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This booklet provides the policy wording and terms and conditions for a number of features provided with selected ANZ Credit Cards. Please use the table below to find which of these features applies to your ANZ Credit Card, and refer to the relevant section of this booklet for the applicable terms and conditions.

For ANZ Low Rate Platinum, ANZ Platinum, ANZ Rewards Platinum, ANZ Rewards Travel Adventures, ANZ Rewards Black, ANZ Frequent Flyer Platinum and ANZ Frequent Flyer Black please visit anz.com for the most up to date Premium Cards Insurance booklet.

The Allianz reference number for this booklet is ANZCCINAC 0418.

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<td>ANZ First Free Days Visa</td>
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<tr>
<td>ANZ First Low Interest Visa</td>
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<tr>
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<tr>
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<tr>
<td>ANZ Balance Visa</td>
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PURCHASE SECURITY

This cover is available under a Master Policy issued to Australia and New Zealand Banking Group Limited, ABN 11 005 357 522, AFSL 234527, of Level 9, 833 Collins Street, Docklands, VIC 3008 (“ANZ”) by AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631, of 74 High Street, Toowong, QLD 4066 (“Allianz Global Assistance”) under a binder from the underwriter, Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708, of 2 Market Street, Sydney, NSW 2000 (Allianz). For general enquiries call Allianz Global Assistance. Allianz Global Assistance issues and manages the Master Policy on behalf of Allianz. In this booklet Allianz Global Assistance may also be expressed as “Allianz Global Assistance”, “we”, “us” or “our”.

ANZ has taken out the Master Policy under a group policy arrangement with Allianz for the period of insurance. The Master Policy is a contract of insurance solely between ANZ and Allianz. It is not a contract between Allianz and you. The cover under the Master Policy is provided to you if you meet the eligibility criteria and by operation of section 48 of the Insurance Contracts Act 1984 (Cth).

ANZ or Allianz may terminate the Master Policy at any time. ANZ will provide written notification to you if this occurs. Purchases made after the effective date and in accordance with the Master Policy before the date of termination of the cover is given will be covered under the Master Policy. Purchases made after this date of termination is given will not be eligible for cover under the Master Policy.

ANZ Purchase Security cover is a benefit available to cardholders. This valuable cover for the cardholder provides three (3) consecutive months cover against loss, theft or damage over a wide range of new personal items when the purchase is charged to an ANZ Credit Card account. Purchase Security cover ensures that personal purchases are immediately protected once purchased anywhere in the world.
A cardholder is under no obligation to accept any of these benefits. However, if a cardholder wishes to make a claim, they will be bound by the Definitions, Terms & Conditions, Exclusions and Claims Procedures of the Master Policy. Therefore please read this booklet carefully and keep it in a safe place and if you require personal advice on this cover, please see your general insurance adviser. Please also keep detailed particulars and proof of any loss, including the sales receipts and ANZ Credit Card account statement showing any purchases.

ANZ is not the issuer of this cover and neither ANZ nor any of its related corporations guarantee any of the benefits under the Master Policy. This cover is provided at no additional cost to the cardholder and ANZ does not receive any commission, remuneration or other benefit from Allianz or Allianz Global Assistance for arranging the Master Policy. Neither ANZ nor any of its related corporations are Authorised Representatives of Allianz, Allianz Global Assistance or their related companies.

ASSISTING US WITH CLAIMS

In certain circumstances, we may have the right to sue others in your name to recover money payable under this insurance. If this occurs, you must assist us and act in an honest and truthful way.

When making a claim you must tell us about any other insurance under which you are or might be able to claim. If you can claim from another insurer and we also pay you in respect of the same insured event, then you must refund to us the amount we paid if they also pay you. You cannot claim from us and from the other insurer to obtain an aggregate amount that exceeds your loss.

If you or anyone acting on your behalf makes a fraudulent claim under this insurance, then no payment will be made for that claim and we may take legal action against you. Also, we will inform ANZ of the situation and you may no longer be eligible for this insurance or to have an ANZ Credit Card.
PRIVACY

To arrange and manage these covers, we (in this Privacy Notice “we”, “our” and “us” means AWP Australia Pty Ltd trading as Allianz Global Assistance and it’s duly authorised representatives) collect personal information including sensitive information from you and those authorised by you such as your family members, travelling companions, your doctors, hospitals, as well as from others we consider necessary, including our agents.

