

The Committee requests documents relating to the Commonwealth Bank's internal risk management processes, compliance processes, and, specifically, the bank's processes for dealing with whistleblowers and related matters.

Commonwealth Bank makes significant investments in risk and compliance annually. Part of this investment is associated with satisfying new regulatory obligations including Anti-Money Laundering, Stronger Super and Future of Financial Advice reforms. In addition, Commonwealth Bank has invested in additional information security measures to further mitigate risks.

Commonwealth Bank is strongly committed to maintaining an ethical workplace, as well as complying with our legal and ethical responsibilities. We have various policies and processes relating to workplace responsibilities, behaviours and compliance that must be observed by our employees.

In support of this commitment, we have established the SpeakUP Hotline, an independent and externally managed service that encourages our employees and suppliers to raise issues relating to suspected fraud or corruption, unlawful or improper workplace conduct, or issues generally impacting their role or wellbeing at work.

The SpeakUP Hotline is a 24/7 dedicated external phone and email service, which enables reports to be made in confidence, anonymously, and with protection under Commonwealth Bank's *Whistleblower Protection Policy*.

Commonwealth Bank's *Whistleblower Protection Policy* seeks to ensure that those making a disclosure can trust that the matter will be dealt with honestly, professionally and confidentially, and that they will not be personally disadvantaged as a result of making a disclosure.

Misconduct matters, including protected whistleblower disclosures, are reported through to the Internal Fraud & Misconduct Governance Committee while maintaining the confidentiality of the whistleblower. This Committee seeks to ensure that internal fraud and serious misconduct complaints (including whistleblower cases) across Commonwealth Bank are managed in a reliable and consistent manner which facilitates outcomes that are aligned to Commonwealth Bank's values along with our *Risk Appetite Statement*. SpeakUP and whistleblower volumes and trends are also reported to Commonwealth Bank's Board and subsidiary Risk and Audit Committees.

The following documents have been submitted in support of this response:

- Group Whistleblower Protection Policy v3.1 (December 2015)
- Internal Fraud & Misconduct Governance Committee Charter v1.0 (June 2016)