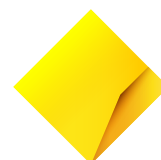


Terms & Conditions for Temporary Overdrafts.

Description	Linked to your transaction account, your Temporary Overdraft lets you draw money from that account past your own available funds up to an agreed limit.
Interest and fees	<ul style="list-style-type: none">• There are no fees or interest associated with using your Temporary Overdraft.• During the term of your Temporary Overdraft, we may change these Terms and Conditions. Subject to any methods of providing you notice of changes set out in these Terms and Conditions, we will give you notice in the same way we give notices under your <i>Transaction, Savings and Investment Accounts Terms and Conditions</i>.• If you exceed your Temporary Overdraft limit, your account will be considered overdrawn and fees and additional interest will apply as set out in your <i>Transaction, Savings and Investment Accounts Terms and Conditions</i>.• Information on your current interest rate, fees and charges are available on NetBank or by calling us on 13 2221.
Repaying by the expiry date	<ul style="list-style-type: none">• Your Temporary Overdraft will expire on the earlier of your expiry date or when the reason for your Temporary Overdraft no longer applies. You'll need to repay any amounts drawn down by this date, bringing your transaction account back into a positive or neutral balance.• If by this date, you still have a negative balance in your transaction account, your account will be considered overdrawn and fees and additional interest will apply as set out in your <i>Transaction, Savings and Investment Accounts Terms and Conditions</i>. This document is available at commbank.com.au or from your local CommBank branch.
Statements	<ul style="list-style-type: none">• We give you a combined statement for your transaction account and Temporary Overdraft.• We give you a statement at least every:<ul style="list-style-type: none">– Six months - as per your <i>Transactions, Savings and Investment Accounts Terms and Conditions</i>, or– Three months - if you have a Permanent Overdraft on your transaction account, as per your <i>Personal Overdraft Terms and Conditions</i>.• You can also ask us to send you statements more frequently and at any point you may request a statement of account or alternative.



Closing your Temporary Overdraft

- If you would like to close your Temporary Overdraft, call **13 2221**.
- We can require you to repay the entire balance of your Temporary Overdraft or any part of it on demand. Where practical, we will give you advance notice.
- In some circumstances, we may suspend, reduce or cancel your credit limit, or not process a transaction without providing you with prior notice. When we do so, we'll act fairly and reasonably towards you. Such circumstances may include:
 - If you are in default.
 - If we suspect on reasonable grounds that your account is being used fraudulently or in a way that might cause you or us to lose money. This includes where we form the view that a transaction may expose us to risk of loss based on our credit risk assessment of you or the transaction type generally.
 - To manage risk or our legal or regulatory requirements.
- If we reasonably believe that suspension or cancellation of your credit limit or a block on a transaction is necessary to protect our legitimate interests.
- We can also suspend, reduce or cancel your Temporary Overdraft limit for any reason after giving you reasonable notice
- If we reduce your limit, we may require you to reduce your Temporary Overdraft balance to that limit.
- If we cancel your limit, we may require you to reduce the balance to zero.
- You're in default if:
 - (Overdue amounts) you don't repay any amounts drawn down when the facility expires;
 - (Breach of contract) you don't follow these Terms and Conditions in a manner which materially increases our risks in relation to your account;
 - (False information) at any time you give us information or make a representation or warranty to us which is materially incorrect or misleading (including by omission) and which materially increases our risk in relation to your account;
 - (Illegality) we believe on reasonable grounds that you may be (or a signatory using your account may be) a person, acting for or conducting business with a person: (i) with whom we are not permitted to deal with by law or a regulatory authority; or (ii) in breach of laws relating to money laundering and terrorism financing. Note – we may be restricted by law from providing specific information to you and/or others in these circumstances; or
 - (Insolvent) you become insolvent or steps are taken to make you so.
- If you are in default, we may send you a notice requiring you to fix the default.

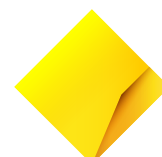
Accessing your funds

- You can access money from your Temporary Overdraft the same way you can access your own funds in your transaction account.