Any personal information provided to us is used by us to evaluate and arrange your cover. We also use it to administer and provide the insurance services and manage your and our rights and obligations in relation to those insurance services, including managing, processing and investigating claims.

We may also collect, use and disclose it for product development, conducting customer research and analytics in relation to all of our products and services, IT systems maintenance and development, recovery against third parties and for other purposes with your consent or where authorised by law.

This personal information may be disclosed to third parties involved in the above process, such as ANZ, insurance providers and intermediaries, authorised representatives, reinsurers, claims handlers and investigators, cost containment providers, medical and health services providers, overseas data storage and data handling providers, legal and other professional advisers, your agents and our related and group companies including Allianz.

Some of these third parties may be located in other countries such as Thailand, France, Germany, Singapore and India. You agree that while those parties will often be subject to confidentiality or privacy obligations, we may not be able to take reasonable steps to ensure they follow the particular requirements of Australian privacy laws. By proceeding to acquire our services and products you agree that you cannot seek redress under the Act or against us (to the extent permitted by law) and may not be able to seek redress overseas.
When you provide personal information about other individuals, we and our agents rely on you to have made or make them aware:

- that you will or may provide their personal information to us;
- of the types of third parties to whom the personal information may be provided to;
- of the relevant purposes we and the third parties we will disclose it to, will use it for;
- of how they can access it; and
- of the matters in this Privacy Notice.

We rely on you to have obtained their consent on these matters. If you do not, you must tell us before you provide the relevant information.

You can seek access to and correct your personal information by contacting us. In cases where we do not agree to give you access to some personal information, we will give you reasons why. You may not access and correct personal information of others unless you have been authorised by their express consent or otherwise under law, or unless they are your children under 16 years of age.

If you have a complaint about your privacy, please contact:

Privacy Officer, Allianz Global Assistance, PO Box 162, Toowong, QLD 4066 or you can contact the Privacy Commissioner at the Office of the Australian Information Commissioner, GPO Box 5218, Sydney, NSW 2001.

For more information about our handling of personal information, including further details about access, correction and complaints please see our privacy policy available on request or via: www.allianzworldwidепartners.com.au under the Privacy and Security link.

Consent: By providing your personal information, you consent to the collection, uses, and disclosures set out in our privacy policy. If you do not agree to the above or will not provide us with personal information, we may not be able to supply you with our services or products or may not be able to provide you with cover.

Purchase Security
SANCTIONS LIMITATION AND EXCLUSION CLAUSE

You are not insured under any section of the Master Policy where a claim payment breaches any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, the European Union, United Kingdom or United States of America.

THE GENERAL INSURANCE CODE OF PRACTICE

Allianz is a signatory to the General Insurance Code of Practice. The Code aims to:

• promote more informed relations between insurers and their customers;
• improve consumer confidence in the general insurance industry;
• provide better mechanisms for the resolution of complaints and disputes between insurers and their customers; and
• commit insurers and the professionals they rely upon to higher standards of customer service.


RESOLVING COMPLAINTS AND DISPUTES

Our commitment to you

We are committed to providing you with quality products and delivering the highest quality of service.

We also know that sometimes there might be something about our products or service that you are not totally happy about.

Contacting us

We have a complaints and dispute resolution procedure which undertakes to answer your complaint within
fifteen (15) working days. If you would like to make a complaint, or to lodge a dispute, you can contact us on:

Phone: 1300 135 271 (Office hours Monday to Friday, 9am to 5pm except public holidays. Calls from mobiles, public telephones or hotel rooms may attract additional charges).

Email: ANZTravelTeam@allianz-assistance.com.au

Post: Dispute Resolution Department, Locked Bag 3014, Toowong DC, QLD 4066

Still not resolved?
If you are not happy with our answer, or we have taken more than fifteen (15) working days to respond, you can take your complaint to the Financial Ombudsman Service (FOS), an ASIC approved external dispute resolution body, subject to its terms of reference.

FOS is a free service that resolves insurance disputes between consumers and insurers, so there will be no cost to you. We are bound by FOS’ decisions - but you are not. If you wish to access FOS, you can contact them:

Phone 1800 367 287 (Office Hours: 9am - 5pm Melbourne time Monday - Friday)

Email info@fos.org.au

Online www.fos.org.au

DEFINITIONS

For the purposes of this cover:

“act of terrorism” means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from its nature or context is done for, or in connection with, political, religious, ideological or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear.
“ANZ Credit Card” means any of the following current and valid credit cards issued by ANZ:

• ANZ First - Free Days Visa;
• ANZ First - Low Interest Visa;
• ANZ Free Days Mastercard; and
• ANZ Low Interest Mastercard cards.

