Cormonwealth Bank

Commonwealth Bank of Australia ABN 48 123 123 124

> Group Financial Crime Services Level 20, 2 Market Street SYDNEY NSW 2000 **AUSTRALIA**

Mr Alex Elith Senior Manager Enforcement **AUSTRAC** Level 7, Tower A Zenith Centre, 821 Pacific Hwy **CHATSWOOD NSW 2067**

13 April 2017



Request relating to documents produced under notices given under subsection 167(2) of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) (AML/CTF Act)

We refer to your letter dated 1 March 2017 requesting further information in relation to two matters that formed part of our response to notices given by the Australian Transaction Reports and Analysis Centre (AUSTRAC) dated 22 June 2016 and 14 October 2016.

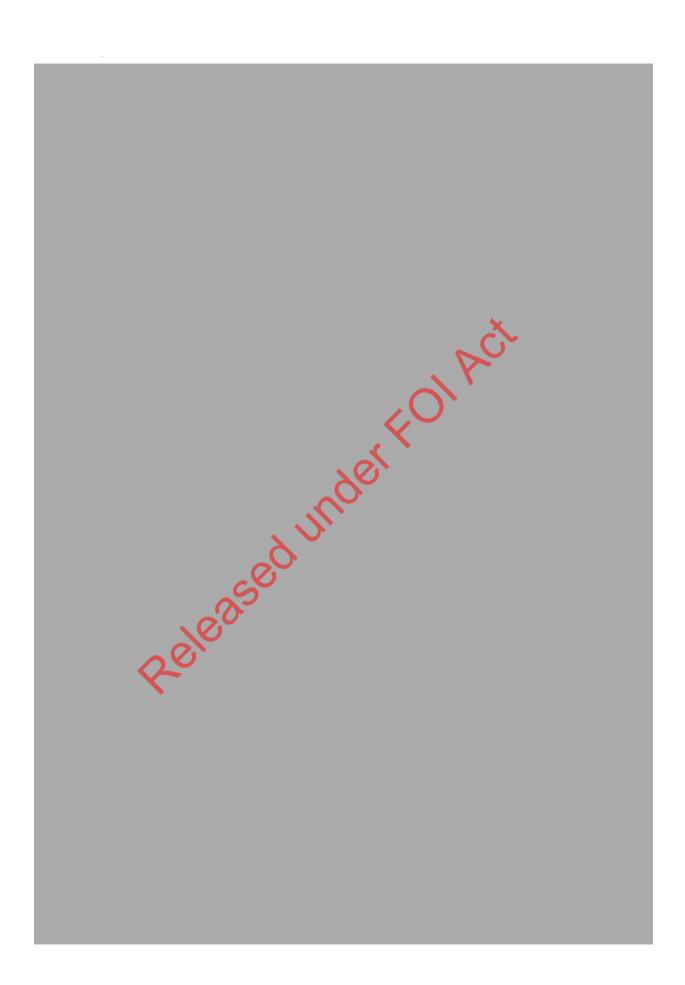
Before responding to the specific questions in your letter, we reiterate our firm commitment to meeting our obligations under the AML/CTF Act. We recognise the role we play in combatting financial crime, and the importance of that to our customers and the communities we serve.

We will continue to make significant investment in our AML/CTF systems, people and processes, including to ensure that critical intelligence is detected and reported to AUSTRAC in a timely manner.

