



Commonwealth Bank of Australia

ABN 48 123 123 124

All Registry communications to:
Link Market Services Limited
Locked Bag A14
Sydney South NSW 1235 Australia
Telephone: 1800 022 440
From outside Australia: +61 1800 022 440
Facsimile: +61 2 9287 0303
ASX Code: CBAPE
Email: registrars@linkmarketservices.com.au
Website: www.linkmarketservices.com.au



047 005171

MR MALCOLM AUBREY &
MS TARYN NICOLE GREEN
<THE AUBREY SUPER FUND A/C>
53A HARRIS ROAD
VALE PARK SA 5081

Date: 15 October 2021
IID: 108010266703
SRN/HRN X*****0826

Dear Capital Notes holder

COMMONWEALTH BANK CAPITAL NOTES REDEMPTION

In accordance with the redemption notice issued by CBA dated 15 September 2021, all of your CommBank PERLS VIII Capital Notes (PERLS VIII) have been redeemed at a price of \$100 cash per PERLS VIII.

We have now deposited the monies to your nominated bank account as redemption payable.

| CBAPE REDEEMED | REDEMPTION PAYABLE (A\$) |
|----------------|--------------------------|
| 75 | \$7,500.00 |

The above details should be retained to assist in preparing your tax return. **Please retain this statement as a charge may be levied for a replacement.**

BANKING INSTRUCTIONS

Name of bank: NATIONAL AUSTRALIA BANK
Address: LEVEL 4 116 MILLER ST
Suburb: NORTH SYDNEY NSW 2060
BSB: 082-991 ACC: *****1286
Name of account: THE AUBREY SUPER FUND

Your Privacy

Chapter 2C of the Corporations Act 2001 requires information about you as a shareholder (including your name, address and details of the shares you hold) to be included in the public register of the Bank. Information must continue to be included in the Bank's public register if you cease to be a shareholder. These statutory obligations are not altered by the Privacy Act 1988. Information is collected so that we may administer your shareholding. If some or all of the information is not provided, it might not be possible to administer your shareholding. You may (subject to permitted exceptions) access your information. We may charge you for providing access. We may disclose personal information to the Australian Securities Exchange and its subsidiaries, financial institutions to which your funds may be directed, relevant government bodies, brokers that transact on your behalf and organisations, both domestic and overseas, to which we outsource certain functions. **A copy of the Commonwealth Bank Group's Privacy Policy is available on our website – www.commbank.com.au – or from any branch of the Bank.** The Privacy Policy describes how we will handle your personal information, sets out how you can contact us to access or correct your personal information, how you can make a complaint about a breach of the Australian Privacy Principles, and how we handle complaints. You can contact the Bank's Privacy Officer at CustomerRelations@cba.com.au or Privacy Officer, Customer Relations, Commonwealth Bank Group, Reply Paid 41, Sydney NSW 2001.



CHES HOLDING STATEMENT

For statement enquiries contact
your CHES Sponsor:

THIRD PARTY PLATFORM PTY LTD

GPO BOX 1630
SYDNEY, NSW 2001

☎ 1300 786 299



284204 02552

MR MALCOLM AUBREY &
MS TARYN NICOLE GREEN
<THE AUBREY SUPER FUND A/C>
53A HARRIS ROAD
VALE PARK SA 5081

Holder ID Number (HIN): 0060370826

CHES Sponsor's ID (PID): 02552

Statement Period: October 2021

Page: 1 of 1

CBAPE - CAP NOTE 3-BBSW + 5.20% PERP NON-CUM RED T-10-21

| Date | Transaction Type | Transaction ID | Ex/Cum Status | Quantity | | Holding Balance |
|-----------|---|------------------|---------------|----------|-----|-----------------|
| | | | | On | Off | |
| | Balance Brought Forward from 30 Mar 16 | | | | | 75 |
| 15 Oct 21 | Adjustment due to Reconstruction of Capital | 6299605781903600 | | | 75 | 0 |

FOR YOUR INFORMATION

- ☛ To obtain full terms and conditions of an Issuer's securities contact the Issuer's Registrar or the Issuer directly.
- ☛ For information about CHES Depository Interests (CDIs) and to obtain a free copy of the Financial Services Guide (FSG) or any supplementary FSG for CHES Depository Nominees Pty Ltd go to www.asx.com.au/cdis or phone 131 279.
- ☛ ASX Settlement may by law need to disclose information in CHES Holdings to third parties.

