Changes to ANZ Platinum and Black Personal Credit Cards Complimentary Insurance

ANZ is making changes to the ANZ Platinum and Black Personal Credit Cards Complimentary Insurance Policy Information Booklet (**Policy Information Booklet**) dated 7 June 2024. The changes will be introduced in two phases:

- Phase 1 takes effect on 9 December 2026
- Phase 2 takes effect on 24 March 2027

On each effective date, a new version of the Policy Information Booklet will come into effect and replace the previous version.

This document outlines the changes that apply in each phase.

What happens if an insurable event occurs before 9 December 2026?

If an insurable event occurs before 9 December 2026, and the eligibility criteria have been met, access to cover will be determined under the terms of the Policy Information Booklet dated 7 June 2024.

What happens if an insurable event occurs on or after 9 December 2026 but before 24 March 2027?

If an insurable event occurs on or after 9 December 2026 but before 24 March 2027, and the eligibility criteria have been met, access to cover will be determined under the terms of the Policy Information Booklet dated 9 December 2026.

What happens if an insurable event occurs on or after 24 March 2027?

If an insurable event occurs on or after 24 March 2027, and the eligibility criteria have been met, access to cover will be determined under the terms of the Policy Information Booklet dated 24 March 2027.

Further information

If you have any questions about this document or how the changes apply to you, please contact Allianz Global Assistance on 1300 135 271 (within Australia) or by email to ANZTravelTeam@allianz-assistance.com.au.

Further information may be found at anz.com/allianz.

Phase 1 changes:
Effective 9 December 2026

The following table provides a summary of the changes that will apply to the Policy Information Booklet dated 7 June 2024, effective on 9 December 2026. It is important you read the updated Policy Information Booklet in full to understand all the changes that may impact your travel.

The changes marked up in the table below reflect that the text crossed-out is deleted and text underlined is inserted. This change table does not identify minor typographical, grammatical, formatting or presentational amendments that do not alter the meaning, effect or operation of a provision.

Insurance Section / Clause / Paragraph	What is changing?
EFFECTIVE DATE	The effective date has been **updated** to 9 December 2026.
CONTENTS	The contents table has been **updated** to reflect the changes set out below
IMPORTANT INFORMATION ABOUT THE COMPLIMENTARY COVER AVAILABLE	The "INTRODUCTION" paragraph has been **amended** as follows: *This booklet describes the complimentary insurance benefits provided by Allianz Australia Insurance Limited (Allianz), which are available to ANZ cardholders and other eligible beneficiaries. Cover applies to events occurring on or after ~~7 June 2024~~ 9 December 2026. You are not covered for events occurring after termination of, or the expiry of, the period of the Group Policy. ANZ will provide accountholders with details of any replacement cover.*

Insurance Section / Clause / Paragraph	What is changing?
	The "ELIGIBLE CARDS" paragraph has been **replaced** with the following: *CARD LEVELS* *The complimentary insurance outlined in this booklet is available to the eligible beneficiaries of the following credit cards based on the following card levels:* ***Level 1 Cards*** • *ANZ Frequent Flyer Black* • *ANZ Rewards Black* ***Level 2 Cards*** • *ANZ Frequent Flyer Platinum* • *ANZ Platinum* • *ANZ Rewards Travel Adventures* ***Level 3 Cards*** • *ANZ Rewards Platinum* New "SUMMARY OF COVER BY CARD LEVELS" wording **added** as follows: ***SUMMARY OF COVER BY CARD LEVELS*** *Please refer to the summary table below to determine the complimentary insurance benefits that may be available to you depending on your card level. The complimentary insurance benefits and period of cover available to your card are outlined in detail in the policy below. The summary table is provided for convenience only and should be read together with the full terms, conditions, limits and exclusions contained in this booklet, including the applicable eligibility requirements.*

Insurance Section / Clause / Paragraph	What is changing?

Benefits and Card Levels	*Card Level*		
	Level 1 Card	*Level 2 Card*	*Level 3 Card*
International Travel Insurance (for people aged under 81 years)	✓	✓*	

** The cover available for Level 2 Cards is limited to Overseas Emergency Assistance (including medical evacuation and repatriation), Overseas Emergency Medical, Overseas Emergency*

Dental (spontaneous toothache), Cancellation and Personal Liability benefits only.

Refer to the International

Insurance Section / Clause / Paragraph	What is changing?

