

# IMPORTANT INFORMATION AND UPDATES

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## 1. REGULATORY

### 1.1 PROTECTING YOUR SUPER MEASURES INTRODUCED FROM 1 JULY 2019

The Federal Government's Protecting Your Super package came into effect on 1 July 2019. The new package is designed to protect super account balances from unnecessary erosion by fees and insurance costs.

#### Changes affecting insurance cover

- If your super account is classified as inactive, that is, an amount is not received in your account for a continuous 16 month period, the insurance cover on your superannuation account will be cancelled.
- If this is the case, you will be notified in writing that your cover is at risk of being cancelled. You must complete and return an Opt-in nomination form if you want to retain your insurance cover, even if you are not contributing to your account.
- If your insurance cover is cancelled due to having an inactive superannuation account, you may have the option to reinstate your cover under the conditions detailed in the letter advising you of the cancellation. A reinstatement request form will be included with the cancellation notification if you decide that you want to retain your insurance cover.

Before making a decision about your insurance cover, we encourage you to speak to your financial adviser to determine if your insurance cover is still appropriate for you.

Note, cancellations as a result of these regulatory changes will occur on or after 1 July, so your annual statement will still show an insured benefit as at 30 June even if your insurance cover is subsequently cancelled after that date.

#### Changes to fees and costs

- Super accounts with small balances (less than \$6,000) will now have their administration and investment fees capped at no more than 3% of the account balance per annum. This means that if your account balance is less than \$6,000 at the end of the next financial year, and the total investment and administration fees (less fee rebates) charged to your account exceeds 3% of that balance, then the excess above 3% will be refunded. This also applies to accounts of less than \$6,000 that are closed during the year.
- Exit fees, including fees for full and partial withdrawals are no longer applicable to accounts. This change was implemented on 1 July 2019.

#### Transfer of inactive low-balance accounts to the Australian Taxation Office

- If your account was or becomes inactive for 16 months and the balance is less than \$6,000, we are required to transfer your account to the Australian Taxation Office (ATO).
- The ATO will then try to transfer the money into an active superannuation account, if you have one.

There are a few ways that you can prevent your account from becoming an inactive low-balance account, including:

- make a contribution or have your employer contribute to your account
- change your insurance cover, check your details and advise us of any changes
- nominate a valid beneficiary, or
- combine your super accounts so your balance is \$6,000 or more.

### 1.2 INSURANCE IN SUPER: VOLUNTARY CODE OF PRACTICE

We want to help you better understand and manage the insurance cover available to you through your super. That's why we were one of the first Retail superannuation funds to opt-in to the Insurance in Superannuation Voluntary Code of Practice (the Code), which started on 1 July 2018. The Code will fully come into force by 30 June 2021. You can track our path to fully adopting the Code by viewing our Transition Plan and annual Code Compliance Report available at [anz.com](http://anz.com)

The Code aims to provide greater understanding, transparency and consistency in the delivery of members' benefits and insurance cover. The new standards will also provide members with better information in relation to their insurance arrangement through simplified disclosure and improved member communications. Importantly, the Code aims to ensure that insurance fees do not unnecessarily erode retirement savings.

## 2. INVESTMENT FUND CHANGES

We're committed to helping you achieve your financial goals by regularly reviewing the investment menu, making sure you have access to market-leading investment funds. The following section outlines changes that have been made over the past financial year.

### 2.1 NEW INVESTMENT MANAGERS

The underlying investment manager for the following five investment funds has been replaced. The table below provides details of the new investment managers. We believe the newly appointed underlying investment managers are better suited and more specialised to manage the following investment funds.

#### Investment manager changes

Investment funds	Previous investment manager	New investment manager	Effective
OnePath Australian Shares	UBS Asset Management (Australia) Ltd	Alphinity Investment Management Pty Limited	August 2018
OnePath Select Leaders	UBS Asset Management (Australia) Ltd	Alphinity Investment Management Pty Limited	August 2018
OnePath Sustainable Investments – Australian Shares	UBS Asset Management (Australia) Ltd	Alphinity Investment Management Pty Limited	August 2018
OnePath Blue Chip Imputation	UBS Asset Management (Australia) Ltd	Nikko AM Limited	August 2018
OptiMix Global Smaller Companies Shares	Multi-manager	Arrowstreet Capital <sup>^</sup>	March 2019

<sup>^</sup> The investment strategy has changed to invest predominately in a portfolio of global smaller companies shares, which is in accordance with the investment process of the underlying manager.