Refer overleaf for additional important information



Issued By:

ASX Settlement Pty Limited | ABN 49 008 504 532 | PO Box H227, Australia Square, Sydney NSW 1215

Share Registry Details:

LINK MARKET SERVICES LIMITED
COMMONWEALTH BANK OF AUSTRALIA
LOCKED BAG A14
SYDNEY SOUTH NSW 1232
Ph: 1800 022 440

Commonwealth Bank

Commonwealth Bank of Australia

ABN 48 123 123 124

State of Incorporation/Registration: A.C.T.



227653

02552

MR MALCOLM AUBREY &
MS TARYN NICOLE GREEN
<THE AUBREY SUPER FUND A/C>
29 WEST STREET
SEACLIFF PARK SA 5049

CHESS HOLDING STATEMENT

For statement enquiries contact
your CHESS Sponsor:

THIRD PARTY PLATFORM PTY LTD

GPO BOX 1630
SYDNEY, NSW 2001

☎ 1300786299

Holder ID Number (HIN): 0060370826

CHESS Sponsor's ID (PID): 02552

Statement Period: March 2016

Page: 1 of 1

#5290

CBAPE - CAPITAL NOTES PERLS VIII DEFERRED SETTLEMENT

| Date | Transaction Type | Transaction ID | Ex/Cum Status | Quantity | | Holding Balance |
|-----------|-----------------------|------------------|------------------|----------|-----|--------------------|
| | | | | On | Off | |
| 30 Mar 16 | Adjustment to Balance | 6299603591633000 | | 75 | | 75 |

FOR YOUR INFORMATION

- ☛ To obtain full terms and conditions of an Issuer's securities contact the Issuer's Registrar or the Issuer directly.
- ☛ For information about CHESS Depository Interests (CDIs) and to obtain a free copy of the Financial Services Guide (FSG) or any supplementary FSG for CHESS Depository Nominees Pty Ltd go to www.asx.com.au/cdis or phone 131 279.
- ☛ ASX Settlement may by law need to disclose information in CHESS Holdings to third parties.
- ☛ Australia is moving to faster trade settlement. From March 2016 your trade will settle one day earlier. Please contact your broker for details or go to www.asx.com.au/T2Brochure

Refer overleaf for additional important information

Share Registry Details:

LINK MARKET SERVICES LIMITED
COMMONWEALTH BANK OF AUSTRALIA
LOCKED BAG A14
SYDNEY SOUTH NSW 1232
Ph: 1800 022 440



ASX

SETTLEMENT CORPORATION

Issued By:

ASX Settlement Pty Limited | ABN 49 008 504 532 | PO Box H227, Australia Square, Sydney NSW 1215



046 009950

MR MALCOLM AUBREY &
MS TARYN NICOLE GREEN
<THE AUBREY SUPER FUND A/C>
29 WEST STREET
SEACLIFF PARK SA 5049

1 April 2016

Dear Investor

Welcome to PERLS VIII

I welcome you as an investor in CommBank PERLS VIII Capital Notes ("PERLS VIII"). You can find information you need to know about PERLS VIII and the Commonwealth Bank of Australia (**Bank**) at www.commbank.com.au/shareholder.

Distribution Payments

Distribution payments will only be made via electronic transfer to your Australian bank, building society or credit union account in Australia. To enable us to pay your distribution by direct credit, please update your payment details online at linkmarketservices.com.au following the instructions overleaf. If you are an existing holder of other CommBank securities and your PERLS VIII are registered under the same Securityholder Reference Number (**SRN**) or Holder Identification Number (**HIN**), any previous instructions will be automatically applied to PERLS VIII. You do not need to provide new instructions.