Benefits and Card Levels	*Card Level*		
	Level 1 Card	*Level 2 Card*	*Level 3 Card*
Travel Insurance section for full eligibility requirements, conditions, limits and exclusions including the benefit limits that apply to Level 2 Cards.			
Domestic Travel Insurance	✓	✓	
Rental Vehicle Excess Insurance in Australia	✓	✓	
Purchase Protection Insurance	✓	✓	✓
Extended Warranty Insurance	✓	✓	✓

Insurance Section / Clause / Paragraph	What is changing?
DEFINITIONS	"ANZ Credit Card" definition **replaced** with the following: *a current and valid Level 1 Card, Level 2 Card, or Level 3 Card.* "ANZ Black Credit Card" and "ANZ Platinum Credit Card" definitions **removed**. "Level 1 Card", "Level 2 Card", and "Level 3 Card" definitions **added** as follows: *Level 1 Card means any of the following cards issued by ANZ:* • *ANZ Frequent Flyer Black; or* • *ANZ Rewards Black.* *Level 2 Card means any of the following cards issued by ANZ:* • *ANZ Frequent Flyer Platinum;* • *ANZ Platinum; or* • *ANZ Rewards Travel Adventures.* *Level 3 Card means any of the following cards issued by ANZ:* • *ANZ Rewards Platinum.*

Insurance Section / Clause / Paragraph	What is changing?
International Travel Insurance (for people aged under 81 years) Part A – Eligibility for cover	
WHO IS ELIGIBLE?	Paragraph **amended** as follows: *As a ~~cardholder with an ANZ Credit Card~~ Level 1 Card or Level 2 Card cardholder you are eligible for the cover available under this International Travel Insurance that is applicable to your card level as specified in Part C - Benefit Limits when you meet all of the following criteria…*
WHO ELSE IS ELIGIBLE?	Paragraphs **amended** as follows: *If ~~the cardholder of~~ a Level 1 Card or Level 2 Card cardholder becomes eligible for the cover available, a spouse and/or dependant(s) also becomes eligible, when each of them individually meets all of the following eligibility criteria…* *…When a Level 1 Card or Level 2 Card cardholder, spouse and dependant are travelling together only one eligible person can claim the benefits payable to a cardholder…*
DEPENDANTS UNDER THE AGE OF TWO YEARS AT THE DATE THE JOURNEY COMMENCES	Paragraph **amended** as follows: *If a Level 1 Card or Level 2 Card cardholder satisfies the eligibility criteria set out above, their dependant(s) under the age of two years as at the date the journey commences ~~is~~ are eligible for the cover provided the dependant is travelling with the cardholder for at least 50% of the period of cover available to the cardholder for the cardholder's overseas journey…*

Insurance Section / Clause / Paragraph	What is changing?
International Travel Insurance (for people aged under 81 years) Part B – Period of cover	
PART B – PERIOD OF COVER	**Amended** table wording as follows: *Period of Cover* *Level 1 Cards* *Up to six (6) consecutive months for ~~ANZ Black Credit Card~~ Level 1 Card cardholders, their spouses and/or dependants.* *Level 2 Cards* *Up to ~~three (3) consecutive months for ANZ Platinum Credit Card~~ one (1) month for Level 2 Card cardholders, their spouses and/or dependants.* **Amended** fourth paragraph below the table as follows: *Cover available under all sections ends when the first of the following occurs:* • *when you return to your home; or* • *when you arrive at a hospital or nursing home in Australia (if you are evacuated or repatriated); or* • *at midnight on the date when you are due to return to your home as shown on your return overseas travel ticket; or*

Insurance Section / Clause / Paragraph	What is changing?
	• *six (6) consecutive months for ~~ANZ Black Credit Card~~ Level 1 Card cardholders, their spouses and/or dependants or ~~three (3) consecutive months for ANZ Platinum Credit Card~~ one (1) month for Level 2 Card cardholders, their spouses and/or dependants after the date of departure shown on your return overseas travel ticket; or* • *when you cancel your return overseas travel ticket.*
International Travel Insurance (for people aged under 81 years) Part C – Benefit Limits	
PART C – BENEFIT LIMITS	**Amended** Part C title to: *Part C - Benefit~~s~~ Limits* **Amended** second paragraph as follows: *The cover available is outlined in Part E - The Cover Available, varies by card level, and is subject to the applicable terms, conditions, exclusions, limits and applicable sub-limits. The cover described in the table below is a summary only.* *All costs and expenses claimed must be necessary and reasonable.* Table **amended** as follows:

Section		Limit Level 1 Card	Level 2 Card
1.1	Overseas Emergency Assistance (including medical evacuation and repatriation)	$20 million	$20 million

