

CHANGES TO ANZ SHIELD TERMS AND CONDITIONS

Effective on and from **November 2023**, Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) ('ANZ') is making changes to the ANZ Shield Terms and Conditions ('Terms and Conditions') to clarify some of our and our customers' rights and obligations.

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 **November 2023**.

Section	Change
Administrative Throughout booklet	<p>Additional minor administrative updates and amendments, for example updating section numbers, for the changes set out below. Unless specified, references to section numbers throughout this notification are to the existing section numbers.</p> <p>Changes that are marked-up so that text is underlined is inserted wording.</p>
Section 2: Eligibility	<p>Insert additional wording in section heading with the following:</p> <p>2. ELIGIBILITY <u>AND SYSTEM REQUIREMENTS</u></p> <p>Insert four new paragraphs between the second to last paragraph and last paragraph in this section with the following:</p> <p>You must promptly update, and keep updated, the operating system and security software for your Mobile Device when released by the Mobile Device or system provider.</p> <p>From time to time, ANZ may notify users of specific minimum device, operating system version and any specific software required to access ANZ Shield. ANZ may also notify users of ANZ Shield app update requirements.</p> <p>Failure to update your device, operating system, security software or your ANZ Shield app (as applicable) may result in ANZ Shield not operating as expected.</p> <p>ANZ Shield may require you to grant some permissions so that the app can work as expected. These permissions may include the ability to make and manage calls and check your network status so that you can call us for support, or the ability to write to the device's storage so that we can save important information in the background. Where applicable and allowed by your operating system provider, you can revoke these permissions at any time in your device settings.</p>
Section 4: Functionality	<p>Move content from paragraph 10 and insert before the second to last paragraph with the following:</p> <p>ANZ will not be liable for any loss suffered by you if your transaction is not processed, except where such loss or damage results from our fraud, wilful misconduct or negligence.</p>

	Delete the second to last paragraph in this section.
Section 9: Your obligations	<p>Insert new wording in sub-paragraph b. with the following:</p> <p>b. Lock your Mobile Device or take other steps <u>reasonably</u> necessary to stop unauthorised use of ANZ Shield.</p>
Section 10: Liability and Indemnity	<p>Delete wording in section heading:</p> <p>Section 10. Liability and Indemnity</p> <p>Delete entirety of section, save for the first and second to last paragraph, and replace with the following:</p> <p>In addition, ANZ will not be responsible for any loss arising from your use of ANZ Shield:</p> <ul style="list-style-type: none"> a. if you breach any of your obligations set out in clause 9 (d), (e) or (f); b. caused by any inability and/or failure of your Mobile Device to access or use ANZ Shield; or c. caused by you installing applications on your Mobile Device other than those available from the Apple App Store, Google Play or other location permitted by ANZ <p>except to the extent any such loss results from our fraud, wilful misconduct or negligence.</p> <p>It is your choice to register (or deregister) for ANZ Shield and there are alternative ways to bank with ANZ and make transactions from your accounts.</p> <p>Delete the final sentence in the last paragraph in this section and replace with the following:</p> <p>'...ANZ does not maintain or control this dialler.'</p>
Section 11: Helpdesk	Delete the second to last sentence in this section.
Section 12: Suspension or termination and Quality of Service	<p>Delete the entirety of this section and replace with the following:</p> <p>(a) Suspension and termination</p> <p>ANZ may suspend or terminate your use of ANZ Shield without notice:</p> <ul style="list-style-type: none"> • if ANZ reasonably suspects fraud; • if in ANZ's reasonable opinion, it is otherwise necessary to prevent loss to you or ANZ; or • if you have failed to update your device, operating system, security software or your ANZ Shield app (as applicable), as required by ANZ. <p>Otherwise, ANZ will give you reasonable notice prior to suspending or terminating your use of ANZ Shield (for example, if the service is to be decommissioned).</p>

	<p>(b) Quality of service</p> <p>The provision and subsequent use of ANZ Shield is subject to the reliability and availability of third party service providers including software providers and network service providers.</p>
<p>Clause 13: Changes to ANZ Shield and the ANZ Shield Terms and Conditions</p>	<p>Delete section heading and replace with the following:</p> <p>10. WE CAN MAKE CHANGES TO ANZ TERMS AND CONDITIONS WITHOUT YOUR AGREEMENT</p> <p>Delete the first paragraph in this section and replace with the following:</p> <p>ANZ may change the ANZ Shield Terms and Conditions at any time. ANZ will give you 30 days' notice of any changes which:</p> <p>Delete dot-point two and replace with the following:</p> <ul style="list-style-type: none"> • are otherwise adverse to you. <p>Delete dot-point four in this section.</p> <p>Delete the words 'Apple Store Terms of</p>
<p>Section 15: Apple Inc Licensing</p>	<p>Delete the words 'Apple Store Terms of Service' in the first paragraph in this section and replace with the following:</p> <p>Apple Media Services Terms and Conditions.</p>