Communication Options

If you wish to receive your communications electronically such as Distribution advices and Annual Reports, please provide your email address via the Link Market Services website

This information is also available online at www.commbank.com.au/shareholder. You can also use our website to:

- **check your holding balance and update your personal details and communication preferences;**
- **lodge your Tax File Number (TFN), Australian Business Number (ABN) or exemption** – there is no obligation to provide either a TFN or ABN. However, if neither is quoted (and details of an exemption are not provided), we are required to deduct withholding tax at the highest marginal tax rate on any unfranked portion of your distribution payment. For non resident investors, we are required to deduct withholding tax from any unfranked portion of your distribution;
- **request the Annual Report** – Investors can elect to receive notification by email each year as soon as the Bank Annual Report is made available online at www.commbank.com.au/shareholder. A hard copy of the Annual Report will only be sent to shareholders who so elect;
- **view and print historic distribution statements;** and
- **download commonly used shareholder forms** – including change of address, off-market transfer and name correction request forms.

If you have any questions, or are unable to access the internet to update your details, Link Market Services would be happy to assist you (contact details above).

Yours sincerely

David Turner
Chairman

Your Privacy

Chapter 2C of the Corporations Act 2001 requires information about you as a shareholder (including your name, address and details of the shares you hold) to be included in the public register of the Bank. Information must continue to be included in the company's public register if you cease to be a shareholder. These statutory obligations are not altered by the Privacy Act 1988. Information is collected so that we may administer your shareholding. If some or all of the information is not provided, it might not be possible to administer your shareholding. You may (subject to permitted exceptions) access your information. We may charge you for providing access. We may disclose personal information to the Australian Securities Exchange and its subsidiaries, financial institutions to which your funds may be directed, relevant government bodies, brokers that transact on your behalf and organisations, both domestic and overseas, to which we outsource certain functions. **A copy of the Commonwealth Bank Group's Privacy Policy Statement is available on our website – www.commbank.com.au – or from any branch of the Bank.**

You can contact our Privacy Officer on 1800 805 605 or CustomerRelations@cba.com.au or Privacy Officer, Customer Relations, Commonwealth Bank Group, Reply Paid 41, Sydney NSW 2001.



Update your details online

1. Visit www.investorcentre.linkmarketservices.com.au or scan the QR Code
2. You may wish to set up a Portfolio* to easily manage multiple holdings
3. * Setting up a portfolio login allows you to easily manage your holdings across a number of issuers for whom Link acts as the Share Registry
4. If you do not have a Portfolio login, please login using the Single Holding login
5. Key in Commonwealth Bank of Australia Limited or CBA in the Issuer Name field
6. Enter your Securityholder Reference Number (SRN) or Holder Identification Number (HIN). This is located on the top right hand side of your statement on the front of this statement beginning with an 'I' or an 'X'
7. Enter your postcode or, if your registered address is overseas, click on the OUTSIDE AUSTRALIA
8. link to look up your country of residence
9. Type in the security code
10. Click on the box regarding the terms and conditions
11. Click on Login



Update your communication options

12. Click on the Communications tab at the top of the page
13. Check the first button to receive all communications electronically. This will include company announcements, dividend or payment statements, annual reports and notices of meeting documents.



