

ANZ SMART CHOICE SUPER ELECTRONIC ACCESS

TERMS AND CONDITIONS
ISSUED 8 NOVEMBER 2023



1. INTRODUCTION

These ANZ Smart Choice Super Electronic Access Terms and Conditions form a legal contract between you and ANZ in relation to your access and use of ANZ Internet Banking, ANZ Mobile Banking, ANZ Phone Banking and ANZ ATMs (and any other electronic access method by which ANZ allows you access) for your ANZ Smart Choice Super account. References to ANZ Smart Choice Super throughout this document are a reference to the following products:

- ANZ Smart Choice Super and Pension; and
- ANZ Smart Choice Super for employers and their employees.

The ANZ App Terms and Conditions and Licence Agreements also apply to your ANZ Smart Choice Super account when using the ANZ App. If you already hold an ANZ account or product provided by ANZ, the Electronic Banking Conditions of Use provided with your account or product terms and conditions do not apply to your ANZ Smart Choice Super account. Unless otherwise specified, if there is an inconsistency between these ANZ Smart Choice Super Electronic Access Terms and Conditions and the terms and conditions applicable to the ANZ App, these ANZ Smart Choice Super Electronic Access Terms and Conditions will prevail.

It is important that you read and understand these ANZ Smart Choice Super Electronic Access Terms and Conditions. If you do not understand any aspect of this document, please contact Customer Services on 13 12 87.

ANZ Smart Choice Super is issued by OnePath Custodians (The issuer) and the ANZ Smart Choice Super and Pension product is distributed by Australia and New Zealand Banking Group Limited ABN 11 005 357 522 (ANZ).

OnePath Custodians (OPC) is a member of the Insignia Financial group of companies, comprising Insignia Financial Ltd (ABN 49 100 103 722) and its related bodies corporate (Insignia Financial Group). The ANZ brand is a trademark of ANZ and is used by OPC under licence from ANZ. Neither the issuer, ANZ nor any of their related or associated companies, guarantee the repayment of capital, the performance of, or any rate of return of the investment options chosen in the Fund. Investments made into the investment options are subject to investment risks and other risks. This could involve delays in the repayment of principal and loss of income or principal invested.

2. DEFINITIONS

“ANZ” means Australia and New Zealand Banking Group Limited.

“ANZ Mobile Banking” means each of the ANZ App for Android or ANZ App for iOS (and any ANZ mobile banking application that succeeds or replaces any of those applications).

“ANZ Smart Choice Super” means one of the following:

- (a) ANZ Smart Choice Super and Pension;
- (b) ANZ Smart Choice Super for employers and their employees;
and
- (c) ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees.

“CRN” means the Customer Registration Number issued by ANZ to you.

“Electronic Access” means ANZ Internet Banking, ANZ Mobile Banking, ANZ Phone Banking and ANZ ATMs and any other electronic access method by which ANZ allows you to access your ANZ Smart Choice Super account.

“Notifications” means the electronic notification system which enables communications to be sent to you from ANZ as part of ANZ Internet Banking.

“OnePath Custodians” means OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673).

“Online Enquiry” means the electronic messaging system (including SecureMail) which enables communications to be sent to or from ANZ as part of ANZ Internet Banking.

“PIN” means personal identification number and includes an action number.

“Telecode” means the 4 to 7 digit number issued to access ANZ Phone Banking.

“you” and **“your”** means the customer of ANZ Smart Choice Super.

3. YOUR ACCEPTANCE OF THE ANZ SMART CHOICE SUPER ELECTRONIC ACCESS TERMS AND CONDITIONS

By applying for an ANZ Smart Choice Super account, you agree to be bound by these ANZ Smart Choice Super Electronic Access Terms and Conditions and any amendments to them, including agreeing to receive these documents electronically via anz.com/smartchoicesuper or by electronic notice including email, Notifications or an Online Enquiry and understand that ANZ will not send you a paper copy.

4. WE CAN MAKE CHANGES TO THESE ANZ SMART CHOICE SUPER ELECTRONIC ACCESS TERMS AND CONDITIONS WITHOUT YOUR AGREEMENT

ANZ may change these ANZ Smart Choice Super Electronic Access Terms and Conditions at any time. ANZ will give you at least 30 days' notice of any changes which:

- (a) impose or increase fees or charges relating solely to the use of ANZ Internet Banking, ANZ Mobile Banking, ANZ Phone Banking and ANZ ATMs for your ANZ Smart Choice Super or account.
- (b) increase your liability for losses relating to transactions conducted on your ANZ Smart Choice Super account using ANZ Internet Banking, ANZ Mobile Banking, ANZ Phone Banking and ANZ ATMs.

If we make a change you are not happy with, then you can stop accessing your ANZ Smart Choice Super account using Electronic Access. You may not be able to access your ANZ Smart Choice Super account if you do this.