## WHO ARE THE INVESTMENT MANAGERS?

### Alphinity Investment Management Pty Limited

ABN 12 140 833 709

Established 2010

Funds under management \$9.1 billion (as at 30 June 2018)

Alphinity Investment Management Pty Limited (Alphinity) is a boutique, active equity manager with dedicated teams managing Australian equity and Global equity strategies.

Alphinity aims to deliver consistent outperformance for its clients by investing in quality, undervalued companies with underestimated forward earnings expectations. Companies are identified through a unique partnership between detailed analyst driven fundamental research and specific targeted quantitative inputs. Alphinity maintains a consistent and disciplined process which is implemented across all its investment strategies.

Alphinity was founded in 2010 by Johan Carlberg, Andrew Martin, Bruce Smith and Stephane Andre who are still Portfolio Managers on the Australian equity strategies. The boutique structure of Alphinity creates a powerful alignment between fund managers and the objectives of their investors. Alphinity partners with Fidante Partners which allows the investment professionals to focus on investing while Fidante provides widespread support.

### Nikko AM Limited

ABN 99 003 376 252

Established 1989

Funds under management \$7.5 billion (as at 31 December 2018 by their Australian Equities business)

Part of the Nikko AM Group, Nikko offers investors the benefits of extensive global resources combined with the local expertise and long-standing experience of their Sydney based investment teams, with a history dating back to 1989.

Nikko AM Group is one of Asia's largest asset managers.

### Arrowstreet Capital, Limited Partnership

ABN 27 145 692 173

Established 1999

Funds under management \$126 billion (as at 31 December 2018)

Arrowstreet Capital is an investment firm that manages global equity portfolios for institutional investors around the world. We have approximately \$126 billion under management and over 200 client relationships in North America, UK, Europe, and Asia-Pacific. Founded in June 1999, we are structured as a private partnership. Our investment process seeks to outperform broad equity benchmarks through a risk-controlled core approach. We combine sound investment intuition and research with quantitative tools to identify mispriced stocks around the world. We believe that the key to generating sustainable alpha involves evaluating the prospects of a security considering both the characteristics of the company itself as well as the characteristics of other related companies.

## 2.2 INVESTMENT FUND PROFILE CHANGES

For the following investment funds changes were made to their investment profiles and/or benchmark asset allocations, effective April 2019.

### Arrowstreet Global Equity (Hedged)

The following has been added to the existing Arrowstreet Global Equity (Hedged) fund investment strategy.

The Arrowstreet Global Equity (Hedged) Fund will not invest in 'tobacco' or 'controversial weapon' securities<sup>^</sup>.

<sup>^</sup> 'Tobacco' securities as defined by Global Industry Classification Standards and 'controversial weapon' securities as defined by MSCI, Inc.

### BlackRock Scientific Diversified Growth

Investment objective	
Previous The fund aims to achieve superior investment performance through providing returns (before fees) that exceed those of the neutral portfolio benchmark over rolling 3-year periods.	New The fund aims to achieve superior investment performance through providing returns that exceed those of the neutral portfolio benchmark by 1.30% p.a., after underlying fund fees, over rolling 3-year periods.
Description	
Previous The fund is suitable for investors wanting exposure to a diversified range of asset classes and who can accept some variability of returns.	New The fund is suitable for investors who seek a risk controlled active diversified fund with an emphasis on growth assets and aim to add value through active security selection and diversified alpha strategies.
Investment strategy Note, only part of the strategy has changed as detailed below.	
Previous The fund invests in various asset classes by investing in other managed investment schemes, including those managed by BlackRock or other entities within the BlackRock Group. The fund primarily invests via actively managed sector funds, each of which utilises a disciplined active approach to investment management that aims to add value and control active risk.	New The fund invests in Australian and international shares and bonds, listed property, global listed infrastructure and cash. While the cash, global bond and infrastructure exposures are through BlackRock indexed funds, the strategy gains its exposure to the other asset classes via BlackRock active funds. Ultimately, the strategy implements a portfolio that combines strategic asset allocation with active management in order to achieve the funds objective.