Note: “ANZ Credit Card” does not include ANZ Frequent flyer, ANZ Rewards, ANZ Low Rate Mastercard, ANZ Visa Paycard, ANZ Rewards Visa Paycard, ANZ Low Rate Platinum, ANZ Platinum, ANZ Rewards Platinum, ANZ Rewards Travel Adventures, ANZ Frequent Flyer Platinum, ANZ Rewards Black, ANZ Frequent Flyer Black and ANZ Balance Visa cards.

“ANZ Credit Card account” means the current and valid credit facility provided by ANZ to which purchases made by cardholders on ANZ Credit Cards are charged.

“cardholder”, “you” and “your” means a person to whom ANZ has issued a participating ANZ Credit Card account as either the primary cardholder or an additional or supplementary cardholder on the participating card account.

“good(s)” includes all new personal property acquired for domestic or household use or consumption, but does not include:

• items acquired for the purpose of re-supply/re-sale;
• items acquired for transformation or use in carrying on a business;
• items used in carrying on a business;
• animals or plant life;
• computer software or non tangible items;
• cash, bullion, negotiable instruments, travellers cheques, or tickets of any description;
• consumable or perishable items (including but not limited to food, drugs, fuel or oil);
• boats, automobiles, motorboats, airplanes or any other motorised vehicles and their integral parts and installed accessories
• second-hand items, including antiques;
• items of contraband;
• real estate and movable fixtures or fittings (including but not limited to dish washers and fixed air conditioners) which are or are intended to form part of any house, unit or other real estate.

‘primary cardholder’ means the person in whose name the ANZ Credit Card account is opened.

‘we’, ‘our’, ‘us’ means Allianz Australia Insurance Limited and its agent AWP Australia Pty Ltd trading as Allianz Global Assistance.

TERMS & CONDITIONS

1. The Master Policy provides automatic insurance protection for goods when their purchase is charged to an ANZ Credit Card account unless the goods and/or claims are excluded by the Definitions, Terms & Conditions, or Exclusions, or the cardholder fails to comply with the Claims Procedures.

2. Other than for the extension of cover provided for under the definition of cardholder no rights under the Master Policy may be assigned or transferred in any way without our prior written consent.

3. The goods are insured anywhere in the world for ninety (90) consecutive days from the date of purchase in the event of loss, theft or damage.

4. Our liability for claims made pursuant to the Master Policy shall not exceed:

   • ANZ First - Free Days Visa, ANZ First - Low Interest Visa, ANZ Free Days Mastercard and ANZ Low Interest Mastercard cards:
     - the actual proportion of the cost of the good, which was charged to an ANZ Credit Card account; or
     - A$1,000 per claim in respect of jewellery, watches and new works of art; and
     - in any twelve (12) month period the sum of claims shall not exceed A$50,000 in respect of any one cardholder.
5. Where the insured good is part of a pair (e.g. earrings) or set, the cardholder will receive no more than the value (as described in clause 4 above) of the particular part or parts lost, stolen or damaged, regardless of any special value that the good may have by way of being part of such pair or set, nor more than the proportional part of the actual expense originally charged to an ANZ Credit Card account.

6. We may in our sole discretion, pay the reasonable costs to repair, rebuild, replace or reinstate damaged, stolen or lost goods or pay the cardholder cash for the goods subject to the Definitions, Terms & Conditions, Exclusions and Claims Procedures as stated in the Master Policy.

7. The cardholder must take all reasonable care to protect and maintain the goods insured under the Master Policy and protect them against loss, damage or theft.

8. In the event that any goods are stolen, wilfully damaged or accidentally lost, a report must be made to the Police or to the nearest government agency or authority. This must be done within 24 hours of learning of the theft, damage, or loss and the report must list and describe the missing or damaged goods.