ANZ will notify you of any changes to the ANZ Smart Choice Super Electronic Access Terms and Conditions by:

- (a) posting information on anz.com/smartchoicesuper; or
- (b) written or electronic notice to you.

SUPERMATCH SEARCH

With an ANZ Smart Choice Super account, you can track down and bring together all your super accounts using the ATO SuperMatch service – including any you have lost on the way via

Internet Banking or the ANZ App on your Apple device. You agree to receiving the results of any SuperMatch searches via ANZ Internet Banking and the ANZ App. You can revoke your consent at any time by calling Customer Services on 13 12 87.

Note: If the ATO's SuperMatch service is not available, we will not be able to search for your other super account(s).

5. FUNCTIONALITY ON ANZ INTERNET BANKING AND ANZ MOBILE BANKING IN RESPECT OF YOUR ANZ SMART CHOICE SUPER ACCOUNT

Through ANZ Internet Banking and ANZ Mobile Banking, you have access to a number of limited functions for your ANZ Smart Choice Super account.

The functionality at the date of publication of this document is listed below, however may be subject to change. For full details of this functionality, go to anz.com/smartchoicesuper

ANZ INTERNET BANKING[^]

1. The ability to view your:
 - account balance
 - transaction history (high level details only)
 - investment portfolio
 - historic investment option performance
 - investment option asset allocations
 - annual statements, notices and communications issued to you.
2. The ability to add, remove or change your:
 - investment options
 - insurance cover
 - beneficiary nominations.
3. The ability to calculate:
 - an estimate of your retirement income
 - an estimate of your entitlement and eligibility for the super co-contribution.

4. The ability to consolidate your other superannuation account(s) into your ANZ Smart Choice Super account*

THE ANZ APR FOR ANDROID

1. The ability to view your:
 - account balance
 - transaction history (high level details only).

THE ANZ APR FOR IOS

1. The ability to view your:
 - account balance
 - transaction history (high level details only)
 - investment portfolio
 - historic investment option performance
 - investment option asset allocations
 - insurance cover
 - beneficiary nominations.
2. The ability to consolidate your other superannuation account(s) into your ANZ Smart Choice Super account*.

^ Apart from view of account balance, this functionality is available through a portal provided by OnePath Custodians and accessible via ANZ Internet Banking.

* Consolidation functionality is not available in relation to ANZ Smart Choice Pension accounts.

You may not conduct any other transactions that would otherwise be available through Electronic Access for your ANZ Smart Choice Super account. You cannot directly contribute to, or withdraw funds from, your ANZ Smart Choice Super account using Electronic Access. However, you can use BPAY® or an electronic funds transfer through ANZ Internet Banking or through any other financial institution to transfer funds to your ANZ Smart Choice Super account. For further details on how you can contribute to, and withdraw funds from, your ANZ Smart Choice Super account, please refer to the relevant PDS for the product you are invested in.

You acknowledge and understand that your ANZ Smart Choice Super account information, as displayed in ANZ Internet Banking and ANZ Mobile Banking, is provided to ANZ by OnePath Custodians and is subject to change in the event of an error. It is intended for information purposes only and is based on the available unit prices, therefore should not be taken as complete and up-to-date.

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6. BALANCE OF YOUR ANZ SMART CHOICE SUPER VIA ELECTRONIC ACCESS

Superannuation is preserved. This means there are limitations on contributions to, and withdrawals from, your superannuation.

As such, once the funds have been credited to your ANZ Smart Choice Super account, they are not available to be withdrawn unless you satisfy a condition of release. Refer to the relevant PDS for further information.

Available Funds: This will always be zero, unless you have met a condition of release.

Current Balance: This is an estimate of the current value of your investment in ANZ Smart Choice Super based on the available unit prices. The current balance:

- may include any intra-day deposits or credits;
- will not include any intra-day withdrawals; which have not been cleared.

All balance information is updated daily and reflected in Electronic Access.

7. LIABILITY

Your ANZ Smart Choice Super account is provided by OnePath Custodians, and not by ANZ.

(a) Your liability

You will be liable for any loss or damage arising out of, or relating to, your access to your ANZ Smart Choice Super account through Electronic Access, where:

- you have acted fraudulently (either alone or together with another person);
- you did not comply with your obligations under clause 10 (c); or
- you have caused or contributed to that loss, for example, by failing to comply with any of these ANZ Smart Choice Electronic Access Terms and Conditions.

