

CHANGES TO YOUR COMPLIMENTARY CREDIT CARD INSURANCE

We are making some changes in response to a general review of insurance policies.

NEW POLICY BOOKLET

A new policy booklet will replace your current ANZ Credit Cards Insurance Features Policy Information Booklet. The new booklet is the "ANZ First Credit Card Complimentary Insurance Policy Information Booklet". We recommend you review the new ANZ First Credit Card Complimentary Insurance Policy Information Booklet, effective from 27 April 2022, which is available at www.anz.com/allianz.

The below table provides an overview of the changes to your complimentary insurance. All changes are effective 27 April 2022, unless otherwise specified. This is not intended to be a comprehensive summary of the new insurance policy and all customers should refer to their policy booklets

Insurance/ Section/Clause	What is changing	Booklet Effective 27 April 2022 page reference
Eligible Cards	ANZ Free Days MasterCard and ANZ Low Interest MasterCard is no longer listed as an eligible card as this product is no longer in the ANZ suite of products.	-
Definitions	Words and phrases that have special meaning in the policy information booklet will no longer be in bold font to improve readability of the policy information booklet. Some definitions have also been changed, removed or updated.	pages 6-8
Covered items left unsupervised in a public place	The definitions of unsupervised and public place, and the related content and exclusions for these words have been replaced with information and exclusions about taking reasonable precautions to safeguard belongings.	page 11

Insurance/ Section/Clause	What is changing	Booklet Effective 27 April 2022 page reference
Reporting loss or theft of covered items	<p>The conditions of reporting a loss or theft and providing evidence to us, has been updated under Purchase Protection Insurance and the Claims section. The updated conditions wording under Purchase Protection Insurance is:</p> <p>We expect you to report any loss or theft to the police or an office of the bus line, airline, shipping line or rail authority you were travelling on when the loss or theft occurred.</p> <p>You should make reasonable efforts to obtain confirmation from whoever you made the report to as this may be the easiest way to provide evidence of the loss or theft. If you delay or fail to make a report and we are prejudiced by your delay or failure, we may be entitled to reduce your claim by the amount of prejudice we have suffered.</p>	pages 12 & 16-17

FURTHER INFORMATION

If you have any questions about the changes to your complimentary insurance, please visit www.anz.com/allianz or call Allianz Global Assistance on 1300 135 271.

The covers described above are provided for your benefit under a group policy entered into between Australia and New Zealand Banking Group Limited (ANZ) and AWP Australia Pty Ltd ABN 52 097 227 177 AFSL 245631 (trading as Allianz Global Assistance) under a binder from the underwriter, Allianz Australia Insurance Limited ABN 15 000 122 850, AFS Licence Number 234708. ANZ is the policy owner. When eligible, you have the benefit of cover as a third party beneficiary. ANZ is not the issuer of these covers and neither it nor any of its related corporations guarantee or are liable to pay any of the benefits under these covers. Neither ANZ nor any of its related corporations are Authorised Representatives of Allianz, Allianz Global Assistance or any of their related companies in relation to the insurance set out in this booklet.

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Australian Credit Licence Number 234527. Item No. 97974 02.2022 WZ114177