Asset allocation	Previous		New	
	Previous benchmark (%)	Previous range (%)	Benchmark (%)	New range (%)
Cash	10	0-20	5	0-20
Australian fixed interest	10	0-25	14	0-25
International credit	3	0-25	3	0-20
Developed markets fixed interest	4	0-20	3	
Emerging markets fixed interest	3	0-20	3	
Australian shares	36	25-45	30	25-45
International developed markets shares (unhedged)	12	10-35	21	10-35
International developed markets shares (hedged)	11	10-35	6	
Emerging markets shares	3	0-10	5	0-10
Global listed infrastructure (unhedged)	3	0-10	5	0-10
Global real estate (REITS)	5	0-10	5	0-10

## BlackRock Scientific International Equity

Investment objective	
Previous The fund aims to achieve returns (before fees) that exceed those of the MSCI World ex-Australia Net TR Index (unhedged in AUD) (the "Index") over rolling 3-year periods while maintaining a similar level of investment risk to the Index.	New The fund aims to outperform the MSCI World ex-Australia Net TR Index (unhedged in AUD) by 2% p.a., after underlying fund fees, over rolling 3-year periods.
Description	
Previous The fund is suitable for investors seeking broad exposure to international shares and who are prepared to accept higher variability of returns.	New The fund is suitable for investors seeking broad exposure to international shares and who seek a fund that blends well with most other active managers because its risk-controlled strategy of taking small active tilts across a large number of stocks tends to produce smaller, but steadier, excess returns on a greater number of stocks over a long term investment horizon.
Investment strategy	
Previous The funds research driven investment process utilises a combination of active stock selection strategies across international developed markets that aim for the best tradeoff between returns, risk and costs. The investment ideas blend local investment insights, cross border insights, macro-economic insights and short-term drivers of stock returns.  The fund gains exposure to the international developed equity market through investing in other managed investment schemes, including those managed by BlackRock or other entities within the BlackRock Group.	New The strategy seeks to add value from stock and industry selection, by using BlackRock's scientific process that uses local and global investment insights or themes to look for mispriced stocks and industries.  The investment themes used as part of BlackRock's stock-selection process are grouped under: <ul style="list-style-type: none"> <li>analyst expectations which anticipate changes in investor expectations about earnings</li> <li>relative value which looks at multiple measures of underlying fundamental value; earnings quality which assesses the quality and sustainability of earnings</li> <li>market information which focuses on sentiment factors and information revealed by management decisions.</li> </ul> BlackRock's industry-selection models alter exposure to industries using insights that focus on fundamental, economic and technical conditions.

## BlackRock Tactical Growth<sup>^</sup>

Asset allocation	Previous		New		
	Benchmark (%)	Range (%)	Asset class	Benchmark (%)	Range (%)
Cash	5	n/a	Cash	5	n/a
Australian fixed income	15	n/a	Australian fixed interest	14	n/a
International fixed income	6	n/a	Developed markets fixed interest	3	n/a
Emerging markets USD bonds	3	n/a	International credit	3	n/a
International listed infrastructure	3	n/a	Emerging markets fixed interest	3	n/a
International listed property	6	n/a	Global listed infrastructure	5	n/a
Australian property	0	n/a	Global real estate (REITS)	5	n/a
Australian shares	30	n/a	Australian shares	30	n/a
International shares	29	n/a	International developed market shares (hedged)	6	n/a
Emerging markets shares	3	n/a	International developed market shares (unhedged)	21	n/a
			Emerging market shares	5	n/a

<sup>^</sup> Previously named BlackRock Balanced, this fund changed its name in December 2018.

### Perpetual Balanced Growth

The following has been added to the existing Perpetual Balanced Growth fund investment objective.

- The fund aims to outperform CPI + 5.0% p.a. (before fees and taxes) over at least 5-year periods.

The currency management strategy detailed in the investment strategy has been amended as follows.

Investment strategy	
Note, only part of the strategy has changed as detailed below.	
Previous	New
Currency hedges may be used from time to time.	Currency is managed at the Fund level, taking into account currency exposure arising from underlying investments. Currency management is used to either hedge currency for an existing position or create an exposure to a foreign currency. Exposure to foreign currency will be limited to 50% of the gross asset value of the fund.