If the claim occurs overseas a copy of this report must be obtained and the authority must sign the copy and write on it that it is a true and accurate copy of the original.
EXCLUSIONS

We shall not be liable to pay any claim under the Master Policy resulting from:

- flood;
- war or war-like hostilities;
- any act of terrorism;
- radioactive contamination;
- normal wear and tear, or damage arising from inherent defect in the goods;
- disappearance of the goods in circumstances which cannot be explained by the cardholder to our reasonable satisfaction;
- confiscation by authorities or illegal activities;
- fraud or abuse;
- consequential loss or damage, punitive damages;
- laundering (including washing, ironing and dry cleaning) whether by professional persons or otherwise;
- non-receipt of the goods;
- jewellery and watches being carried in baggage unless hand-carried and under either the cardholder's personal supervision or that of their travelling companion;
- any event that is intentionally caused by the cardholder or a person acting with the cardholder's consent;
- goods whilst being transported under a freight agreement or by postal or courier services; or
- goods being left:
  - unattended in a public place, or
  - in an unlocked vehicle, or
  - in an unattended vehicle overnight, or
  - with a person who steals or deliberately damages the property.

Public place includes, but is not limited to shops, airports, bus depots, streets, hotel foyer (and hall ways and grounds), restaurants, beaches, public toilets, unlocked hostel rooms and any place which is accessible to the public.

Purchase Security
CLAIMS PROCEDURES

Please do not contact ANZ in the event of a claim.

ANZ is not in any way involved in the provision of the insurance benefits.

1. Allianz Global Assistance does not hold or collect information about cardholders until a claim is made. We will however need personal information about the cardholder to assess any claim. We will, in relevant cases, disclose the personal information (other than sensitive information) to ANZ, our service providers and business partners.

Where relevant to assess the claim, we will also disclose personal information including sensitive information such as health information to medical practitioners, other health professionals, reinsurers and legal representatives.

We may also disclose personal information to ANZ (other than sensitive information such as health information) in order to allow ANZ to monitor the claims service that we provide and to ensure persons are eligible for this insurance.

If the cardholder does not provide the requested information, the assessment of the claim may be delayed or we may not accept the claim. In most cases, we will give the cardholder access to their personal information on request.

2. In the event of theft of or loss or damage to goods giving rise to a claim under the Master Policy, the cardholder must:

   • give notice to the Police (as soon as practicable, but definitely before contacting Allianz Global Assistance) of goods lost, stolen or vandalised and advise us of the Police Report number. If the theft, loss or vandalism occurs overseas the cardholder will need to provide us with a written copy of the Police Report;
• Contact Allianz Global Assistance on 1300 135 271 within 30 days of the date of loss, theft or damage. A written loss report may be required and if so, should be returned within 30 days of receiving the loss report.

Note: If you fail to report the loss, theft or damage and/or to fully complete and submit the loss report (if required) within the times stated above, we may be entitled to refuse, or reduce the amount we pay for your claim.

• supply detailed particulars and proof of the loss as Allianz Global Assistance may reasonably require, including, but not limited to, the sales receipt and the ANZ Credit Card account statement showing the purchase;

• disclose to Allianz Global Assistance details of any other insurance cover under which the cardholder is entitled to claim;

• retain damaged goods for inspection by Allianz Global Assistance or its authorised representative;

• give to Allianz Global Assistance all necessary information and assistance they may reasonably require to institute proceedings against other parties for the purpose of enforcing any rights or remedies to which we shall or would become entitled or subrogated upon their making payment or making good any loss or damage under the Master Policy.
EXTENDED WARRANTY

This cover is available under a Master Policy issued to Australia and New Zealand Banking Group Limited ABN 11 005 357 522 AFSL 234527 of Level 9, 833 Collins Street, Docklands, VIC, 3008 ("ANZ") by AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631, of 74 High Street, Toowong, QLD 4066 ("Allianz Global Assistance") under a binder from the underwriter, Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708, of 2 Market Street, Sydney, NSW 2000 ("Allianz").

ANZ has taken out the Master Policy under a group policy arrangement with Allianz for the period of insurance. The Master Policy is a contract of insurance solely between ANZ and Allianz. It is not a contract between Allianz and you. The cover under the Master Policy is provided to you if you meet the eligibility criteria and by operation of section 48 of the Insurance Contracts Act 1984 (Cth)

ANZ or Allianz may terminate the Master Policy at any time. ANZ will provide written notification to you if this occurs. Purchases made after the effective date and in accordance with the Master Policy before the date of termination of the cover is given will be covered under the Master Policy. Purchases made after this date of termination will not be eligible for cover under the Master Policy.

ANZ Extended Warranty is a benefit available to cardholders. The purpose of the cover is to extend the manufacturer's expressed warranty on goods ("Australian warranty"), when the entire purchase price of the goods has been charged to the cardholder's ANZ Credit Card account.