(b) ANZ's liability

ANZ will be liable for any loss or damage incurred by the customer arising out of, or relating to, the customer's access to ANZ Smart Choice Super account through Electronic Access, where the losses:

- are caused by the fraud, negligence or wilful misconduct of ANZ or its employees or agents;
- relate to any forged, faulty, expired or cancelled part of the Electronic Access process;
- arise from access to Electronic Access that requires the use of any card, password, PIN or Telecode that occurs before you have received or selected the card, password, PIN or Telecode (including a reissued card, password, PIN or Telecode);
- result from an unauthorised access that occurs after you have notified ANZ that any card has been misused, lost or stolen or that the security of your password, PIN or Telecode has been breached; or
- result from an unauthorised transaction if it is clear that you have not contributed to the losses.

8. AVAILABILITY OF ELECTRONIC ACCESS

Electronic Access to your ANZ Smart Choice Super account may be unavailable from time to time, and temporary service interruptions may occur.

ANZ will not be responsible if Electronic Access is not available and it affects you, unless it is due to our fraud, wilful misconduct or negligence.

9. SECURITY

You are solely responsible for your own personal computer anti-virus and PC and mobile phone security measures, and those of any authorised user, to help prevent unauthorised access to your transactions and linked accounts.

10. SPECIFIC ELECTRONIC ACCESS TERMS FOR ANZ SMART CHOICE SUPER

The following terms will apply if you only hold an ANZ Smart Choice Super account and you do not hold any other ANZ bank account or product provided by ANZ.

(Please note that this excludes ANZ Smart Choice Pension accounts, as you must have a linked ANZ bank account to receive your pension payments).

a. Lost or stolen password, username, PIN, CRN or Telecode

You must make a report to ANZ immediately when you become aware or suspect that your password, username, PIN, CRN or Telecode is disclosed or used without your authority or lost.

You must not continue to use your password, username, PIN, CRN or Telecode. ANZ will cancel it and arrange for you to select a new username, password, PIN, Telecode or to be provided with a new CRN.

The best way to make the report is to call ANZ on 13 13 14.

If ANZ's telephone report service is unavailable, you must report the loss, theft or misuse to any ANZ branch.

b. Cancellation of Electronic Access

ANZ may cancel or suspend any CRN or Electronic Access without prior notice if:

- (a) ANZ reasonably believes that the use of Electronic Access may cause loss to you or to ANZ;
- (b) the account is an inactive account.

You can request ANZ to de-register you from ANZ Internet Banking at any time by an Online Enquiry or by calling 13 13 14.

ANZ may withdraw your Electronic Access to accounts without prior notice if:

- (a) electronic equipment malfunctions or is otherwise unavailable for use;
- (b) ANZ reasonably believes your access to accounts through electronic equipment may cause loss to you or to ANZ;
- (c) ANZ believes that the quality or security of your Electronic Access process or ANZ's systems may have been compromised;
- (d) ANZ suspects you of being fraudulent or engaging in inappropriate behaviour, unless this is prohibited by law.

ANZ may at any time change the types of accounts that may be operated, or the types of transactions that may be made through particular electronic equipment.

c. Password, PIN and Telecode Security

You must keep your password, PIN and Telecode secure. Failure to do so may increase your liability for any loss.

Warning: You must not use your birth date or an alphabetical code which is a recognisable part of your name as a password, or select a PIN or Telecode with sequential numbers, for example '12345' or where all numbers are the same, for example '111111'. If you do, you may be liable for any loss suffered from an unauthorised transaction.

You must not:

- (a) voluntarily disclose your password, PIN or Telecode to anyone, including a family member or friend;
- (b) keep a written record of your password, PIN or Telecode required to perform transactions on one or more articles liable to be lost or stolen at the same time, without making a reasonable attempt to protect the security of the password, PIN or Telecode;
- (c) otherwise act with extreme carelessness in failing to protect the security of your password, PIN or Telecode.

To assist you, ANZ publishes security guidelines. A copy of the current guidelines is available at anz.com

d. Other matters

You agree that, by registering for the ANZ App, ANZ may send SMSs to your nominated mobile phone. ANZ is not liable for any loss or damage you suffer as a result of any person other than you accessing the SMSs, except where such loss or damage results from our fraud, wilful misconduct or negligence.

You may also incur charges from your mobile phone operator as a result of using the ANZ App. Any such charges are solely your responsibility.

Customer Services



13 12 87 weekdays between 8.30am and 6.30pm (AEST)



smartchoice@insigniafinancial.com.au



anz.com/smartchoicesuper

Important information

ANZ Smart Choice Super and Pension, ANZ Smart Choice Super for employers and their employees are products of the Retirement Portfolio Service (ABN 61 808 189 263, RSE R1000986) (Fund). When you invest in these products, you become a member of the Fund. OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673) is the Trustee of the Fund and is the issuer of all ANZ Smart Choice Super products.

This information 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. You should read the ANZ Financial Services Guide and the appropriate ANZ Smart Choice Super PDS available by visiting anz.com/smartchoicesuper or by calling Customer Services on 13 12 87 before deciding to hold or acquire the product.

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