Section		Limit Level 1 Card	Level 2 Card
1.2	Overseas Emergency Medical	$20 million	$20 million
1.3	Overseas Emergency Dental (spontaneous toothache)	Up to a maximum total limit of $2,000 per cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse.	Up to a maximum total limit of $2,000 per cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse.
1.4	Hospital Cash Allowance	$75 per person per day up to a maximum total limit of $8,000 per cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse.	No cover
1.5	Accidental Death	$50,000 per cardholder $50,000 per spouse $25,000 per dependant up to a maximum total limit of $150,000.	No cover

Section		Limit Level 1 Card	Level 2 Card
1.6	Funeral Expenses	Up to a maximum total limit of $25,000 per cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse.	No cover
1.7	Loss of Income	Your verified income per week, up to a maximum total limit of $10,000 each for a cardholder or spouse. No cover is available for dependants.	No cover
1.8	Assault requiring Hospital Admission	$500 per person.	No cover
1.9	Permanent Disability	$50,000 per cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse.	No cover

Section		Limit Level 1 Card	Level 2 Card
2.1	Cancellation	Up to a maximum total limit per cardholder or spouse of $20,000 (dependants are included in the limit available to the cardholder or spouse) except:	Up to a maximum total limit per cardholder or spouse of $10,000 (dependants are included in the limit available to the cardholder or spouse) except:
2.1.1b]	Travel agents cancellation fees	Up to $2,000 or the level of commission or service fee earned on the booking by the travel agent, whichever is the lesser.	Up to $2,000 or the level of commission or service fee earned on the booking by the travel agent, whichever is the lesser.
2.1.1d]	Rescheduling your journey	Up to $75 per day, up to a maximum total limit of $500 per person for reasonable additional meal costs. Up to a maximum total limit of $250 per person for reasonable internet use and telephone expenses to reschedule your journey.	Up to $75 per day, up to a maximum total limit of $500 per person for reasonable additional meal costs. Up to a maximum total limit of $250 per person for reasonable internet use and telephone expenses to reschedule your journey.

Section		Limit Level 1 Card	Level 2 Card
2.2	Withdrawal of Services	Up to $50 per person per 24 consecutive hours, up to a maximum total limit of $500 per cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse.	No cover
3.1	Additional Expenses	Up to a maximum total limit of $100,000.	No cover
3.2	Travel Delay Expenses	After six (6) consecutive hours, up to $50 for meals and $250 for accommodation per 24 consecutive hours, up to a maximum total limit of $2,000 per cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse.	No cover

Section		Limit Level 1 Card	Level 2 Card
3.3	Alternative Transport Expenses	Up to a maximum total limit of $2,000 per cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse.	No cover
3.4	Return Home & Resumption of Journey following the Death or Hospital Admission of a Relative	Up to a maximum total limit of $3,000 per cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse.	No cover
3.5	Domestic Pet Accommodation	Up to a maximum total limit of $500 per cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse.	No cover

Section		Limit Level 1 Card	Level 2 Card
3.6	Emergency Accommodation due to Terrorism	Up to $300 per person, per day, up to a maximum total limit of $3,000 per cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse.	No cover
3.7	Hijack	Up to a maximum total limit of $10,000 per cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse.	No cover
4.1	Luggage	Up to a maximum total limit of $12,000 per cardholder or spouse, dependants are included in the limit available to the cardholder or spouse, subject to the following limits:	No cover

Section		Limit Level 1 Card	Level 2 Card
4.1.1a]	Stolen, accidentally damaged or permanently lost covered items	Up to $4,000 per item for computers, cameras and video cameras. Up to $1,000 per item for any other covered item, including mobile phones.	No cover
4.1.1b]	Covered items left in a vehicle during daylight hours	Up to a maximum total limit of $5,000.	No cover
4.1.1c]	Valuables left in a vehicle or checked-in luggage	No cover available, except for the items described in luggage the circumstances under 4.1.1c] of Part E – The Cover Available, which is limited to the maximum item limits in 4.1.1a].	No cover

Section		Limit Level 1 Card	Level 2 Card
4.2 Travel Documents, Transaction Cards & Travellers Cheques			
4.2.1a]	Reissue or replacement cost	Up to a maximum total limit of $3,000 per cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse.	No cover
4.2.1b]	Fraudulent use	Up to a maximum total limit of $3,000 per cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse.	No cover
4.3	Luggage Delay	Up to $500 after a delay of 10 consecutive hours, and an additional $1,000 after a delay of 72 consecutive hours, up to a maximum total limit of $1,500 per cardholder or spouse.	No cover

Section		Limit Level 1 Card	Level 2 Card
		Dependants are included in the limit available to the cardholder or spouse.	
4.4	Replacement Sporting Equipment	Up to a maximum total limit of $200 per cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse.	No cover
5.1 Rental Vehicle Excess			
5.1.1a]	Rental vehicle damage or theft	Up to a maximum total limit of $5,000 per cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse.	No cover