Goods come with guarantees that cannot be excluded under the Australian Consumer Law. You are entitled to a replacement or refund for a major failure and compensation for any other reasonably foreseeable
loss or damage. You are also entitled to have the goods repaired or replaced if the goods fail to be of acceptable quality and the failure does not amount to a major failure. The Master Policy does not affect the rights of cardholders against a manufacturer in relation to contraventions of statutory or implied warranties under the Australian Consumer Law.

ANZ is not the issuer of this cover and neither ANZ nor any of its related corporations guarantee any of the benefits under the Master Policy.

This cover is provided at no additional cost to the cardholder and ANZ does not receive any commission, remuneration or other benefit from Allianz or Allianz Global Assistance for arranging the Master Policy. Neither ANZ nor any of its related corporations are Authorised Representatives of Allianz or Allianz Global Assistance or any of their related companies.

A cardholder is under no obligation to accept this cover. However, if a cardholder wishes to make a claim under the Master Policy, the cardholder will be bound by the Definitions, Terms & Conditions, Exclusions and Claims Procedures of the Master Policy. Therefore please read this booklet carefully and keep it in a safe place and if you require personal advice on this cover, please see your general insurance adviser. Please also keep detailed particulars and proof of any loss, including the Australian warranty, the sales receipt, and the ANZ Credit Card account statement showing the purchase of the goods.

**ASSISTING US WITH CLAIMS**

When making a claim you must advise us of any details of any other insurance under which you are entitled to claim.

You must also, as far as allowed by law, give us all the assistance we may require to institute proceedings against other parties for the purpose of enforcing rights or remedies to which we would become entitled or subrogated upon, by making good any loss or damage under any of the covers included in this booklet.
FRAUDULENT CLAIMS

When making a claim you have a responsibility to assist us and to act in an honest and truthful manner.

If any claim is fraudulent in any way or if you or anyone acting on your behalf uses fraudulent means to make a claim on any of the covers in this booklet, then no payment will be made in regard to the claim. Also ANZ will be informed of the situation and you may no longer be eligible for this insurance or to have an ANZ Credit Card.

PRIVACY

To arrange and manage these covers, we (in this Privacy Notice “we”, “our” and “us” means AWP Australia Pty Ltd trading as Allianz Global Assistance and it's duly authorised representatives) collect personal information including sensitive information from you and those authorised by you such as your family members, travelling companions, your doctors, hospitals, as well as from others we consider necessary, including our agents.

Any personal information provided to us is used by us to evaluate and arrange your cover. We also use it to administer and provide the insurance services and manage your and our rights and obligations in relation to those insurance services, including managing, processing and investigating claims.

We may also collect, use and disclose it for product development, conducting customer research and analytics in relation to all of our products and services, IT systems maintenance and development, recovery against third parties and for other purposes with your consent or where authorised by law.

This personal information may be disclosed to third parties involved in the above process, such as ANZ, insurance providers and intermediaries, authorised representatives, reinsurers, claims handlers and investigators, cost containment providers, medical and health services providers, overseas data storage and data handling providers, legal and other professional advisers, your agents and our related and group companies including Allianz.
Some of these third parties may be located in other countries such as Thailand, France, Germany, Singapore and India. You agree that while those parties will often be subject to confidentiality or privacy obligations, we may not be able to take reasonable steps to ensure they follow the particular requirements of Australian privacy laws. By proceeding to acquire our services and products you agree that you cannot seek redress under the Act or against us (to the extent permitted by law) and may not be able to seek redress overseas.

When you provide personal information about other individuals, we and our agents rely on you to have made or make them aware:

- that you will or may provide their personal information to us;
- of the types of third parties to whom the personal information may be provided to;
- of the relevant purposes we and the third parties we will disclose it to, will use it for;
- of how they can access it; and
- of the matters in this Privacy Notice.

We rely on you to have obtained their consent on these matters. If you do not, you must tell us before you provide the relevant information.

You can seek access to and correct your personal information by contacting us. In cases where we do not agree to give you access to some personal information, we will give you reasons why. You may not access and correct personal information of others unless you have been authorised by their express consent or otherwise under law, or unless they are your children under 16 years of age.

