



COMMONWEALTH BANK STORM FINANCIAL RESOLUTION SCHEME

FREQUENTLY ASKED QUESTIONS

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Storm Resolution Scheme

1. What is the Commonwealth Bank's Storm Resolution Scheme?

The Commonwealth Bank of Australia (**CBA**) have set up the Storm Resolution Scheme (**the Scheme**) to attempt to settle claims against it by former clients of Storm Financial Limited (**Storm**). The Scheme has been developed with a view to achieving a just result for former clients of Storm who had one or more loan agreements with the CBA or Colonial Geared Investments / Colonial Margin Lending (**Colonial**).

Under the process the CBA will make an offer to you that is based on a consideration of the strength of your legal claims against it and the extent of economic hardship you are suffering. Negotiations may take place regarding the offer made. Participation in the Scheme is voluntary. You can exit the Scheme at any time and still commence legal proceedings against the CBA, if you wish.

2. What is Slater & Gordon's role in the Scheme?

Throughout 2009 Slater & Gordon has been involved in discussions with CBA which has led to the establishment of the Scheme. We are now focused on ensuring that our clients participate in the Scheme in a way that maximizes their interests.

3. Who are Slater & Gordon?

Slater & Gordon Limited (**Slater & Gordon**) (ASX code: SGH) is Australia's largest plaintiff law firm and the first publicly-listed legal practice in the world. Slater & Gordon has considerable experience in conducting large-scale and class action litigation in Australia. Recent examples include the action against BHP in relation to the Ok Tedi Mine pollution (Papua New Guinea), negotiating a \$1.5 billion settlement in the James Hardie Inquiry and recent class actions in relation to the failed Westpoint, Centro and Opes Prime investments.

For more information about the history of Slater & Gordon and our expertise, please visit our website: www.slatergordon.com.au.

4. Can I be part of the Scheme?

You may participate in the Scheme if:

- You obtained a margin loan through the CBA or Colonial upon the advice of Storm for the purposes of investment;

and/or

- You obtained a home loan or other investment loan through the CBA or Colonial upon the advice of Storm for the purposes of investment.

You must also have been a party to such a loan at some time during the period 1 July 2006 and 16 January 2009.

It is not a requirement that you remain a CBA or Colonial customer. Participation in the Scheme is voluntary for eligible participants.

5. I didn't obtain my loans with the Commonwealth Bank or Colonial. Does that matter?

To participate in the Commonwealth Bank's Resolution Scheme you must have had **at least one** CBA or Colonial Loan. You cannot participate if all your loans were obtained from other banks such as Bank of Queensland or Westpac. To date, no other bank has proposed a resolution scheme.

We are continuing to investigate the rights of ex-Storm clients who were customers of other banks. In particular, we are looking to commence a "test case" claim against the Bank of Queensland shortly. Please refer to the general Storm Financial FAQ for further information regarding our investigations into the conduct of other banks. You can find this FAQ at:

http://www.slatergordon.com.au/pages/class_actions_stormfin.aspx

6. What if I had a loan from the CBA / Colonial *and* another Bank?

Participation within the Scheme does not affect your rights against other banks such as the Bank of Queensland.

If Slater & Gordon commences litigation against the Bank of Queensland or another bank, and you have a claim against that bank arising out of the collapse of Storm, you may join, or benefit from, this litigation as well as participate in the Scheme.

7. I didn't borrow against my home to invest. Does that matter?

You may participate in the Scheme so long as you obtained a margin loan, a home loan or an investment loan through CBA or Colonial upon the advice of Storm at some time during the period 1 July 2006 and 16 January 2009.

8. I'm a CBA and/or Colonial customer, but have not registered with Slater & Gordon before. Can I be part of this resolution process?

Yes. We are only acting on behalf of those CBA and/or Colonial customers who have registered with us. We recommend that you register with us as a matter of priority.

9. I received a letter from Colonial First State advising me that my shares in Storm-branded Index Funds had been sold. Does this mean that I had a Colonial Margin Loan? Can I join the CBA's Storm Resolution Scheme?

