



A reminder about
your credit card insurance.



ANZ credit card insurance.

Knowing your credit card payments are covered if you find yourself in difficult financial circumstances is a comforting thought.

We've put together a brief guide to remind you of some of your benefits and let you know about how to make a claim and some updates to your cover.

Your credit card insurance benefits include:

- Help with repayments if you're unable to work due to sickness or injury.
- Help with repayments for up to 180 days if you are made redundant from your job.
- Payment of the total amount outstanding on your credit card as at the claim event date should you pass away.

For more information about your individual cover, including more details about benefits, exclusions and limitations, please see your Product Disclosure Statement (PDS).

To make a claim on your credit card insurance, just call us on **13 16 14** and advise us of the claim details. We'll provide you with the claim form and any other requirements.

If you have any questions, please call **13 16 14** or visit anz.com

Improvements to your cover

We've made some updates to improve your cover at no extra cost to you. These updates should have been communicated to you at the time they were made and we apologise for any inconvenience this may have caused.

For ANZ CreditCover customers:

Update to the definition of employment - effective 17th August 2010

Employed or employment means any of the following for financial reward:

- Employed in a permanent full time capacity.
- Employed in a permanent part time capacity for 10 hours or more per week.
- Employed in a casual, contract, seasonal or temporary capacity for 10 hours or more per week (on average over the 90 days immediately prior to the claim event date) and have been in that same occupation on a continuous basis for 90 days, or
- Self-employment for 10 hours or more per week (on average over the 90 days immediately prior to the claim event date) and have been in the same occupation on a continuous basis for 90 days.

For ANZ CreditCover, ANZ CreditCover Plus and ANZ Credit Card Insurance customers:

Update to the requirements for involuntary unemployment claims - effective 17th August 2010

In addition to what is listed in the PDS, you can now also register with any government approved or private job placement agency to commence receiving involuntary unemployment benefits.

For ANZ Credit Card Insurance customers:

Update to the requirements for involuntary unemployment claims for policyholders holding a Temporary Business (Long Stay) - Standard Business Sponsorship (Subclass 457) Visa- effective 28th February 2013

If you are not able to meet the requirements detailed in the PDS (of being able to register with Centrelink, or an Australian government approved job placement agency), subject to the application of the waiting period, benefit payments commence from when you provide evidence of your employment termination and evidence to our satisfaction that you are actively seeking employment in your country of residence.

What do these improvements mean for me?

If you feel that you could have claimed under these updates to your cover but did not do so, please contact our Claims team on 13 16 14. If you prefer to claim under the original terms of your product please be reassured that you still can.

How do I know what type of credit card insurance policy I have?

If you are unsure of which policy you hold, you can call us on 13 16 14.

How do I know what I am covered for?

Your Product Disclosure Statement lists everything you are covered for, as well as any exclusions or limitations. To obtain a copy, visit anz.com/creditcardinsurance or call us on 13 16 14.

Changes to how we manage your privacy. Effective 12th March 2014

Following changes to the privacy law, we have amended our Privacy Statement. Our new Privacy Statement is set out below:

In this section 'we', 'us' and 'our' refers to OnePath Life Limited and/or OnePath General Insurance Pty Limited and other members of the ANZ Group. 'You' and 'your' refers to policy owners and life insureds. We collect your personal information from you in order to manage and administer our products and services. Without your personal information, we may not be able to process your application or provide you with the products or services you require.

We are committed to ensuring the confidentiality and security of your personal information. Our Privacy Policy details how we manage your personal information and is available on request or may be downloaded from onpath.com.au/privacy-policy

In order to undertake the management and administration of our products and services, it may be necessary for us to disclose your personal information to certain third parties.

Unless you consent to such disclosure we will not be able to consider the information you have provided.