Section		Limit Level 1 Card	Level 2 Card
5.1.1b]	Return of rental vehicle	Up to a maximum total limit of $750 per cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse.	No cover
6.1	Personal Liability	Up to a maximum total limit of $3,000,000 per event for a cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse.	Up to a maximum total limit of $1,000,000 per event for a cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse.
6.2	Legal Expenses	Up to a maximum total limit of $15,000 per cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse.	No cover

Insurance Section / Clause / Paragraph	What is changing?
International Travel Insurance (for people aged under 81 years) Part E – The cover available	
EPIDEMICS AND PANDEMICS (SUCH AS COVID-19)	**Amended** first two paragraphs as follows: *If, during the period of cover available, you (including your spouse and/or dependants who are eligible for cover) are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19, cover is available to you under the following sections <u>if the benefits are available to you under your card level:</u>* *<u>For Level 1 Card and Level 2 Card cardholders:</u>* • *Overseas Emergency Assistance* • *Overseas Emergency Medical* • *2.1 Cancellation* *<u>For Level 1 Card cardholders:</u>* • *3.1 Additional Expenses* *If, during the period of cover available, your travel companion is positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19, which impacts your journey, cover is available to you under the following sections <u>if the benefits are available to you under your card level:</u>* *<u>For Level 1 Card and Level 2 Card cardholders:</u>* • *2.1 Cancellation*

Insurance Section / Clause / Paragraph	What is changing?
	<u>*For Level 1 Card cardholders:*</u> • *3.1 Additional Expenses* ...
SECTION 1.1 OVERSEAS EMERGENCY ASSISTANCE (INCLUDING MEDICAL EVACUATION AND REPATRIATION)	**Added** the following wording: *This benefit is available to Level 1 Card and Level 2 Card cardholders.* "1.1.1 What We Cover" section **amended** as follows: ***Allianz Global Assistance will arrange*** *If while overseas, during the period of cover available, you injure yourself or become sick (including if you are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19), provided the relevant injury or sickness is covered by the Group Policy, Allianz Global Assistance will arrange <u>and pay the cost of</u> ~~for~~ the following assistance services:* ... <u>*e] the return to Australia of your dependants if they are left without supervision following your admission to hospital or your evacuation.*</u> ... Subsections 1.1.1 e], f], g], & h] **renumbered** as 1.1.1f], g], h] and i] respectively.
SECTION 1.2 OVERSEAS EMERGENCY MEDICAL	**Added** the following wording: <u>*This benefit is available to Level 1 Card and Level 2 Card cardholders.*</u>

Insurance Section / Clause / Paragraph	What is changing?
SECTION 1.3 OVERSEAS EMERGENCY DENTAL (SPONTANEOUS TOOTHACHE)	**Added** the following wording: *This benefit is available to Level 1 Card and Level 2 Card cardholders.*
SECTION 1.4 HOSPITAL CASH ALLOWANCE	**Added** the following wording: *This benefit is available to Level 1 Card cardholders only.*
SECTION 1.5 ACCIDENTAL DEATH	**Added** the following wording: *This benefit is available to Level 1 Card cardholders only.*
SECTION 1.6 FUNERAL EXPENSES	**Added** the following wording: *This benefit is available to Level 1 Card cardholders only.*
SECTION 1.7 LOSS OF INCOME	**Added** the following wording: *This benefit is available to Level 1 Card cardholders only.*
SECTION 1.8 ASSAULT REQUIRING HOSPITAL ADMISSION	**Added** the following wording: *This benefit is available to Level 1 Card cardholders only.* **Added** the following wording: *This benefit is available to Level 1 Card cardholders only.*
SECTION 1.9 PERMANENT DISABILITY	**Added** the following wording: *This benefit is available to Level 1 Card cardholders only.*

Insurance Section / Clause / Paragraph	What is changing?
SECTION 2.1 CANCELLATION	**Added** the following wording: *This benefit is available to Level 1 Card and Level 2 Card cardholders.* Subsection b], "Travel agent's fees" **amended** as follows: *b] Your travel agent's cancellation fees and any commission or service fees retained by your travel agent, limited to the amount of commission or service fees that your travel agent would have earned had your journey not been cancelled or the amount specified in Part C - Benefit Limits - 2.1.1~~a~~b] Travel agent's fees, whichever is the lesser.*
SECTION 2.2 WITHDRAWAL OF SERVICES	**Added** the following wording: *This benefit is available to Level 1 Card cardholders only.*
SECTION 3.1 ADDITIONAL EXPENSES	**Added** the following wording: *This benefit is available to Level 1 Card cardholders only.* Subsection 3.1.1e] "Repatriation of dependants left without supervision" **removed**. Subsection 3.1.1f] **renumbered** as 3.1.1e].
SECTION 3.2 TRAVEL DELAY EXPENSES	**Added** the following wording: *This benefit is available to Level 1 Card cardholders only.*
SECTION 3.3 ALTERNATIVE TRANSPORT EXPENSES	**Added** the following wording: *This benefit is available to Level 1 Card cardholders only.*