Colonial First State was the *Responsible Entity* for the following Storm Financial Index Sharemarket Funds:

- Storm Financial Australian Sharemarket Index Fund
- Storm Financial Australian Industrials Index Fund
- Storm Financial Australian Resources Index Fund
- Storm Financial Australian Technology Index Fund

This means that Colonial First State was responsible for the management of these Funds. On 10 December 2008, Colonial First State terminated each of these Funds and sold the assets remaining in these Funds. This decision was taken due to the rapid shrinking in the size of these Funds due to withdrawals from the Funds by investors over preceding months, together with the poor performance of the Australian sharemarket generally during the same period.

If you invested in the above funds, you are likely to have received correspondence from Colonial First State advising you of the decision to terminate the Funds. You would have also received correspondence regarding the sale of your assets in the Funds and corresponding payment of proceeds to you.

However, this **does not necessarily** mean that you had a margin loan through Colonial. Colonial offered margin loans to Storm customers through either **Colonial Geared Investments** or **Colonial Margin Lending**.

To be eligible to join the Scheme, you must have obtained a margin loan through Colonial Geared Investments or Colonial Margin Lending, and/or a home loan or other investment loan through the CBA. You must also have been party to these loans at some point during the period 1 July 2006 – 16 January 2009.

10. When will I receive an offer from the bank?

We expect that the assessment of clients' claims will commence in September 2009. At this stage, we are unable to estimate when your individual claim will be assessed. The sooner you join the Scheme, the greater the likelihood that your claim will be dealt with sooner than later. If you have not already registered with us in order to receive the Storm Resolution Scheme Information Pack, you should contact our New Client Services department at your earliest convenience. The Information Pack includes documents that you will need to fill in, sign and return to us in order to join the Scheme.

11. How will I know when my matter will be considered?

Once you have joined the Scheme, we will then contact you privately at the appropriate time. To assist us in expediting our work, we kindly request that you **do not** contact us to enquire when your matter will be considered.

12. When will all of these matters be completed?

Both Slater & Gordon and the CBA are working to try and complete the Resolution Scheme by 31 December 2009. This is an ambitious target, given the number of people who are eligible to participate. We will advise you if this time estimate changes significantly.

We emphasise that the Scheme involves looking at each matter on a **case by case** basis. It is not a 'one size fits all' situation and each matter will require time to conduct a thorough assessment.

13. What are the potential legal fees involved in joining the Scheme?

Subject to the rules of the Scheme, the CBA has agreed to cover your legal fees and also the cost of any financial assessment required for the purpose of assessing your individual claim under the Scheme, up to a cap.

If you join the Scheme, Slater & Gordon will provide you with legal advice regarding any steps you may take in the Scheme which might have costs implications for you. You can always choose to exit the Scheme before taking any step that might incur costs.

For more information about the Scheme and any potential cost implications, please register with our New Client Services department in order to receive a Storm Resolution Scheme Information Pack. We stress that registering to receive the Storm Resolution Scheme Information Pack is an **obligation free** process.

14. Who will provide me with legal advice under the Scheme?

Slater & Gordon will be providing clients with independent legal advice.

15. How much money will I get back?

The resolution process under the Scheme is conducted on a case by case basis. As such, at this stage we **cannot** predict what sort of outcome will be achieved in each individual matter. However, we confirm that it is *extremely unlikely* that you will recover all of your financial losses. Generally speaking, any dispute will require some degree of compromise from both parties to achieve a resolution.

16. If I participate in the Scheme do I lose my legal rights?

The CBA has agreed that clients will be able to exit the Scheme at any time if they become unhappy with the Scheme process. If you exit the Scheme before signing a settlement deed, your legal rights against the banks will not be affected, and you will still be able to commence proceedings against the CBA / Colonial in Court. If this occurs, Slater & Gordon would still be able to represent you.

You will only sign a settlement deed if you decide to accept an offer made to you under the Scheme.

The CBA has agreed that while you participate in the Scheme, "time stops running" on your right to commence proceedings. This means that you will not be disadvantaged by any delay in commencing proceedings against the CBA / Colonial caused by your participation in the Resolution Scheme.

You should be aware that the CBA's agreement to the Resolution Scheme does not mean that the CBA / Colonial have accepted any liability in relation to your claim. The Resolution Scheme process is "without prejudice", meaning that any information or admissions obtained from the CBA / Colonial through this process cannot be relied upon in any future Court proceeding.

