

Q1. I have a term deposit with you which I would like to keep. Can I continue to renew this with you?

A1. Yes, existing term deposits can be renewed as long as you wish, however from April 2<sup>nd</sup> we will only offer 1 and 3 month terms.

Q2. What will happen after I terminate my term deposit?

A2. Funds will be transferred to your call account, from where we can transfer to another bank account according to your instructions. For JPY deposits, we will transfer via domestic transfer to your bank account in Japan, and for AUD, we can either send the funds in AUD to another bank, or alternatively convert to yen, and transfer domestically within Japan.

Q3. What do I do if I want to terminate my term deposit prior to maturity?

A3. Please contact Tokyo branch and we will arrange this for you.

Q4. Am I able to wait until the exchange rate is better before converting foreign currency funds to JPY?

A4. Yes. The conversion can be done at any time at customer convenience by calling Tokyo branch between the hours of 9am and 3pm, Monday to Friday. Alternatively we are able to remit the funds in foreign currency to another institution.

Q5. What will happen to my account with Tokyo branch?

A5. Term deposit clients will be able to renew their deposits as normal, but we will cease taking new deposits from 3pm on March 30, 2012. For clients with zero balances, we will send an account closure form in the post. Please fill in this form and return.

Q6. Can I use your overseas remittance service as before?

A6. Unfortunately this service will cease at 3pm on March 30<sup>th</sup>.

Q7. Can I put money into my deposit account after March 30<sup>th</sup>?

A7. Unfortunately no new deposits will be accepted after that date

Q8. Is Tokyo branch closing?

A8. No. Whilst the retail deposit business is closing, Tokyo branch will continue to operate as normal.

Q9. I have a loan with CBA Tokyo. Will this change have any impact on me?

A9. There are no changes planned as far as loan accounts go, however loan clients will not be able to set up new term deposits.

Q10. What is the reason for the decision to close the deposit business?

A10. The focus of Tokyo branch has moved to our corporate business, and we will continue to do business with corporate clients as before

Where necessary, the bank will review each individual customer' s circumstances on a case by case basis.