

**HOUSE OF REPRESENTATIVES STANDING COMMITTEE ON ECONOMICS  
REVIEW OF THE FOUR MAJOR BANKS AND OTHER FINANCIAL INSTITUTIONS**

**CBA99QON:** **Mr SIMMONDS:** Have you had much engagement from the other side? Within your system, are victims able to report if they're receiving these kinds of messages, and have you had many people proactively report it?

**Mr Cohen:** I don't know the exact numbers. We do get people who tell us. I can't tell you the exact numbers. I'm happy to take that on notice and let you know.

**Answer:** The safety and wellbeing of the victim is of utmost importance to Commonwealth Bank. We have been working closely with relevant authorities and our domestic and family violence community partners to ensure our approach to preventing abusive messages does not inadvertently cause adverse outcomes.

Over the last three months we have reviewed 229 high risk cases of abusive transactions. Our response has included working with victims to remove their PayID details or securely close their account and open a new one. We also support victims to access external support agencies. With the customer's consent we send a warning letter to the perpetrator of the abuse, and if the abuse continues, we have the option to restrict their access to online banking. In extreme cases we have the option to debank the perpetrator.

Some of these cases have been identified using Commonwealth Bank's purpose built AI machine learning system that picks up abusive descriptions when they occur. Victims can also report an incidence of abusive transactions directly to us. Since February 2021, we have had 11 customers contact us directly to report abusive transactions. We expect this number to increase as more customers become aware of the support Commonwealth Bank offers to respond to this type of abuse.