Slater & Gordon have agreed not to commence legal proceedings or take any other action against the CBA / Colonial while the Resolution Scheme is under way. We have the right to take action on behalf of clients who wish to pursue court action after the Scheme has concluded.

17. If I sued the banks instead of joining the Scheme, would I be more likely to recover everything I have lost?

In our experience, it is *extremely unlikely* that you will recover everything that you have lost if you commence litigation against the banks. At best, you will recover *some* of your financial losses.

Please note that in these sorts of cases, the law generally does not provide compensation for your emotional anguish and distress as opposed to, for example, a personal injuries matter.

The amount that you would be likely to recover if you sued your banks will depend on your individual circumstances. If you participate in the Scheme, Slater & Gordon will be able to provide you with advice about what you would be likely to recover through litigation as opposed to through the Scheme. You may then choose either to accept an offer made by the CBA, or to exit the Scheme and reserve the right to commence litigation against the CBA / Colonial if you prefer.

18. What if I have already received an offer from the CBA?

The Storm Resolution Scheme replaces CBA's prior claim settlement process. If you have already received an offer from the CBA, you can still participate in the Storm Resolution Scheme and receive a new offer that would replace the previous offer. The CBA have agreed that they will honour, match or improve upon any offer made previously.

If you have received a Deed of Settlement with respect to your previous offer, **do not sign it**. Your offer will be replaced. You should wait to receive a new offer under the Storm Resolution Scheme.

If you have signed and returned a Deed of Settlement, you **cannot** sue the CBA and/pr Colonial if the Deed contains a clause preventing you from doing so and releasing the bank from all liability. However, signing a Deed of Settlement does **not** prevent you from participating in the Resolution Scheme and receiving an offer that honours, matches or improves upon the offer you previously agreed to.

Please note that the CBA has also issued the following statement: 'Any settlement agreed between the Bank and its customers, either in the past or in the future, will be improved should the Bank be required to do so to meets its obligations.'

We understand this to mean that if you become entitled to compensation either through the Resolution Scheme or any other subsequent settlement scheme, or through legal action brought by ASIC, you **will not be disadvantaged** because you have signed a Deed of Settlement.

19. I have an offer from the CBA which states that I have to provide a response by a certain date. What should I do?

You should disregard the deadline. The offer you have received will be replaced by a new offer under the Scheme, with a new deadline for deciding whether to accept or reject the offer.

If you have not already done so, you should register with our New Client Services department so that we can send you a Storm Resolution Scheme Information Pack.

After you have registered, we will then contact you when the CBA prepares a new offer for you.

20. If I sign (or have signed) a Deed of Settlement, what does the Scheme mean for me?

You should **not** sign the Deed of Settlement as you would be warranting to the CBA that you have obtained legal and financial advice in relation to the Deed and its specific effect on your individual circumstances. We will be providing you with legal advice and arranging financial advice for you under the Scheme.

If you sign the Deed of Settlement, you **cannot** sue the CBA and/or Colonial if it contains a clause preventing you from doing so and releasing the bank from all liability. However, signing a Deed of Settlement does **not** preclude you from participating in the Scheme.

Please note that the CBA has also issued the following statement: 'Any settlement agreed between the Bank and its customers, either in the past or the future, will be improved should the Bank be required to do so to meet its obligations.'

We understand this to mean that if you become entitled to compensation pursuant to (1) a settlement scheme such as this resolution process; and/or (2) legal action brought by ASIC, you **will not be disadvantaged** because you have signed a Deed of Settlement.

21. If I have paid out my loan(s), can I still participate in the Scheme?

Yes you can. It does not matter if you have paid out your loan(s) by, for example, selling your home and/or other real property.

22. I received a previous offer from the CBA and retained another lawyer to provide me with independent legal advice. Can Slater & Gordon still act for me as part of the Resolution Scheme?

Yes. The Resolution Scheme is separate to any previous offer you may have received from the CBA. You can terminate your previous retainer with another lawyer and retain Slater & Gordon to advise you in relation to the Resolution Scheme.