Update your bank account and TFN/ABN details Elect to participate in Dividend Reinvestment Plan

14. Click on Payments & Tax
15. Update Payments instructions
16. Update your Tax details
17. Enter Dividend Reinvestment Plan details (if you wish to participate)



046 009950

MR MALCOLM AUBREY &
MS TARYN NICOLE GREEN
<THE AUBREY SUPER FUND A/C>
29 WEST STREET
SEACLIFF PARK SA 5049**Date:** 1 April 2016**SRN/HIN:** X00060370826**Subregister:** CHESS**COMMONWEALTH BANK OF AUSTRALIA
CBAPE – COMMBANK PERLS VIII CAPITAL NOTES (PERLS VIII)
TRANSACTION CONFIRMATION HOLDING STATEMENT**

| DATE | TRANSACTION DESCRIPTION | PERLS VIII ALLOTTED |
|------------|---|---------------------|
| 30/03/2016 | Allotment of PERLS VIII at A\$100 per PERLS VIII Transaction Cost – \$7,500.00 | 75 |



Securityholders should not rely on the balance shown in this statement as being a complete record of their current holding and the Issuer will not be liable for any financial loss incurred by a securityholder who relies on the balance shown without making their own adjustments for any transfers relating to market and off market transactions which have yet to be registered.

Please note your SRN/HIN recorded above. This SRN/HIN must be used in all communications with the company or registry and with your stockbroker when buying or selling these securities. This statement is an important document and should be kept in a safe place. If lost or destroyed a charge will be levied for a replacement statement. Full terms and conditions of the above securities can be obtained from the registry.

THE AUSTRALIAN TAXATION OFFICE (ATO) ADVISES YOU TO KEEP THIS STATEMENT. DISPOSAL OF SECURITIES MAY LEAD TO CAPITAL GAINS TAX. PHONE THE ATO ON 1300 720 092 IF YOU NEED THE "GUIDE TO CAPITAL GAINS TAX".

24 February 2016



046 365157

MR MALCOLM AUBREY &
MS TARYN NICOLE GREEN
<THE AUBREY SUPERANNUATI A/C>
29 WEST STREET
SEACLIFF PARK SA 5049

Eligible SRN/HIN:
X00060370826



Dear Shareholder

COMMBANK PERLS VIII CAPITAL NOTES OFFER

As a valued shareholder, I am writing to let you know that the Commonwealth Bank of Australia ("CBA") has launched the offer of a new security, CommBank PERLS VIII Capital Notes ("PERLS VIII").

The offer of PERLS VIII will be via the Prospectus lodged with ASIC on 24 February 2016. Some of the key features of PERLS VIII are set out below, but you should consider the Prospectus in full before deciding whether to invest in PERLS VIII. In this letter, words which are capitalised have the meanings given to them in the Prospectus.

Key Features of PERLS VIII

| | |
|--|--|
| CommBank PERLS VIII Capital Notes | <p>Subordinated unsecured notes issued by CBA with an initial face value of A\$100 each</p> <p>The PERLS VIII Terms are complex and include features to comply with the detailed regulatory capital requirements which APRA applies to these securities</p> |
| Floating Rate Distributions | <p>Distributions are scheduled to be paid quarterly in arrears¹</p> <p>Distributions are expected to be fully franked and will comprise a combination of franking credits and cash equal to the sum of (Market Rate + 5.20% p.a) x (1 – Tax Rate)</p> <p>The Market Rate is a primary benchmark interest rate for the Australian money market. It is based on the average of rates at which major Australian financial institutions lend short-term cash to each other over a 90 day period. It changes to reflect supply and demand within the cash and currency markets</p> |
| Term | <p>Perpetual (no maturity date), but may be Exchanged earlier in certain circumstances. If PERLS VIII are not Exchanged or Redeemed they could remain on issue indefinitely</p> |

¹ Distributions are discretionary and subject to the distribution payment conditions being satisfied. This means a Distribution may not be paid – Distributions that are not paid do not accrue and will not be subsequently paid.