<p>When your transaction account is replaced by another account</p>	<ul style="list-style-type: none"> Where the transaction account linked to this facility is replaced by another transaction account, this facility will transfer to that subsequent transaction account. In these circumstances, your ability to use the facility, your obligation to repay any amounts drawn down, and all other terms and conditions set out in this document, will remain the same and will continue to apply. 															
<p>Changes to your contract</p>	<ul style="list-style-type: none"> We can reduce or cancel your credit limit or change any other term of your contract. We'll act reasonably when exercising these rights and only do so for legitimate business purposes. <table border="1" data-bbox="347 501 1493 994"> <thead> <tr> <th data-bbox="347 501 715 551">Change</th> <th data-bbox="715 501 1248 551">Minimum notice period</th> <th data-bbox="1248 501 1493 551">Notice method</th> </tr> </thead> <tbody> <tr> <td colspan="3" data-bbox="347 551 1493 607">Credit limit</td> </tr> <tr> <td data-bbox="347 607 715 734">Reducing, suspending or cancelling your credit limit</td> <td data-bbox="715 607 1248 734">As soon as practicable (no notice is required if you are in default)</td> <td data-bbox="1248 607 1493 734">In writing</td> </tr> <tr> <td colspan="3" data-bbox="347 734 1493 790">Other changes</td> </tr> <tr> <td data-bbox="347 790 715 994">Other changes, including changing your repayments</td> <td data-bbox="715 790 1248 994">30 days' notice (where we reduce your obligations, no notice is required but we will confirm the change no later than in your next statement)</td> <td data-bbox="1248 790 1493 994">In writing</td> </tr> </tbody> </table> <p>When it is permitted, notices in writing may be provided electronically. See clause 2.1 of the <i>Transaction, Savings and Investment Accounts Terms and Conditions</i> for details about how we give notices electronically.</p> <p>We may give you a shorter notice period, or no notice, of unfavourable changes if:</p> <ul style="list-style-type: none"> We reasonably believe doing so is necessary for us to avoid, or to reduce, a material increase in our credit risk or our loss, or There is change to, or introduction of a government charge that you pay directly, or indirectly as part of your banking service. In that case, and unless the government publicises the introduction or change, we will tell you about the introduction or change reasonably promptly after the government notifies us. If we make a change that you don't like, you can cancel your Temporary Overdraft or close your account at any time. You'll need to reduce your overdraft balance to zero before it's closed. 	Change	Minimum notice period	Notice method	Credit limit			Reducing, suspending or cancelling your credit limit	As soon as practicable (no notice is required if you are in default)	In writing	Other changes			Other changes, including changing your repayments	30 days' notice (where we reduce your obligations, no notice is required but we will confirm the change no later than in your next statement)	In writing
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<p>Further assistance</p>	<p>Should you have any questions or wish to have an Overdraft permanently linked to your account, please call 13 2221 or visit your local branch.</p>															

The Banking Code of Practice sets out the standards of practice and service in the Australian banking industry. The relevant provisions of the Banking Code of Practice apply to your Overdraft.



IF YOU HAVE ANY COMPLAINTS ABOUT YOUR CONTRACT, OR WANT MORE INFORMATION, CONTACT US. YOU MUST ATTEMPT TO RESOLVE YOUR COMPLAINT WITH US BEFORE CONTACTING THE AFCA SCHEME.

IF YOU HAVE A COMPLAINT THAT REMAINS UNRESOLVED AFTER SPEAKING TO US, YOU CAN CONTACT THE AFCA SCHEME OR GET LEGAL ADVICE. THE AFCA SCHEME IS A FREE SERVICE ESTABLISHED TO PROVIDE YOU WITH AN INDEPENDENT MECHANISM TO RESOLVE SPECIFIC COMPLAINTS. THE AFCA SCHEME CAN BE CONTACTED AT 1800 931 678, AFCA.ORG.AU, INFO@AFCA.ORG.AU, OR GPO BOX 3, MELBOURNE VIC 3001.

PLEASE KEEP THIS INFORMATION STATEMENT. YOU MAY WANT INFORMATION FROM IT AT A LATER DATE.