Insurance Section / Clause / Paragraph	What is changing?
SECTION 3.4 RETURN HOME & RESUMPTION OF JOURNEY FOLLOWING THE DEATH OR HOSPITAL ADMISSION OF A RELATIVE	**Added** the following wording: *This benefit is available to Level 1 Card cardholders only.*
SECTION 3.5 DOMESTIC PET ACCOMMODATION	**Added** the following wording: *This benefit is available to Level 1 Card cardholders only.*
SECTION 3.6 EMERGENCY ACCOMMODATION DUE TO TERRORISM	**Added** the following wording: *This benefit is available to Level 1 Card cardholders only.*
SECTION 3.7 HIJACK	**Added** the following wording: *This benefit is available to Level 1 Card cardholders only.*
SECTION 4.1 LUGGAGE	**Added** the following wording: *This benefit is available to Level 1 Card cardholders only.*

Insurance Section / Clause / Paragraph	What is changing?
SECTION 4.2 TRAVEL DOCUMENTS, TRANSACTION CARDS & TRAVELLERS CHEQUES	**Added** the following wording: *This benefit is available to Level 1 Card cardholders only.*
SECTION 4.3 LUGGAGE DELAY	**Added** the following wording: *This benefit is available to Level 1 Card cardholders only.*
SECTION 4.4 REPLACEMENT SPORTING EQUIPMENT	**Added** the following wording: *This benefit is available to Level 1 Card cardholders only.* Second paragraph under “Conditions” **amended** as follows: *We will deduct any amount we pay you under this section from any subsequent claim you make for lost covered items payable under Section ~~4.4~~ 4.1 Luggage.*
SECTION 5.1 RENTAL VEHICLE EXCESS	**Added** the following wording: *This benefit is available to Level 1 Card cardholders only.*
SECTION 6.1 PERSONAL LIABILITY	**Added** the following wording: *This benefit is available to Level 1 Card and Level 2 Card cardholders.*
SECTION 6.2 LEGAL EXPENSES	**Added** the following wording: *This benefit is available to Level 1 Card cardholders only.*

Insurance Section / Clause / Paragraph	**What is changing?**
Domestic Travel Insurance Part A – Eligibility for cover	
WHO IS ELIGIBLE?	Paragraph **amended** as follows: *As a ~~cardholder with an ANZ Credit Card~~ Level 1 Card or Level 2 Card cardholder you are eligible for ~~the~~ this Domestic Travel Insurance cover ~~available~~ if…*
WHO ELSE IS ELIGIBLE?	Paragraphs **amended** as follows: *If the cardholder of a Level 1 Card or Level 2 Card is eligible for the cover available, the cardholder's spouse and dependants are also eligible if…* … *When a Level 1 Card or Level 2 Card cardholder, spouse and dependant are travelling together, only one eligible person can claim the benefits payable to a cardholder.* *The other eligible persons may only claim as a spouse or dependant.*
DEPENDANTS UNDER THE AGE OF TWO YEARS AT THE DATE THE JOURNEY COMMENCES	Paragraph **amended** as follows: *If a Level 1 Card or Level 2 Card cardholder satisfies the eligibility criteria set out above, their dependant under the age of two years as at the date the journey commences is eligible for the cover provided the dependant is travelling with the cardholder for at least 50% of the period of cover available to the cardholder for the cardholder's journey.*

Insurance Section / Clause / Paragraph	What is changing?
Domestic Travel Insurance Part B – Period of cover	
PART B - PERIOD OF COVER	Table **amended** as follows: *Period of Cover* *Up to 28 consecutive days per journey for ~~ANZ Credit Card~~ Level 1 Card or Level 2 Card cardholders, their spouses and/or dependants.*
Domestic Travel Insurance Part E – Cover Available	
SECTION 1.1 CANCELLATION	Subsection 1.1.1d] **amended** as follows: *Your reasonable costs of rescheduling your journey. The most we will pay for rescheduling your journey is the unrecoverable amount that would have been payable under sub-sections ~~2~~1.1.1 a], b] and c] had your journey been cancelled. We will not pay a claim under sub-section ~~2~~1.1.1d] in addition to a claim under sub-sections ~~2~~1.1.1a], b] and c] for the same services/facilities.*
SECTION 2.1 FLIGHT DELAY EXPENSES	Subsection 1.1.2 **renumbered** as 2.1.2

