

Standard Client Agreement

Important Information

Before commencing your online application, please read the Bank's [Financial Services Guide](#) as well as the following information on the Bank's Privacy Policy. Then select 'continue' button at the bottom of the page.

Privacy Acknowledgment and Consent

Collection of personal information:

We collect personal information (including customers' full name, address and contact details) so that we may administer our customer relationships and provide customers with the products and services they request as well as information on the Commonwealth Bank Group's products and services.

Where it is necessary to do so, we also collect information on individuals such as company directors and officers (where the company is our customer), as well as customers' agents and persons dealing with us on a "one-off" basis.

The law can also require us to collect personal information - eg, Commonwealth legislation requires us to identify persons who open or operate accounts.

We may take steps to verify that information we collect; eg. a birth certificate provided as identification may be verified with records held by the Registry of Births, Deaths and Marriages to protect against impersonation.

You must provide us with accurate and relevant information. If you provide us with incomplete or inaccurate information we may not be able to provide you with the products or services you are seeking.

Other members of the Commonwealth Bank Group are permitted by the Privacy Act to disclose personal information to other members of the Commonwealth Bank Group. This enables the Group to have an integrated view of its customers.

Other disclosures

Personal information may be disclosed to:

- brokers and agents who refer your business to us;
- any person acting on your behalf, including your financial adviser, solicitor or accountant, executor, administrator, trustee, guardian or attorney;
- organisations to whom we outsource certain functions.

In all circumstances where our contractors, agents and outsourced service providers become aware of personal information, confidentiality arrangements apply. Personal information may only be used by our agents, contractors and outsourced service providers for our purposes.

We may also disclose personal information to other financial institutions and organisations at their request if you seek credit from them.

We may be allowed or obliged to disclose information by law, eg, under Court Orders or Statutory Notices pursuant to taxation or social security laws.

Access of Information

You may (subject to permitted exceptions) access your information by contacting: Customer Relations, Commonwealth Bank Group, Reply Paid 41, Sydney NSW 2001. We may charge you for providing access.

Further information

For further information on our privacy and information handling practices, please refer to our Privacy Policy Statement, which is available at commbank.com.au or upon request from any branch of the Bank.

Account opening conditions

An opening deposit is required to be remitted into this account within four weeks from the date of account opening. Failure to do so may result in its automatic closure.

Until your account is formally activated in person, a stop will remain on the account preventing any withdrawal of funds. To activate your account you will need to take a copy of your account opening letter (this is forwarded to your nominated postal address), along with your passport to your nominated Branch.

Debit card(s) and PIN number(s) will be ordered and will be available for your collection by making an appointment at your nominated branch, these details will be provided once your account is opened.

Please confirm the following:

- You have read and accept Savings Accounts General Information and Terms and Conditions brochure;
- You have the consent of any other signatory(s)/applicant(s) to act on their behalf in lodging this application;
- You will make any other signatory(s)/applicant(s) aware of the above disclosures; and
- You are happy to proceed with the application on this basis.