23. What if the CBA is required by ASIC to compensate customers in the future?

The CBA has agreed that, if the Australian Securities and Investments Commission (**ASIC**) negotiate a new settlement arrangement for ex-Storm clients, or an award is imposed by the Court in proceedings initiated by ASIC, participants in the current Scheme will not be disadvantaged, and will be able to take advantage of any financial benefits arising in addition to any financial benefits obtained from the Scheme.

This means that ex-Storm clients who participate in the current Scheme will still be able to benefit from any ASIC-mandated settlement to the extent that the award under such an arrangement is greater than the amount received under the Scheme.

24. Where can I find out more about the Scheme?

Contact New Client Services on 1800 555 777, anytime between Monday – Friday, 8.30am – 5.30pm, to register to receive a Storm Resolution Scheme Information Pack.

Completing Scheme Documents

25. My Storm Resolution Scheme Information Pack contained a Borrower Deed which lists my name but not my husband/wife's name. My husband/wife was also a party to our loan with the CBA/Colonial. What should I do?

You can still use that version of the Borrower Deed. Please do the following:

- 1) Manually amend the Borrower Deed at all places where your name is written by adding the other Borrower's name in clear handwritten print.
- 2) Ensure that both of you sign the Deed in all places where the Borrowers' signatures are required.

- 3) Next to each manually added name, both parties (you and the other Borrower) will need to “initial” the addition, by signing next to the addition with just the initials of your first name and surname.

When we receive your signed Borrower Deed, we will update our records to ensure that all future correspondence is sent to both of you.

26. My Storm Resolution Scheme Information Pack contained a Personal Money Plan which asks me to fill in details of my current financial circumstances. Whose details do I need to include?

The Personal Money Plan document records your current financial situation. If you are in a relationship with another person and you share income and expenses, then you should list the financial details for yourself and that person. It does not matter if only one of you was party to your loan/s with the CBA / Colonial, you should still list the financial details for both of you.

My loans with the banks

27. Do I still need to contact my bank(s) to obtain my loan application documents?

If you are a CBA and/or Colonial customer, you do **not** need to contact the CBA to obtain your loan application documents anymore. Slater & Gordon will obtain these documents on your behalf.

If you are also a customer of any other bank(s), you should still obtain your loan application documents from them. A pro-forma letter of request is available on our website:
http://www.slatergordon.com.au/pages/class_actions_stormfin.aspx.

For further information, please refer to our general Storm Financial Frequently Asked Questions document. You can find this FAQ at:

http://www.slatergordon.com.au/pages/class_actions_stormfin.aspx

28. What happens with my CBA / Colonial interest repayments now?

If you still have existing loans with CBA or Colonial for the purpose of investing with Storm, you do not need to make any interest repayments until 30 September 2009. Between now and 30 September 2009, interest will continue to accrue as per the usual terms of your loan(s).

If a resolution is achieved in your matter under this process, then those interest payments accrued during this period will be waived completely.

If a resolution is not achieved in your matter under this process, then you will still be liable for these interest payments. However, you will **not** be charged additional interest (for example, interest upon interest) as a result of the suspension of repayments. In effect, you will not be charged any more interest that you would have had to pay if payments had not been suspended.

29. The CBA is still deducting interest repayments from my account. What should I do?

The CBA is a very large organisation and it may not necessarily be aware that you are a former Storm client. You should contact the CBA resolution team directly about this issue by calling 1800 059 000.

30. I received and agreed to a previous offer from the CBA to settle my claim. Now the bank says I have to make interest repayments. Is that right?

Yes. If you have already agreed to a new loan arrangement with the CBA and have signed a Deed, the CBA will have implemented that loan arrangement. If the loan arrangement includes interest charges and/or requires you to make repayments, then you will be expected to make repayments in accordance with your new loan contract.

Importantly, you can still participate in the Scheme and receive a new offer that replaces the offer you have already agreed to. The CBA have stated that they will honour, match or improve upon any offer made previously.

31. Should I sell my home or some other asset to reduce or pay out my loans?

Slater & Gordon is **unable** to provide financial advice to you. Our expertise is as lawyers, and not financial advisers. For example, your decision to sell your home or to pay off your loans may have flow-on tax implications. This will require specialised financial advice as to what would be the best decision in your current circumstances.

We strongly recommend that you contact your own accountant or a competent financial adviser and obtain financial advice. You may wish to consult the Financial Planning Association (**FPA**) who have established a referral system for former Storm clients. You can find out more via their website at www.fpa.asn.au.