Insurance Section / Clause / Paragraph	What is changing?
Rental Vehicle Excess Insurance In Australia Part A - Eligibility For Cover	
WHO IS ELIGIBLE?	Paragraph **amended** as follows: *Level 1 Card and Level 2 Card ~~C~~cardholders are eligible when the entire payment for the vehicle rental was charged to the accountholder's card account.*
Purchase Protection Insurance Part A - Eligibility for cover	
WHO IS ELIGIBLE?	Paragraph **amended** as follows: *Level 1 Card, Level 2 Card or Level 3 Card ~~C~~cardholders are eligible for Purchase Protection Insurance for covered items:*
Extended Warranty Insurance Part A - Eligibility for cover	
WHO IS ELIGIBLE?	Paragraph **amended** as follows: *Level 1 Card, Level 2 Card, or Level 3 Card ~~C~~cardholders are eligible for Extended Warranty Insurance when the whole purchase price of the covered item is charged to the accountholder's card account*

Phase 2 changes:
Effective 24 March 2027

The following table provides a summary of the changes that will apply to the Policy Information Booklet dated 9 December 2026, effective on 24 March 2027. It is important you read the updated Policy Information Booklet in full to understand all the changes that may impact your travel.

The changes are marked up in the table below so that the text crossed-out is deleted and text underlined is inserted. This change table does not identify minor typographical, grammatical, formatting or presentational amendments that do not alter the meaning, effect or operation of a provision.

Insurance Section / Clause / Paragraph	What is changing?
EFFECTIVE DATE	The effective date has been **updated** to 24 March 2027.
CONTENTS	The contents table has been **updated** to reflect the changes set out below.
IMPORTANT INFORMATION ABOUT THE COMPLIMENTARY COVER AVAILABLE	The “INTRODUCTION” paragraph has been **amended** as follows: *This booklet describes the complimentary insurance benefits provided by Allianz Australia Insurance Limited (Allianz), which are available to ANZ cardholders and other eligible beneficiaries. Cover applies to events occurring on or after ~~9 December 2026~~ <u>24 March 2027</u>. You are not covered for events occurring after termination of, or the expiry of, the period of the Group Policy. ANZ will provide accountholders with details of any replacement cover.*

Insurance Section / Clause / Paragraph	What is changing?
	The "CARD LEVELS" paragraph has been **amended** as follows: *CARD LEVELS* *The complimentary insurance outlined in this booklet is available to the eligible beneficiaries of the following credit cards based on the following card levels:* ***Level 1 Cards*** • *ANZ Frequent Flyer Black* ~~• *ANZ Rewards Black*~~ ***Level 2 Cards*** • *ANZ Frequent Flyer Platinum* • *ANZ Platinum* • *ANZ Rewards Travel Adventures* ***Level 3 Cards*** • *ANZ Rewards Black* • *ANZ Rewards Platinum*

Insurance Section / Clause / Paragraph	What is changing?
	The "SUMMARY OF COVER BY CARD LEVELS" table has been **replaced** with the following:

Benefits and Card Levels	*Card Level*		
	Level 1 Card	*Level 2 Card*	*Level 3 Card*
International Travel Insurance (Overseas Medical, Cancellation and Personal Liability for people aged under 81 years)	✓	✓	
Domestic Travel Insurance	✓	✓	
Rental Vehicle Excess Insurance in Australia	✓	✓	
Purchase Protection Insurance	✓	✓	✓
Extended Warranty Insurance	✓	✓	✓

Insurance Section / Clause / Paragraph	What is changing?
DEFINITIONS	"Level 1 Card" definition **amended** as follows: *Level 1 Card means any of the following cards issued by ANZ:* • *ANZ Frequent Flyer Black.~~; or~~* ~~• *ANZ Rewards Black.*~~ "Level 3 Card" definition **amended** as follows: *Level 3 Card means any of the following cards issued by ANZ:* • *ANZ Rewards Black; or* • *ANZ Rewards Platinum.*
International Travel Insurance (for people aged under 81 years) Part A – Eligibility for cover	
HEADLINE	Title **amended** as follows: *INTERNATIONAL TRAVEL INSURANCE (OVERSEAS MEDICAL, CANCELLATION AND PERSONAL LIABILITY FOR PEOPLE AGED UNDER 81 YEARS)*
WHO IS ELIGIBLE?	Paragraph **amended** as follows: *As a Level 1 Card or Level 2 Card cardholder you are eligible for the cover available under this International Travel Insurance ~~that is applicable to your card level as specified in Part C - Benefit Limit~~ when you meet all of the following criteria…*