Providing your information to others

The parties to whom we may routinely disclose your personal information include:

- an organisation that assists us and/or ANZ to detect and protect against consumer fraud

- any related company of ANZ which will use the information for the same purposes of ANZ and will act under ANZ's Privacy Policy
- an organisation that is in an arrangement or alliance with us and/or ANZ to jointly offer products and/or to share information for marketing purposes (and any of its outsourced service providers or agents), to enable them or us and/or ANZ to provide you with products or services and/or to promote a product or service
- organisations performing administration and compliance functions in relation to the product and services we provide
- organisations providing medical or other services for the purpose of the assessment of any insurance claim you make with us (such as reinsurers)
- our solicitors or legal representatives
- organisations maintaining our information technology systems
- organisations providing mailing and printing services
- persons who act on your behalf (such as your agent or financial adviser)
- the policy owner (where you are a life insured who is not the policy owner)
- regulatory bodies, government agencies, law enforcement bodies and courts.

We will also disclose your personal information in circumstances where we are required by law to do so. Examples of such laws are:

- The Family Law Act 1975 (Cth) enables certain persons to request information about your interest in a superannuation fund.
- There are disclosure obligations to third parties under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

Information required by law

ANZ may be required by relevant laws to collect certain information from you. Details of these laws and why they require us to collect this information are contained in our Privacy Policy at onepath.com.au/privacy-policy

Privacy consent

We and other members of the ANZ Group may send you information about our financial products and services from time to time. ANZ may also disclose your information to its related companies or alliance partners to enable them or ANZ to tell you about a product or service offered by them or a third party with whom they have an arrangement.

If you do not want us, ANZ or our alliance partners to tell you about products or services, phone Customer Services on 13 16 14 to withdraw your consent.

Where you wish to authorise any other parties to act on your behalf, to receive information and/ or undertake transactions please notify us in writing. If you give us or ANZ personal information about someone else, please show them a copy of this document so that they may understand the manner in which their personal information may be used or disclosed by us or ANZ in connection with your dealings with us or ANZ.

Privacy Policy

Our Privacy Policy contains information about:

- when we or ANZ may collect information from a third party
- how you may access and seek correction of the personal information we hold about you
- and how you can raise concerns that we or ANZ has breached the Privacy Act or an applicable code and how we and/or ANZ will deal with those matters.

You can contact us about your information or any other privacy matter in writing at:

GPO Box 75
Sydney NSW 2001

Email: privacy@onepath.com.au

We may charge you a reasonable fee for this.

If any of your personal information is incorrect or has changed, please let OnePath know by contacting Customer Services on 13 13 14. More information can be found in our Privacy Policy which can be obtained from its website at onepath.com.au/privacy-policy

Privacy law changes from 12 March 2014

From 12 March 2014 we and the ANZ Group must provide you with the following information about overseas recipients of personal information.

Overseas recipients

We or ANZ may disclose information to recipients (including service providers and related companies) which are (1) located outside Australia and/or (2) not established in or do not carry on business in Australia. You can find details about the location of these recipients in ANZ's Privacy Policy and at anz.com/privacy

ANZ CreditCover, ANZ CreditCover Plus and ANZ Credit Card Insurance are issued by OnePath Life Limited (OnePath Life) ABN 33 009 657 176 for the Life Benefit, the Accidental Death Benefit, the Total and Permanent Disability Benefit and the Critical Illness Benefit, and OnePath General Insurance Pty Limited (OnePath General) ABN 56 072 892 365 for the Disability Benefit, the Involuntary Unemployment Benefit, the Stolen Card Benefit and the Family Trauma Benefit. ANZ administers the policy, including its cancellation. OnePath Life and OnePath General are wholly owned subsidiaries of Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522.

The information provided is of a general nature and has been prepared without taking account of your objectives, financial situation or needs. You should consider the appropriateness of the information, having regard to your objectives, financial situation and needs. ANZ recommends that you read the Product Disclosure Statement and Policy (PDS) and the ANZ Financial Service Guide (FSG) available by calling 13 22 73 or visiting anz.com before deciding whether to continue to hold the product. You may request further information from ANZ. Australia and New Zealand Banking Group Limited ABN 11 005 357 522. ANZ's colour blue is a trade mark of ANZ.

A3580/1113