In light of the CBA issuing offers before the end of the year, which may improve your financial predicament, it may be prudent to delay any decision to sell your home until after your offer has been processed.

32. How will my potential claim be affected if I sell my home, pay off my loans or refinance my loans with another bank?

In brief, it will not affect whether or not you have a claim, however it may have an effect later in the in the generation of an offer by the CBA as part of the Scheme. It may also affect the assessment of damages if you commence litigation against the Bank(s).

As a rule of thumb in most lawsuits, you should ordinarily conduct your affairs as though there is no lawsuit contemplated. In other words, we **strongly suggest** that you do whatever you or your financial advisor believes should be done to mitigate or reduce the loss you have suffered if that is possible. That being said, in light of the CBA issuing offers before the end of the year, which may improve your financial predicament, it may be prudent to delay any decision to sell your home until after your offer has been processed.

33. What if another bank I had a loan with attempts to sell my home?

If you have a home or investment loan through a bank other than the CBA, it is possible that the bank will foreclose on your mortgage and attempt to sell your home.

If you receive a **written** statutory notice from a bank as mortgagee advising that it intends to sell your property, please contact our Brisbane office urgently on (07) 3220 2555 so that we can assess whether we can help you with this.

34. I am struggling to meet the repayments for my loans. What should I do?

Again, you need to seek advice from your accountant or a competent financial advisor as to how you can remedy your current financial difficulties.

If the loan is through a bank other than CBA or Colonial, you may also wish to speak with your bank(s) to discuss whether you can apply for hardship relief or assistance.

If you had a loan through CBA or Colonial and you are currently suffering from hardship, this will be taken into account in the formulation of any offer under the Scheme.

35. I have been in discussions with my bank(s) in relation to potential hardship assistance and/or loan refinancing. They have requested information about my current financial and personal circumstances. Should I give this information to them?

If you have been seeking hardship assistance and/or loan refinancing assistance with respect to a loan from the CBA or Colonial, this process can continue as part of the Scheme. As part of the Scheme, the Bank will require information regarding your current financial and personal circumstances. If you have not already done so, you should register to receive a Storm Resolution Scheme Information Pack for further details.

If you have been seeking hardship assistance and/or loan refinancing assistance with respect to a loan from another bank, please note that your bank may require certain information to assess whether you are eligible for hardship assistance and/or refinancing of your loan(s). If you wish to discuss these options with your bank, you can proceed to provide this information as requested from you.

36. What if another bank I had a loan with offers to reduce or settle my debts?

Some clients have been informally contacted by the banks with offers to restructure their loan(s) against their property and/or margin loan(s). Some of these offers include:

- Lump sum payments by bank customers in full and final satisfaction of their debt(s);
- Deferred repayment schedules;
- Reduction or waiver of interest charges;
- Reduction or waiver of outstanding loan amounts; and
- Permanent or lifetime occupancy.

If you had a margin loan, a home loan or an investment loan through a bank other than the CBA or Colonial, it is possible that that other bank will contact you with an offer.

If you are contacted by your bank, please request and obtain a copy of the formal offer **in writing** and forward it to us via (1) email: storm@slatergordon.com.au; (2) fax: (07) 3220 1777; or (3) post: GPO Box 895, Brisbane QLD 4001. We will provide further instructions upon receipt of the offer. Please note that we will not be providing *immediate and individualised responses* about the merits of the offer you have received.

Please do not immediately sign any offer that you receive, as it may contain a waiver or release of liability which will prevent you from pursuing potential legal action against the bank.

Claims against other banks

37. Is Slater & Gordon still investigating potential claims against other banks?

We are continuing to investigate the rights of ex-Storm clients who were customers of other banks. In particular, we are looking to commence a “test case” claim against the Bank of Queensland shortly.

If Slater & Gordon commences litigation against the Bank of Queensland or another bank, and you have a claim against that bank arising out of the collapse of Storm, you may join, or benefit from, this litigation as well as participate in the Scheme.