Insurance Section / Clause / Paragraph	What is changing?
International Travel Insurance (for people aged under 81 years) Part B – Period of cover	
PART B – PERIOD OF COVER	**Amended** table wording as follows Period of Cover Level 1 Card Up to ~~six (6)~~ two (2) consecutive months for Level 1 Card cardholders, their spouses and/or dependants. Level 2 Card Up to one (1) month for Level 2 Card cardholders, their spouses and/or dependants **Amended** fourth paragraph below the table as follows: *Cover available under all sections ends when the first of the following occurs:* • *when you return to your home; or* • *when you arrive at a hospital or nursing home in Australia (if you are evacuated or repatriated); or* • *at midnight on the date when you are due to return to your home as shown on your return overseas travel ticket; or* • *~~six (6)~~ two (2) consecutive months for Level 1 Card cardholders, their spouses and/or dependants or one (1) month for Level 2 Card cardholders, their spouses and/or dependants after the date of departure shown on your return overseas travel ticket; or* • *when you cancel your return overseas travel ticket.*

Insurance Section / Clause / Paragraph	**What is changing?**
International Travel Insurance (for people aged under 81 years) Part C – Benefit limits	
PART C – BENEFIT LIMITS	**Amended** second paragraph as follows: *The cover available is outlined in Part E - The Cover Available~~, varies by card level~~, and is subject to the applicable terms, conditions, exclusions, limits and applicable sub-limits. The cover described in the table below is a summary only.* Table **replaced** with the following:

Section		Limit
1.1	Overseas Emergency Assistance (including medical evacuation and repatriation)	$20 million
1.2	Overseas Emergency Medical	$20 million
1.3	Overseas Emergency Dental (spontaneous toothache)	Up to a maximum total limit of $2,000 per cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse.
2.1	Cancellation	Up to a maximum total limit per cardholder or spouse of $10,000 (dependants are included in the limit available to the cardholder or spouse) except:

Section		Limit
2.1.1b]	Travel agents cancellation fees	Up to $2,000 or the level of commission or service fee earned on the booking by the travel agent, whichever is the lesser.
2.1.1d]	Rescheduling your journey	Up to $75 per day, up to a maximum total limit of $500 per person for reasonable additional meal costs. Up to a maximum total limit of $250 per person for reasonable internet use and telephone expenses to reschedule your journey.
3.1	Personal Liability	Up to a maximum total limit of $1,000,000 per event for a cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse.

International Travel Insurance (For People Aged Under 81 Years)
Part D – Excess And General Exclusions

EXCESSES – WHAT YOU CONTRIBUTE TO A CLAIM	Table **replaced** with the following:

Section		Excess amount
1.1	Overseas Emergency Assistance (including Medical Evacuation And Repatriation)	Nil

Section		Excess amount
1.2	Overseas Emergency Medical	$500
1.3	Overseas Emergency Dental (spontaneous toothache)	$500
2.1	Cancellation	$500
3.1	Personal Liability	Nil

Insurance Section / Clause / Paragraph	**What is changing?**
GENERAL EXCLUSIONS	Paragraph 17 **amended** as follows: *any epidemic or pandemic, unless your claim relates to you or your travel companion being positively diagnosed as suffering a sickness recognised as an epidemic or pandemic and cover is expressly included in the following sections:* • *1.1 Overseas Emergency Assistance* • *1.2 Overseas Emergency Medical* • *2.1 Cancellation* • ~~*3.1 Additional Expenses;*~~
International Travel Insurance (for people aged under 81 years) Part E – The cover available	
EPIDEMICS AND PANDEMICS (SUCH AS COVID-19)	**Amended** first two paragraphs as follows: *If, during the period of cover available, you (including your spouse and/or dependants who are eligible for cover) are positively diagnosed as suffering*

Insurance Section / Clause / Paragraph	What is changing?
	a sickness recognised as an epidemic or pandemic, such as COVID-19, cover is available to you under the following sections ~~if the benefits are available to you under your card level:~~ *~~For Level 1 Card and Level 2 Card cardholders:~~* • *Overseas Emergency Assistance* • *Overseas Emergency Medical* • *2.1 Cancellation* *~~For Level 1 Card cardholders:~~* *~~• 3.1 Additional Expenses~~* *If, during the period of cover available, your travel companion is positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19, which impacts your journey, cover is available to you under the following section ~~if the benefits are available to you under your card level:~~* *~~For Level 1 Card and Level 2 Card cardholders:~~* • *2.1 Cancellation* *~~For Level 1 Card cardholders:~~* *~~• 3.1 Additional Expenses~~* ...