| | |
|----------------------------------|---|
| Call Date | CBA may at its option Redeem all or some PERLS VIII on 15 October 2021 |
| Mandatory Exchange | CBA must Exchange PERLS VIII on the Mandatory Exchange Date (15 October 2023) subject to the Maximum Exchange Number and Mandatory Exchange Conditions |
| Early Exchange | CBA must also Exchange PERLS VIII before the Mandatory Exchange Date on the occurrence of a Capital Trigger Event, a Non-Viability Trigger Event or a Change of Control Event. Information about these events, and what will happen to your investment if Exchange is not possible is described in the Prospectus |
| Minimum Application value | 50 PERLS VIII (\$5,000) Applications for more than \$5,000 must be in multiples of 10 PERLS VIII (\$1,000) |
| Tradeable on the ASX | CBA has made an application to have PERLS VIII quoted on the Australian Securities Exchange ("ASX"). Once quoted, PERLS VIII are tradeable on ASX at the prevailing market price |

Key Dates for PERLS VIII²

| | |
|---|-------------------------------------|
| Securityholder Offer Record Date | 22 February 2016 |
| Opening Date for the Offer | 24 February 2016 |
| Closing Date for the Offer | 5:00pm (Sydney time), 18 March 2016 |
| Issue Date | 30 March 2016 |
| Commencement of deferred settlement trading | 31 March 2016 |
| Commencement of trading on normal settlement basis | 4 April 2016 |
| First Distribution payment | 15 June 2016 |

² The key dates for the Offer are indicative only and subject to change without notice.

You need to be aware of the risks

There are risks in investing in securities such as PERLS VIII, as well as risks associated with CBA's businesses which may affect PERLS VIII. The risks are set out in Section 5 of the Prospectus and include that investors could lose some or all of their money or may not be paid distributions. It is important that you read the Prospectus in full before deciding to invest in PERLS VIII, including the risks that could affect PERLS VIII and CBA. If you have questions, you should seek advice from your financial adviser or other professional adviser before deciding to invest in PERLS VIII.

How to obtain a Prospectus and Application Form

Applications can only be made using the Application Form that will be in, or will accompany, the Prospectus. Paper copies of the Prospectus and Application Form can be obtained free of charge during the Offer Period by registering your request online at www.commsec.com.au, or by calling the PERLS VIII Information Line on 1800 218 694 (Monday to Friday 8.00am – 7.30pm, Sydney time). The Prospectus can also be obtained online via www.commsec.com.au.

For more information, talk to your regular broker or adviser, visit www.commsec.com.au or call the PERLS VIII Information Line on 1800 218 694 (Monday to Friday 8.00am – 7.30pm, Sydney time).

Thank you for your interest.

Yours sincerely

A handwritten signature in black ink, consisting of a stylized initial 'D' followed by a long horizontal line extending to the right.

David J Turner
Chairman

Important Information: PERLS VIII are unsecured notes. Investments in PERLS VIII are an investment in CBA and may be affected by the ongoing performance, financial position and solvency of CBA. CBA (as issuer of PERLS VIII) does not guarantee the performance of PERLS VIII. They are not deposit liabilities or protected accounts of CBA under the Banking Act 1959 (Cth). This letter is not advice and has not taken into account your investment objectives, financial situation or particular needs (including financial or taxation issues). You should read and consider the Prospectus in full and seek advice from their financial adviser or other professional adviser before deciding whether to invest in PERLS VIII. The Offer is open to Australian residents.

Malcolm Aubrey

From: Bell Direct <support@belldirect.com.au>
Sent: Wednesday, 24 February 2016 4:12 PM
To: mal1947@internode.on.net
Subject: CommBank PERLS VIII capital notes broker firm offer: your final allocation

[View this email online](#)



belldirect >

CommBank PERLS VIII Capital Notes broker firm offer: your final allocation.

COMMBANK PERLS VIII CAPITAL NOTES

Thank you for applying for the CommBank PERLS VIII Capital Notes broker firm offer with us.

Your allocation with Bell Direct for the Client Account Number: 159099 is 75 notes for \$7,500.

If you have any questions or require assistance, please call your broking representative on 1300 786 199 or send us an email at ipo@belldirect.com.au.

The Bell Direct team

FINANCIAL REVIEW
smart investor
Blue Ribbon Awards



Investment Trends



Bell Direct

> [Go to Bell Direct website](#)

> [Log in to 'My Account'](#)