



Home Loan Compassionate Care

Frequently Asked Questions

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Questions	Answer
<p>What information can I provide to a customer under a No Advice model?</p>	<p>‘No advice’ means that you can only provide ‘factual information’ about Compassionate Care, by referring to information provided on the website or within key customer material (e.g. Home Loan Compassionate Care Guide, Video, and Information Booklet). You must not provide any opinion or recommendation about Compassionate Care, as this may be considered financial advice. Refer to the ‘no advice’ guidance for further information.</p> <p>If the information provided does not address your customer’s enquiry or if your customer prefers to speak with a specialist, warm transfer them to CommBank’s Home Loan Compassionate Care team on 1800 319 457 between 8am and 5pm, Monday to Friday (AEST time).</p>
<p>Are loans completed by a Broker eligible for Home Loan Compassionate Care?</p>	<p>Yes, as long the claim meets the eligibility requirements for Home Loan Compassionate Care.</p>
<p>What information can I provide a customer that wants to know if/how Compassionate Care affects their Home Loan Protection (HLP) policy?</p>	<p>The HLP product is different to Compassionate Care and meets different customer needs. Existing HLP customers will continue to be covered and serviced under their HLP policy.</p> <p>Customers that hold a HLP policy and are eligible for Compassionate Care, may be able to claim on both.</p> <p>Customers with HLP servicing and claims enquiries can continue to contact CommInsure on 13 3982.</p> <p>If a customer asks if Compassionate Care replaces HLP or if they should cancel HLP, do not provide any opinion or recommendation on this point. Please refer the customer to the HLP Product Disclosure Statement (PDS) and the Compassionate Care Information Booklet available online, or suggest they speak to a financial advisor. Further guidance is provided in the ‘no advice’ guidelines found on Commbroker.</p> <p>Note: New applications for Home Loan Protection (issued by CMLA) are no longer being accepted.</p>
<p>Can a customer apply for a top-up while receiving Home Loan Compassionate Care payments?</p>	<p>Yes, a customer can apply for a top-up whilst receiving Home Loan Compassionate Care payments.</p> <p>However, a top-up may increase the customer's minimum required repayments each month, meaning their benefit may run out quicker than expected.</p>
<p>Can a customer dispute a claim that has been declined?</p>	<p>Yes, customers can dispute a claim that has been declined or if they are unhappy with the resolution. The dispute process will be managed by the Home Loan Compassionate Care team.</p>



Can I check the status of a Home Loan Compassionate Care claim?	No, if a customer would like further information about their claim status, they are required to contact the Home Loan Compassionate Care team by calling 1800 319 457 between 8am and 5pm (Sydney/Melbourne time), Monday to Friday.
Can I contact the Insurer directly?	No, you will be unable to contact the Insurer directly. Questions and queries should be passed onto the Home Loan Compassionate Care team.
Can the customer email claim forms to the Home Loan Compassionate Care team directly?	No, customers can submit their claim forms either via their local CommBank branch or mailing them to: Processing Services, Home Loan Compassionate Care, PO Box 332, Silverwater, NSW 2128.
How do customers view their current loan type?	The customer can log into NetBank and the CommBank app to manage their home loan, view their loan balance, transactions, manage repayments, change loan types and more.
How will customers know if the Home Loan Compassionate Care team has received their form?	The notifier (person who made the claim), if they have provided their mobile, will receive an SMS once their form has been received by the Home Loan Compassionate Care team (before being processed). The Home Loan Compassionate Care team will then review the claim and perform a loan product and initial age eligibility check before submitting it to the Insurer.
If a customer doesn't have internet access, where can I refer them for more information other than the website?	Customers with no internet access are able to contact the Home Loan Compassionate Care team by phone if they have any enquiries, by calling 1800 319 457 between 8am and 5pm (Sydney/Melbourne time), Monday to Friday.
What if a customer does not want Home Loan Compassionate Care?	If a customer does not want to receive Home Loan Compassionate Care payments, they do not have to make a claim.
What if a customer has Home Loan Protection (HLP)? Can they claim on both?	A customer can make a claim under both Home Loan Protection and Home Loan Compassionate Care provided they meet the eligibility criteria for both.
What if a customer is experiencing hardship while a claim is being processed?	The Home Loan Compassionate Care team will work closely with the Financial Assistance Solutions team to ensure all customer needs are taken into consideration.
What is the escalation process for complaints regarding Home Loan Compassionate Care?	Please continue the current complaints process.
What is the frequency of Home Loan Compassionate Care payments?	Home Loan Compassionate Care payments will always be made on a monthly basis.



Where can I get more information about Home Loan Compassionate Care?	For further information about Home Loan Compassionate Care visit Commbroker or the website www.commbank.com.au/compassionatecare
Who is the Insurer?	The Colonial Mutual Assurance Society Limited (CMLA). CMLA is part of the AIA group.
Will Home Loan Compassionate Care details be visible to customers in Netbank?	No, customers will be unable to see Home Loan Compassionate Care details in Netbank.
Will the customer be notified about Home Loan Compassionate Care during the home loan process?	Yes, eligible Owner Occupied home loan customers will be made aware of Home Loan Compassionate Care throughout the home loan process: A Home Loan Compassionate Care Guide will be included within the Home Loan Documents Pack and on the customers' statement.
How is a Home Loan Compassionate Care benefit calculated?	We use the customer's estimated monthly repayment at the time of claim event and multiply it by 12 to get their fixed benefit amount. We use this amount to make the minimum required repayments to their eligible home loan until that amount is paid out in full. Typically this covers home loan minimum required repayments for around 12 months from the claim event, but any changes to the customer's loan can affect the period.