



Commonwealth Bank

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

Letter of compliance

Superannuation Savings Account

To whom it may concern,

Australian Business Number (ABN): 48 123 123 124
Unique Superannuation Identifier (USI): 48 123 123 124 130

The purpose of this letter is to certify that:

1. Commonwealth Bank of Australia is a retirement savings account institution in terms of the Retirement Savings Account Act 1997 (the RSA Act).
2. Commonwealth Bank Superannuation Savings Account (Superannuation Savings Account) offered by Commonwealth Bank is a retirement savings account, as defined in the RSA Act and administered in accordance with the RSA Act and the Retirement Savings Account Regulations 1997 (the RSA Regulations) tax laws and the relevant provisions of the Corporations Act.
3. A Superannuation Savings Account can accept:
 - superannuation guarantee and employer contributions on your behalf
 - rollovers
 - personal contributions
 - Government co-contributions
 - low income superannuation contributions
 - Family Law contributions and
 - eligible spouse contributions.
4. Superannuation Savings Account satisfies the preservation of benefits requirements in the RSA Regulations.
5. A Superannuation Savings Account can accept additional personal contributions through a Regular Savings Plan (via a direct debit arrangement). To establish a Regular Savings Plan contact us on **133 731** for further details and to obtain a Direct Debit Request form.
6. Additional personal contributions to a Superannuation Savings Account may also be made by:
 - using BPAY® (refer point 7 below)
 - mailing a cheque made payable to the Commonwealth Bank Superannuation Savings Account directly to us at **Superannuation Savings Account, Locked Bag 5429, Parramatta NSW 2124** (please also supply your Superannuation Savings Account number, your name, address and contribution type).
7. To use BPAY follow four easy steps:
 - i. Access your phone or internet banking service.
 - ii. Select the contribution type you want and follow the instructions – you will need to enter the appropriate Biller Code and Customer Reference Number (CRN).

The CRN is your 9-digit Superannuation Savings Account number starting with 1.

Biller Codes

After tax contributions

Personal contributions 131078

Spouse contributions 131060
 - iii. You can make this payment from your cheque, savings, debit or transaction account. More information: www.bpay.com.au
 - iv. Record the transaction receipt number provided for your records.

Contributions to a Superannuation Savings Account may also be made by employers. Please call us on **133 731** to discuss.

We're here to help

Should you require further information, simply call us on **133 731** between 9 am and 5 pm (AEST/AEDT), Monday to Friday, excluding public holidays.

Yours sincerely
Customer Service Team



® Registered to BPAY Pty Ltd ABN 69 079 137 518

Things you should know

Commonwealth Bank of Australia ABN 48 123 123 124, AFSL No. 234945 (Commonwealth Bank) is the issuer of Superannuation Savings Account. Superannuation Savings Account is capital guaranteed by Commonwealth Bank. This information is issued by Commonwealth Bank and may include general advice. As this advice has been prepared without considering your objectives, financial situation or needs, you should, before acting on the advice, consider its appropriateness to your circumstances and the relevant disclosure documents, available by visiting commbank.com.au/ssa or by calling 133 731.

Resolution Life Services Australia Pty Ltd ABN 49 631 346 391 (Resolution Life), on behalf of Commonwealth Bank, is the administrator of the Superannuation Savings Account. AIA Australia Limited ABN 79 004 837 861, AFSL No. 230043 (AIAA) provides insurance benefits available through the Superannuation Savings Account under a group policy held by the Commonwealth Bank. Resolution Life and AIAA are not part of the Commonwealth Bank Group.