Asset allocation	Previous		New	
	Benchmark (%)	Range (%)	Benchmark (%)	Range (%)
Cash and enhanced cash	7	0-30	2	0-30
Fixed income	15	0-35	21	0-45
Property	5.5	0-15	6	0-15
Australian shares	30	10-50	31	10-50
International shares	27	10-50	28	10-50
Alternative assets	15.5	0-30	12	0-30

### Perpetual Conservative Growth

The following has been added to the Perpetual Conservative Growth fund investment objective.

- The fund aims to outperform CPI + 3.5% p.a. (before fees and taxes) over at least 2-year periods.

The currency management strategy detailed in the investment strategy has been amended as follows.

Investment strategy	
Note, only part of the strategy has changed as detailed below.	
Previous	New
Currency hedges may be used from time to time.	Currency is managed at the Fund level, taking into account currency exposure arising from underlying investments. Currency management is used to either hedge currency for an existing position or create an exposure to a foreign currency. Exposure to foreign currency will be limited to 50% of the gross asset value of the fund.

Asset allocation	Previous		New	
	Benchmark (%)	Range (%)	Benchmark (%)	Range (%)
Cash and enhanced cash	21	15-55	7	5-55
Fixed income*	40	15-55	56	15-65
Property	5.5	0-10	4	0-10
Australian shares	13	0-25	11	0-25
International shares	9	0-20	10	0-20
Alternative assets	11.5	0-30	12	0-30

\* This fund may invest in fixed income funds that allow gearing.

## UBS Balanced

Investment objective	
<p><b>Previous</b></p> <p>This fund aims to provide a total return (after management costs) in excess of its Neutral Allocation (measured by relevant market indices), over rolling 5-year periods. Over a full investment cycle (usually three to five years), this Neutral Allocation displays performance characteristics of CPI plus 6–8% p.a. on average.</p>	<p><b>New</b></p> <p>This fund aims to outperform (after management costs) the Benchmark over rolling 5-year periods. The Benchmark is based on the return of the market indices based on the Neutral Allocation to the asset classes listed under Asset Allocation. The Neutral Allocation represents the likely expected long term average exposure of the portfolio to these various asset classes in order to meet its investment objective over a full investment cycle.</p>
Description	
<p><b>Previous</b></p> <p>The fund is suitable for investors seeking exposure to a mix of growth, income and alternative assets and who are prepared to accept some variability of returns.</p>	<p><b>New</b></p> <p>The fund is best suited to investors who seek to achieve returns from a mix of growth, income and alternative assets. Due to the inherent volatility of markets, investment returns will fluctuate and may be negative in some periods.</p>
Investment strategy	
<p><b>Previous</b></p> <p>The fund may maintain its asset allocation anywhere within the allowable range to differing asset classes consistent with the risk and return objectives indicated above. The fund normally gains its underlying security selection exposure by investing in other relevant UBS managed funds and third-party funds either directly or indirectly through a range of instruments.</p> <p>The fund may also invest directly in securities. Derivatives may also be used to gain or hedge exposure to securities, markets, asset classes and currencies. Derivative holdings may result in notional exposures that are greater than the underlying value of assets in the fund. The long term neutral (or average) to traditional growth and income assets is expected to be around 65% and 25% respectively of the total portfolio. The remaining 10% is expected to be allocated on average to various alternative asset strategies which are likely to provide a combination of both income and growth potential.</p>	<p><b>New</b></p> <p>UBS's portfolio management team will build a diversified portfolio by allocating to differing asset classes anywhere within the allowable ranges, by normally investing in other UBS managed funds, third-party funds and through a range of instruments.</p>

Asset allocation	Previous		New	
	Benchmark (%)	Range (%)	Benchmark (%)	Range (%)
Cash	5	0-30	5	0-30
Australian bonds	5	0-60	10	0-60
International bonds	10	0-60	10	0-60
Total income assets	20	0-70	25	0-70
Property securities/REITS	5	0-30	5	0-30
Australian shares	30	0-60	30	0-60
International shares	35	0-60	30	0-60
Total growth assets	70	20-95	65	20-95
Alternative strategies	10	0-20	10	0-20
Foreign currency exposure	n/a	n/a	30	0-95