Please refer to the general Storm Financial Frequently Asked Questions document for further information regarding our investigations into the conduct of other banks. You can find this document at:

http://www.slatergordon.com.au/pages/class_actions_stormfin.aspx

38. Will other banks set up Schemes similar to the CBA's scheme?

The Scheme is specific to CBA and/or Colonial customers. We have not reached any similar resolution processes with other banks to date. We of course remain open to holding discussions with other banks and we will provide an update as soon as there are any developments. In the meantime, we assure you that we are continuing to investigate potential legal action against other banks.

Contact with Slater & Gordon

39. I have not contacted Slater & Gordon before. What should I do?

First, you should contact our New Client Services department in order to register with us. In order to register, you will need to provide us with:

- your full name, residential and postal addresses, telephone numbers and email address; and
- the names of any banks or lenders through which you obtained margin loans, home loans or investment loans for the purpose of investing in Storm.

Once we have registered your details we will send further information to you as soon as possible. If you obtained a loan through CBA and/or Colonial, we will send you a Storm Resolution Scheme Information Pack.

You can contact New Client Services on **1800 555 777** anytime between 8.30am – 5.30pm, Monday to Friday.

If you cannot call us, please email us at storm@slatergordon.com.au with the above details.

40. How do I contact Slater & Gordon if I have any queries?

If you have any queries, please read this FAQ document and the general Storm Financial FAQ document first. You can find the Storm Financial FAQ document at:

http://www.slatergordon.com.au/pages/class_actions_stormfin.aspx

If you obtained a loan through the CBA and/or Colonial, and you have not already done so, you should register with our New Client Services department in order to receive a Storm Resolution Scheme Information Pack. This Information Pack contains more detailed information regarding the Scheme.

Please also consider whether your query is one which we can assist you with (for example, we cannot provide advice in relation to your financial affairs).

If you still have a query after reading the FAQs and Information Pack, our preference is that you send a brief email to storm@slatergordon.com.au rather than calling us. This is a dedicated client enquiries inbox which is constantly monitored by our team so that enquiries can be responded to in a timely and efficient manner and in order of priority. If you cannot email us, please call our New Client Services on **1800 555 777**.

Your cooperation with these guidelines will help us progress our work more quickly.

41. What documents should I send in to Slater & Gordon?

If you have not already done so, you should register with our New Client Services department in order to receive a Storm Resolution Scheme Information Pack. The Pack

contains all the documents you need to fill in, sign and return to us in order to join the Scheme. The Pack also includes instructions on how to fill in the documents.

If you have any queries regarding filling in these forms, please contact us, preferably by email at storm@slatergordon.com.au.

If you cannot contact us by email, please contact our New Client Services department by telephone on 1800 555 777, any time between 8.30am – 5.30pm, Monday to Friday.

You may have other documents such as your Storm Statement of Advice and loan statements from your bank(s). Please **do not** send us these documents at this stage. You should keep all originals in a safe place until further notice from us.

If you also had a loan through a bank other than the CBA / Colonial, please refer to the general Storm Financial FAQ for more information regarding documents you should send in to us.

42. Where should I be sending my documents?

Our address is as follows:

*Storm Resolution Scheme
Slater & Gordon
GPO Box 895
BRISBANE QLD 4001*

43. Can you confirm receipt of the documents that I have sent in?

Yes – you can send us an email with the subject, 'Confirmation of receipt of documents', to storm@slatergordon.com.au. Please note that we **do not** provide an automatic confirmation unless you *specifically* request us to do so.

Given that there will be some delay in the post and in the processing of documents at our office, we recommend that you wait for **at least 1-2 weeks** (from the date of posting your documents) before contacting us.

44. I have registered with Slater & Gordon before but SICAG says I should contact you to confirm. How do I do this?

If you have been receiving our updates via email or post, then you are registered with us. We kindly request that you **do not** contact us to check as this unnecessarily consumes our time and resources.

45. I am a registered client but I have not received your email updates. What should I do?

You should check your junk mail folder to see whether you have received our update(s). If not, please let us know by sending an email to our client enquiries inbox.

46. I have been receiving your updates but they are directed generally to all clients. Why am I not getting an individual update about my matter?

Please note that we are investigating this matter on a **group basis** and as such, our primary means of communication will be through **group updates**.

Updating clients on a group basis will help us to carry out our work on a more efficient manner.

We will contact you personally when your offer is ready to be processed by the CBA.