

CONNECT

REFERRAL REWARDS PROGRAM



COMMONWEALTH BANK CHARTER

CONNECT is a partnership program between the Commonwealth Bank's broker partners and the branch and CFP adviser networks.

This is a win, win, win for our customers, our brokers, our advisers and our branches. Figuratively speaking it hands the baton for customer service from one partner to the other and provides rewards for everyone.

Customers have other financial needs apart from their mortgage and this program encourages the customer to use the Commonwealth Bank to have these needs met. This in turn leads to increased customer retention levels and a greater share of wallet for the Commonwealth Bank.

Importantly, customers introduced by our broker partners are also customers of the Commonwealth Bank. The **CONNECT** Program provides a simple process to fulfill their total banking needs and provides additional opportunities for our growth.

CONNECT Principles:

1. Maintaining agreed customer protocols regarding ownership of the customer and the customer's choice of channel;
2. Respecting the broker's relationship with the customer by leaving any discussion regarding the home loan type, purpose or home loan pricing between the broker and the customer;
3. Ensuring clear and ongoing feedback between branches/advisers and brokers;
4. Keeping to the agreed timeframe of ten business days to communicate success with the broker;
5. Maintaining a positive and constructive working relationship between brokers and branch/advice staff to encourage a greater flow of business for all; and
6. Respecting customer choice and meeting their brand expectations is our priority.



General Manager
Retail Sales and Service Systems



General Manager
Third Party Banking

