

Commonwealth Bank of Australia (Europe) N.V.'s Client Complaint Handling process

1. Introduction

Commonwealth Bank of Australia (Europe) N.V. ("CBA NV") is incorporated in the Netherlands and having its corporate seat in Amsterdam. It is regulated by the Dutch Central Bank (*De Nederlandsche Bank*) and the Authority for the Financial Markets (*Autoriteit Financiële Markten*). Details about the extent of our regulation by the Dutch Central Bank and/or Authority for the Financial Markets are available from us on request.

This document sets out summary information about CBA NV complaints handling process.

CBA NV is committed to implement and maintain an effective and transparent complaints handling process for the reasonable and prompt handling of complaints received from clients or potential clients.

Complaints are an important form of client feedback and assist in providing CBA NV with information to help improve the quality of our products and services and to act in the client's best interest.

If you experience a problem, or you're dissatisfied in any way, or you have a complaint, it's important we hear about it. We'll take your feedback or complaint seriously and work with you to address your complaint quickly, in a fair and transparent way.

2. How do you file your complaint?

Complaints can be made free of charge. When filing your complaint we kindly request you to provide us with the following information:

- Your company name and contact details;
- All relevant information in respect of the cause and the scope of your complaint;
- The name of your sales contact or relationship manager within CBA NV.

You are kindly requested to submit your complaint as soon as possible, but in any event within a reasonable timeframe, to ensure we can respond to your complaint in a prompt and effective manner.

You can send your complaint by email or post to:

Commonwealth Bank of Australia (Europe) N.V.

Attn: Complaints Department

Gustav Mahlerlaan 352, 14th Floor, UN Studio

1082 ME Amsterdam

By email: CBANVComplaints@cba.com.au

Telephone: +31(0)20 – 798 47 05

3. What can you expect from us?

We will acknowledge your complaint promptly but no later than close of business two business days after the date we received your complaint. Most complaints can be resolved quickly and we aim to resolve most complaints within four business days. If we anticipate that resolving your complaint

may take more than two weeks after receipt of your complaint, we will inform you about the expected timeframe to resolve your complaint within two weeks after receipt of your complaint.

If you make a complaint we will:

- send you a confirmation by email to inform you that we have received your complaint;
- investigate the complaint competently, diligently and impartially, obtaining additional information as necessary;
- assess fairly, objectively and with due regard to potential conflicts of interest that may arise:
 - the subject matter of the complaint;
 - whether the complaint should be upheld;
 - what remedial action or redress (or both) may be appropriate; and
- if appropriate, whether we have reasonable grounds to be satisfied that another respondent may be solely or jointly responsible for the matter alleged in the complaint; and
- comply promptly with any offer of remedial action or redress accepted by the complainant.

4. Personal data and confidentiality

CBA NV ensures that your personal data that are processed in relation to your complaint shall only be used for the purpose for which it is collected. Please see our CBA Group Privacy Policy which contains information on how we process your personal data under the General Data Protection Regulation (“GDPR”) and your rights under the GDPR. The latest version can be accessed on the website: <https://www.commbank.com.au/security-privacy/general-security/privacy.html>.

Records of your complaint will be retained in accordance with the CBA NV internal record management and client confidentiality policies and procedures.

5. Additional Dispute Resolution

If you are not satisfied with our final response to your complaint you may be able to refer it to an alternative dispute resolution entity, the Financial Ombudsman Service (“Klachteninstituut Financiële Dienstverlening”, KiFiD), if you are an eligible complainant. Further details on this can be found on the KiFiD website <https://www.kifid.nl>. You may also start legal court proceedings against CBA NV.