If you have a complaint about your privacy, please contact:

Privacy Officer, Allianz Global Assistance, PO Box 162, Toowong, QLD 4066 or you can contact the Privacy Commissioner at the Office of the Australian Information Commissioner, GPO Box 5218, Sydney, NSW 2001.
For more information about our handling of personal information, including further details about access, correction and complaints please see our privacy policy available on request or via: www.allianzworldwidepartners.com.au under the Privacy and Security link.

Consent: By providing your personal information, you consent to the collection, uses, and disclosures set out in our privacy policy. If you do not agree to the above or will not provide us with personal information, we may not be able to supply you with our services or products or may not be able to provide you with cover.

SANCTIONS LIMITATION AND EXCLUSION CLAUSE

You are not insured under any section of the Master Policy where a claim payment breaches any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, the European Union, United Kingdom or United States of America.

THE GENERAL INSURANCE CODE OF PRACTICE

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• improve consumer confidence in the general insurance industry;
• provide better mechanisms for the resolution of complaints and disputes between insurers and their customers; and
• commit insurers and the professionals they rely upon to higher standards of customer service.

RESOLVING COMPLAINTS AND DISPUTES

Our commitment to you

We are committed to providing you with quality products and delivering the highest quality of service.

We also know that sometimes there might be something about our products or service that you are not totally happy about.

Contacting us

We have a complaints and dispute resolution procedure which undertakes to answer your complaint within fifteen (15) working days. If you would like to make a complaint, or to lodge a dispute, you can contact us on:

Phone: 1300 135 271 (Office hours Monday to Friday, 9am to 5pm except public holidays. Calls from mobiles, public telephones or hotel rooms may attract additional charges).

Email: ANZTravelTeam@allianz-assistance.com.au

Post: Dispute Resolution Department,
      Locked Bag 3014,
      Toowong DC, QLD 4066

Still not resolved?

If you’re not happy with our answer, or we’ve taken more than fifteen (15) working days to respond, you can take your complaint to the Financial Ombudsman Service (FOS), an ASIC approved external dispute resolution body, subject to its terms of reference.

FOS is a free service that resolves insurance disputes between consumers and insurers, so there’ll be no cost to you. We are bound by FOS’ decisions - but you’re not. If you wish to access FOS, you can contact them:

Phone 1800 367 287 (Office Hours: 9am - 5pm Melbourne time Monday - Friday)

Email info@fos.org.au

Online www.fos.org.au

Extended Warranty 21
DEFINITIONS

For the purposes of this cover:

“ANZ Credit Card” means any of the following current and valid credit cards issued by ANZ:
• ANZ First - Free Days Visa card; and
• ANZ First - Low Interest Visa card,

Note: “ANZ Credit Card” does not include ANZ Low Interest Mastercard, ANZ Free Days Mastercard, ANZ Low Rate Mastercard, ANZ Low Rate Platinum, ANZ Platinum, ANZ Frequent Flyer, ANZ Frequent Flyer Platinum, ANZ Frequent Flyer Black, ANZ Visa Paycard, ANZ Rewards Visa Paycard, ANZ Rewards, ANZ Rewards Platinum, ANZ Rewards Travel Adventures, ANZ Rewards Black or ANZ Balance Visa.

“ANZ Credit Card account” means the current and valid credit facility provided by ANZ to which purchases made by cardholders on ANZ Credit Cards are charged.

“Australian warranty,” means the manufacturer’s expressed written warranty, that is applicable and able to be fulfilled within Australia and which has been properly registered with the manufacturer.

“cardholder”, “you” and “your” means a person to whom ANZ has issued a participating ANZ Credit Card account as either the primary cardholder or an additional or supplementary cardholder on the participating card account.

“covered breakdown” means the failure of goods to operate for the purpose for which they were designed as a result of a breakdown or defect, provided the breakdown or defect would have been covered by the terms of the Australian warranty.

“good(s)” include all personal property, with an Australian warranty, acquired for domestic or household use or consumption, where the purchase price is fully paid and charged to an ANZ Credit Card account, but does not include:
• items acquired for the purpose of re-supply/re-sale;
• items acquired for transformation or use in carrying on a business;
• items used in carrying on a business;
• items that do not carry a manufacturer’s unique identification serial number on them;
• items with an Australian warranty of more than 5 years;
• boats, automobiles, motorboats, airplanes or any other motorised vehicles and their integral parts and installed accessories
• second-hand items, including antiques;
• real estate and movable fixtures or fittings (including but not limited to dish washers and fixed air conditioners) which are or are intended to form part of any house, unit or other real estate; or
• items acquired for a purchase price exceeding $2,000.