## UBS Defensive

Investment objective	
<p><b>Previous</b></p> <p>The fund aims to provide a total return (after management costs) in excess of its Neutral Allocation (measured by relevant market indices), over rolling 5- year periods. Over a full investment cycle (usually three to five years), this Neutral Allocation displays performance characteristics of CPI plus 4.5–6.5% p.a. on average.</p>	<p><b>New</b></p> <p>This fund aims to outperform (after management costs) the Benchmark over rolling 5-year periods. The Benchmark is based on the return of the market indices based on the Neutral Allocation to the asset classes listed under Asset Allocation. The Neutral Allocation represents the likely expected long term average exposure of the portfolio to these various asset classes in order to meet its investment objective over a full investment cycle.</p>
Description	
<p><b>Previous</b></p> <p>The fund is suitable for investors seeking exposure to a diversified portfolio of income assets through a limited investment in growth and alternative assets and who are prepared to accept some variability of returns.</p>	<p><b>New</b></p> <p>The fund is best suited to investors who seek to achieve returns from a mix of growth, income and alternative assets. Due to the inherent volatility of markets, investment returns will fluctuate and may be negative in some periods.</p>
Investment strategy	
<p><b>Previous</b></p> <p>The fund may maintain its asset allocation anywhere within the allowable range to differing asset classes consistent with the risk and return objectives indicated above. The fund normally gains its asset sector exposure by investing in other relevant UBS managed funds and third-party funds either directly or indirectly through a range of instruments. The fund may also invest directly in securities. Derivatives may also be used to gain or hedge exposure to securities, markets, asset classes and currencies. Derivative holdings may result in notional exposures that are greater than the underlying value of assets in the fund. The long term neutral (or average) exposure to traditional growth and income assets is expected to be around 30% and 60% respectively of the total portfolio. The remaining 10% is expected to be allocated on average to various alternative asset strategies which are likely to provide a combination of both income and growth potential.</p>	<p><b>New</b></p> <p>UBS's portfolio management team will build a diversified portfolio by allocating to differing asset classes anywhere within the allowable ranges, by normally investing in other UBS managed funds, third-party funds and through a range of instruments.</p>

Asset allocation	Previous		New	
	Benchmark (%)	Range (%)	Benchmark (%)	Range (%)
Cash	5	0-50	5	0-50
Australian bonds	25	0-80	25	0-80
International bonds	30	0-80	30	0-80
Total income assets	60	30-90	60	30-90
Property securities/REITS	5	0-20	5	0-20
Australian shares	15	0-40	15	0-40
International shares	10	0-40	10	0-40
Total growth assets	30	0-50	30	0-50
Alternative strategies	10	0-20	10	0-20
Foreign currency exposure	–	–	10	0-40

## UBS Diversified Fixed Income

Investment objective	
<p><b>Previous</b></p> <p>The fund aims to provide investors with a total return (after management costs) in excess of the returns measured by relevant debt market indices, over rolling 3-year periods.</p>	<p><b>New</b></p> <p>The fund aims to outperform (after management costs) the Benchmark (50% Bloomberg Barclays Global Aggregate Index (A\$ hedged), 50% Bloomberg AusBond Composite 0+ Yr Index) over rolling 3-year periods.</p>
Description	
<p><b>Previous</b></p> <p>The fund is suitable for investors seeking diversified exposure to a range of domestic and international fixed income securities across fixed income classes and who are prepared to accept some variability of returns.</p>	<p><b>New</b></p> <p>The fund is best suited to investors who seek to diversify their fixed income exposure through investment in a mix of Australian and international securities across the fixed income asset class.</p>
Investment strategy	
<p><b>Previous</b></p> <p>The fund is an actively managed portfolio of cash and Australian and international fixed income securities. The fund may gain its asset sector exposure by investing in UBS managed funds or direct securities and financial derivatives.</p> <p>The fixed income assets of the fund are predominantly of investment grade quality. Non-investment grade fixed income assets (High Yield and Emerging Market debt) will generally not exceed 30% of the total portfolio. The fund may invest in derivatives to gain or reduce exposure to relevant markets and currencies and to manage investment risk. The fund is managed to a minimum 90% \$A exposure. Derivative holdings may result in notional exposures that are greater than the underlying value of the assets in the fund.</p>	<p><b>New</b></p> <p>The strategy is managed by employing both top-down macroeconomic research and bottom-up security specific analysis to build a portfolio with the core defensive characteristics of the fixed interest asset class. Whilst the fund seeks to be fully hedged to Australian dollars, we may invest in strategic foreign currency exposures that will not exceed 10% of the total portfolio.</p>

Asset allocation	Previous		New	
	Benchmark (%)	Range (%)	Benchmark (%)	Range (%)
Australian bonds and cash	50	20-80	50	n/a
International bonds and cash	50	20-80	50	n/a

## 2.3 STANDARD RISK MEASURE

The Standard Risk Measure is based on industry guidelines to allow investors to compare investment funds that are expected to deliver a similar number of negative annual returns over any 20-year period.