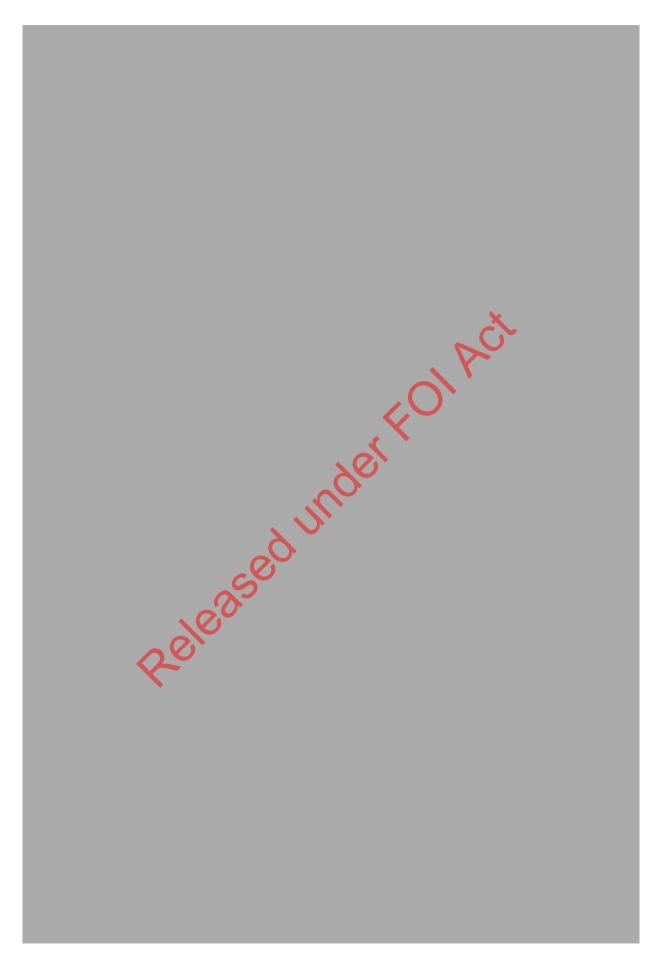
Overview

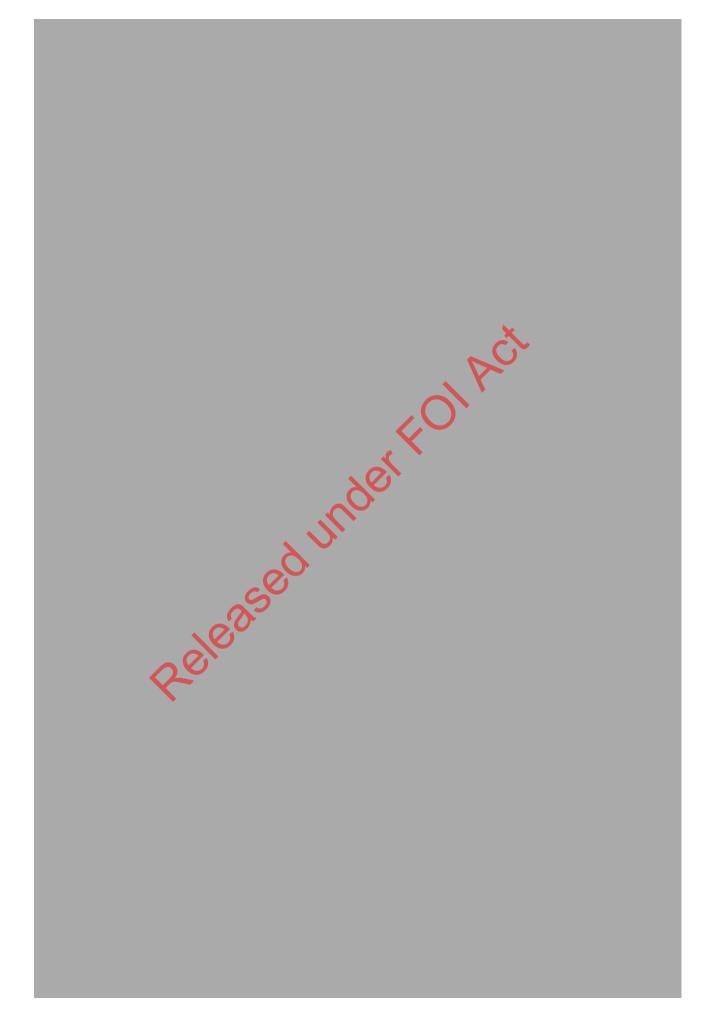






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Should you have any questions in relation to any aspect of this response, please contact me on 0404 448 453.

Yours sincerely

PY

Matthew Keaney

General Manager Financial Crime Operations