

CHANGES TO ANZ SHIELD TERMS AND CONDITIONS

Effective on and from **14 January 2025**, Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) ('ANZ') is making some changes to the ANZ Shield Terms and Conditions ('Terms and Conditions'). The table **below** provides a detailed outline of the updated sections in the Terms and Conditions. The updated Terms and Conditions will also be available on www.anz.com/shield, on and from **14 January 2025**.

Section	Change
Section 1: Introduction	<p>Delete the second paragraph in this section and replace with the following:</p> <p>Together with the applicable product terms and conditions, and any applicable Electronic Banking Conditions of Use provided with your account Terms & Conditions, these ANZ Shield Terms and Conditions and License Agreement ("Terms and Conditions") form a legal contract between you, the account owner and us, Australia and New Zealand Banking Group Limited ("ANZ") in relation to your use of ANZ Shield.</p> <p>Delete the fifth paragraph in this section and replace with the following:</p> <p>The Electronic Banking Conditions of Use (where applicable) and your product Terms and Conditions apply to ANZ Shield, together with the additional conditions set out below. Where inconsistent, these Terms and Conditions will override the Electronic Banking Conditions of Use (where applicable) and your product Terms and Conditions. Capitalised terms that are undefined in these Terms and Conditions take their meaning from the Electronic Banking Conditions of Use (where applicable) or your product Terms and Conditions.</p> <p>Delete the point (a) in sixth paragraph in this section and replace with the following:</p> <p>a. "PIN" in the Electronic Banking Conditions of Use (where applicable) and your product Terms and Conditions is deemed to include:</p> <ul style="list-style-type: none">(i) the four digit security PIN that you set up during the ANZ Shield registration process in ANZ Internet Banking, and which is used to access the ANZ Shield application ("ANZ Shield PIN"),(ii) the Sync Code, being the code that is generated in ANZ Internet Banking during the registration process for you to enter into ANZ Shield to link it to your CRN; and(iii) all ANZ Shield Codes;
Section 9: Your Obligations	<p>Delete the first sentence in the first paragraph in this section and replace with the following:</p> <p>In addition to your obligations in the Electronic Banking Conditions of Use (where applicable) and any applicable product Terms and Conditions, you agree you will:</p> <p>Delete the last paragraph in this section and replace with the following:</p> <p>Please ensure that you ask the account holder for a copy of the applicable product terms and conditions, and any applicable Electronic Banking Conditions of Use if you are unsure of your obligations when using ANZ Shield.</p>
Section 10: Liability	<p>Delete the first paragraph in this section and replace with the following:</p> <p>The Electronic Banking Conditions of Use (where applicable) or your product Terms and Conditions set out the liability of you and ANZ when using ANZ Shield.</p>
Section 15: Apple Inc. Licensing	<p>Delete the second paragraph in this section and replace with the following:</p> <p>Subject to these Terms and Conditions and the Electronic Banking Conditions of Use (where applicable) and your product Terms and Conditions, ANZ is solely responsible for ANZ Shield, and Apple is not responsible for ANZ Shield in any way. To the maximum extent permitted by law, Apple has no warranty obligations whatsoever with respect to ANZ Shield. You agree that ANZ, and not Apple, is responsible for:</p> <ul style="list-style-type: none">• addressing any claims by you or a third party in relation to ANZ Shield, including but not limited to product liability claims, claims that ANZ Shield fails to conform to legal or regulatory requirements or consumer protection claims;• investigating any claim that ANZ Shield breaches third party intellectual property rights, and for defending, settling or discharging such claim;• maintenance and support services for ANZ Shield.