The Standard Risk Measure is not a complete assessment of all forms of investment risk, for instance it does not detail what the size of a negative return could be or the potential for a positive return to be less than an investor may require to meet their objectives.

Further, it does not take into account the impact of any ongoing fees and tax on the likelihood of a negative return. Investors should still ensure they are comfortable with the risks and potential losses associated with their chosen investment fund(s).

### How to read an Investment profile

Risk Band	Risk label	Estimated number of negative annual returns over any 20-year period
1	Very low	Less than 0.5
2	Low	0.5 to less than 1
3	Low to medium	1 to less than 2
4	Medium	2 to less than 3
5	Medium to high	3 to less than 4
6	High	4 to less than 6
7	Very high	6 or greater

### Updated Standard Risk Measures

Fund name	Risk band	Risk Label	Change
Advance Imputation	7	Very high	↑
Colonial First State Imputation	7	Very high	↑
Investors Mutual Australian Shares	7	Very high	↑
OnePath Australian Shares	7	Very high	↑
OnePath Geared Australian Shares Index	7	Very high	↑
OnePath Select Leaders	7	Very high	↑
OnePath Sustainable Investments – Australian Shares	7	Very high	↑
OnePath Wholesale Australian Shares	7	Very high	↑
Optimix Australian Shares	7	Very high	↑
Perpetual Australian Shares	7	Very high	↑
Perpetual Conservative Growth*	5	Medium to high	↑
Platinum International	7	Very high	↑
Schroder Australian Equity	7	Very high	↑
Vanguard Australian Shares Index	7	Very high	↑
Vanguard International Shares Index	7	Very high	↑
Vanguard International Shares Index (Hedged)	7	Very high	↑
Vanguard Property Securities Index	7	Very high	↑

\* Irrespective of the fund name being 'Conservative', the Standard Risk Measure of the fund is 5. This means it has been estimated that the fund may have 3 to less than 4 negative annual returns over any 20 year period. We recommend that clients and their advisers take this into account when making investment decisions to ensure the investment is suitable for the investor's risk profile.

### **3. GENERAL**

#### **3.1 YOUR 2019 ANNUAL REPORT**

In line with our ongoing commitment to reducing our impact on the environment, your 2019 Annual Report will be available online in December at anz.com

If you would like to receive a hard copy (free of charge) please contact Customer Services on 13 38 63.

#### **3.2 CHANGES TO YOUR PERSONAL CIRCUMSTANCES AND INSURANCE COVER**

Let us know when your personal circumstances change to ensure you're still insured.

Even if you continue to pay your insurance fees, a change in your personal circumstances, such as if you permanently depart from Australia, could mean that you're no longer covered. It is important to keep us informed of any changes to your personal or working circumstances to ensure you're paying the right insurance fees for your cover.

To advise us of any changes to your personal circumstances, call Customer Services on 13 38 63.

#### **3.3 ARE YOUR CONTACT DETAILS UP TO DATE?**

The ATO requires us to transfer some super balances where we have lost touch with members. If your account does get transferred to the ATO, you will no longer have an account with us and any insurance cover you have with us will stop.

You may be classified as a 'lost member' if you are under the age of 65 and:

- we have made one or more attempts to send written communications to you at your last known address, and we believe on reasonable grounds that you can no longer be contacted at any postal or email address known to us, and
- you have not contacted us (by written communication or otherwise) within the last 12 months of your membership of the Fund, and
- you have not accessed details about your account online within the last 12 months of your membership of the Fund, and we have not received a contribution or rollover from you, or on your behalf, in the last 12 months of your membership of the Fund.

If you have not provided your phone number or email address, you can do so via Investor Access, or by calling or emailing us.

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## Contact us



13 38 63



[customer@onepath.com.au](mailto:customer@onepath.com.au)

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