‘primary cardholder’ means the person in whose name the ANZ Credit Card account is opened.

“we”, “our”, “us” means Allianz Australia Insurance Limited and its agent AWP Australia Pty Ltd trading as Allianz Global Assistance.

TERMS & CONDITIONS

1. The insurance cover provided by the Master Policy in respect of the purchase of goods comes into effect at the end of the Australian warranty period that applies to those goods.

2. This extended warranty period will be for an equivalent duration as the Australian warranty period to a maximum of one full year. e.g:

<table>
<thead>
<tr>
<th>Australian warranty period</th>
<th>Extended warranty period</th>
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<td>1 to 5 years</td>
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<td>over 5 years</td>
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</tbody>
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Extended Warranty
3. Only covered breakdowns are eligible for this extended warranty.

4. Our liability for claims made pursuant to the Master Policy shall not, in any twelve (12) month period, exceed A$10,000 in respect of any one ANZ Credit Card account.

5. We may in our sole discretion pay the reasonable costs to repair, rebuild, replace or reinstate the goods or pay the cardholder cash for the goods subject to the Definitions, Terms & Conditions, Exclusions and Claims Procedures as stated in the Master Policy.

6. Where the insured good is part of a pair or set, the cardholder will receive no more than the value of the particular insured good regardless of any special value that the good may have by way of being part of such pair or set.

7. The cardholder must take all reasonable care to protect and maintain the goods insured under the Master Policy.

8. In the event of a claim the cardholder must be able to provide Allianz Global Assistance with the following documents:
   • applicable Australian warranty; and
   • sales receipt and ANZ Credit Card account statement showing the purchase.

9. If a claim is to be paid under the Master Policy the cardholder must obtain approval from us prior to proceeding with any repairs or replacement of the goods which have broken down or are defective.

**EXCLUSIONS**

We shall not be liable to pay any claim under the Master Policy resulting from:

- flood;
- war or war-like hostilities;
- radioactive contamination;
- normal wear and tear;

Extended Warranty
• fraud or abuse;
• consequential loss or damage, punitive damages;
• any costs other than parts and/or labour costs resulting from a covered breakdown that is covered under the Australian warranty;
• any other obligation and costs other than those that would have been specifically covered under the terms of the Australian warranty; or
• any event that is intentionally caused by the cardholder or a person acting with the cardholder's consent.

CLAIMS PROCEDURES

Please do not contact ANZ in the event of a claim. ANZ is not in any way involved in the provision of the insurance benefits.

1. Allianz Global Assistance does not hold or collect information about cardholders until a claim is made. We will however need personal information about the cardholder to assess any claim. We will, in relevant cases, disclose the personal information (other than sensitive information) to ANZ, our service providers and business partners.

Where relevant to assess the claim, we will also disclose personal information including sensitive information such as health information to medical practitioners, other health professionals, reinsurers and legal representatives.

We may also disclose personal information to ANZ (other than sensitive information such as health information) in order to allow ANZ to monitor the claims service that we provide and to ensure persons are eligible for this insurance.

If the cardholder does not provide the requested information, the assessment of the claim may be delayed or we may not accept the claim. In most cases, we will give the cardholder access to their personal information on request.
2. In the event of learning of an occurrence likely to result in a claim under the Master Policy, the cardholder must:

- contact Allianz Global Assistance on 1300 135 271 within 30 days of the date of learning of an occurrence likely to result in a claim. A written loss report may be required and if so, should be returned within 30 days of receiving the loss report.

  Note: If you fail to report an event likely to result in a claim or to fully complete and return to Allianz Global Assistance the loss report (if required) within the times stated above, we may be entitled to refuse, or reduce the amount we pay for your claim.

- supply detailed particulars as Allianz Global Assistance may reasonably require, including but not limited to:
  - the repair person’s quote/statement of repairs required,
  - the Australian warranty,
  - the sales receipt,
  - the ANZ Credit Card account statement showing the purchase of the good.

- disclose to Allianz Global Assistance details of any other insurance cover under which the cardholder is entitled to claim;

- retain damaged goods for inspection by Allianz Global Assistance or its authorised representative;

- give to Allianz Global Assistance all necessary information and assistance they we may reasonably require to institute proceedings against other parties for the purpose of enforcing any rights or remedies to which we shall or would become entitled or subrogated upon their making payment or making good any loss or damage under the Master Policy.