### Direct marketing

If you don't want to receive direct marketing from us, you can tell us by calling **13 2221**.

#### Gathering and combining data to get insights

Improvements in technology enable organisations, like us, to collect and use information to get a more integrated view of customers and provide better products and services.

The Commonwealth Bank group may combine customer information it has with information available from a wide variety of external sources (for example census or Australian Bureau of Statistics data). Group members are able to analyse the data in order to gain useful insights which can be used for any of the purposes mentioned above.

In addition, Commonwealth Bank group members may provide data insights or related reports to others, for example to help them understand their customers better. These are based on aggregated information and do not contain any information that identifies you.

#### Protecting your personal information

We comply with the Australian Privacy Principles as incorporated into the Privacy Act 1988 (Cth). The Privacy Act protects your sensitive information, such as health information. When we need to obtain this type of information, we

will ask for your consent, except where otherwise permitted by law.

#### Who do we exchange your personal information with?

We exchange your personal information with other members of the Commonwealth Bank group, so that the group may adopt an integrated approach to its customers.

Commonwealth Bank group members may use this information for any of the purposes mentioned under 'How do we use your personal information' above.

#### Third parties

We may exchange your information with third parties where this is permitted by law or for any of the purposes mentioned under 'How do we use your personal information' above. These third parties include:

- service providers or those to whom we outsource certain functions, for example, direct marketing, statement production, debt recovery and information technology support;
- your employer;
- brokers and agents who refer your business to us;
- any person acting on your behalf, including your financial advisor, solicitor, accountant, executor, administrator, trustee, guardian or attorney;
- medical practitioners (to verify or clarify, if necessary, any health information you may provide);
- claims-related providers, such as assessors and investigators, who help us with claims;
- auditors;
- government and law enforcement agencies or regulators; or
- entities established to help identify illegal activities and prevent fraud.

In all circumstances where our contractors and outsourced service providers become aware of customer information, confidentiality arrangements apply.

We may be required to disclose customer information by law, e.g. under Court Orders or Statutory Notices pursuant to taxation or social security laws or under laws relating to sanctions, anti-money laundering or counter terrorism financing.

#### Sending information overseas

From time to time we may send your personal information overseas, including to overseas Commonwealth Bank group members and to service providers or other third parties who operate or hold data outside Australia. Where we do this, we make sure that appropriate data handling and security arrangements are in place. Please note that Australian law may not apply to some of these entities.

We may also send information overseas to complete a particular transaction or where this is required by laws and regulations of Australia or another country.

For more information about which countries your information may be sent to, see the Commonwealth Bank group privacy policy available at [commbank.com.au](http://commbank.com.au).

#### Viewing your information

You can (subject to permitted exceptions) request access to your personal information by contacting Customer Relations (see page 12 for contact details).

We may charge you for providing access. For more information about our privacy and information handling practices, please refer to the Commonwealth Bank group Privacy Policy, which is available through [commbank.com.au](http://commbank.com.au) or on request from any Commonwealth Bank branch.

**Call:**  
**13 3982 (8.00am to 8.00pm,**  
**Mon to Fri, Sydney Time)**

**Email:**  
**[creditcardplus@cba.com.au](mailto:creditcardplus@cba.com.au)**

**Write:**  
**Commlnsure Life Insurance Services**  
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