Insurance Section / Clause / Paragraph	What is changing?
SECTION 1.1 OVERSEAS EMERGENCY ASSISTANCE (INCLUDING MEDICAL EVACUATION AND REPATRIATION)	**Removed** the following wording: ~~*This benefit is available to Level 1 Card and Level 2 Card Cardholders*~~
SECTION 1.2 OVERSEAS EMERGENCY MEDICAL	**Removed** the following wording: ~~*This benefit is available to Level 1 Card and Level 2 Card Cardholders*~~
SECTION 1.3 OVERSEAS EMERGENCY DENTAL (SPONTANEOUS TOOTHACHE)	**Removed** the following wording: ~~*This benefit is available to Level 1 Card and Level 2 Card Cardholders*~~
SECTION 1.4 HOSPITAL CASH ALLOWANCE	Section 1.4 has been **removed**.
SECTION 1.5 ACCIDENTAL DEATH	Section 1.5 has been **removed**.
SECTION 1.6 FUNERAL EXPENSES	Section 1.6 has been **removed**.
SECTION 1.7 LOSS OF INCOME	Section 1.7 has been **removed**.

Insurance Section / Clause / Paragraph	What is changing?
SECTION 1.8 ASSAULT REQUIRING HOSPITAL ADMISSION	Section 1.8 has been **removed**.
SECTION 1.9 PERMANENT DISABILITY	Section 1.9 has been **removed**.
SECTION 2.2 WITHDRAWAL OF SERVICES	Section 2.2 has been **removed**.
SECTION 3.1 ADDITIONAL EXPENSES	Section 3.1 has been **removed**.
SECTION 3.2 TRAVEL DELAY EXPENSES	Section 3.2 has been **removed**.
SECTION 3.3 ALTERNATIVE TRANSPORT EXPENSES	Section 3.3 has been **removed**.

Insurance Section / Clause / Paragraph	What is changing?
SECTION 3.4 RETURN HOME & RESUMPTION OF JOURNEY FOLLOWING THE DEATH OR HOSPITAL ADMISSION OF A RELATIVE	Section 3.4 has been **removed**.
SECTION 3.5 DOMESTIC PET ACCOMMODATION	Section 3.5 has been **removed**.
SECTION 3.6 EMERGENCY ACCOMMODATION DUE TO TERRORISM	Section 3.6 has been **removed**.
SECTION 3.7 HIJACK	Section 3.7 has been **removed**.
SECTION 4.1 LUGGAGE	Section 4.1 has been **removed**.
SECTION 4.2 TRAVEL DOCUMENTS, TRANSACTION CARDS & TRAVELLERS CHEQUES	Section 4.2 has been **removed**.

Insurance Section / Clause / Paragraph	What is changing?
SECTION 4.3 LUGGAGE DELAY	Section 4.3 has been **removed**.
SECTION 4.4 REPLACEMENT SPORTING EQUIPMENT	Section 4.4 has been **removed**.
SECTION 5.1 RENTAL VEHICLE EXCESS	Section 5.1 has been **removed**.
SECTION 6.1 PERSONAL LIABILITY	Section 6.1 has been **renumbered** as section 3.1. Subsection 6.1.1 and 6.1.2 have been **renumbered** as 3.1.1 and 3.1.2 respectively. **Amended** second paragraph of subsection 6.1.1 as follows: *…that happens during the period of cover available for your journey, then we will cover you up to the Limit shown in Part C – Benefit Limits – ~~6.1~~ 3.1 Personal Liability, for…*
SECTION 6.2 LEGAL EXPENSES	Section 6.2 has been **removed**.

Complimentary insurance covers: AWP Australia Pty Ltd ABN 52 097 227 177 AFSL 245631 (trading as Allianz Global Assistance) under a binder from the insurer, Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 has issued a group policy to Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522 AFSL and Australian credit licence 234527 which allows eligible ANZ account holders and cardholders to claim under the group policy as a third party beneficiary by reason of the statutory operation of Section 48 of the Insurance Contracts Act 1984 (Cth).
The eligibility criteria, terms, conditions, exclusions, limits and applicable sub-limits of the group policy are set out in the ANZ Platinum and Black Credit Card Complimentary Insurance booklet which may be amended from time to time. For insurable events that occur before 9 December 2026 please refer to the ANZ Platinum and Black Credit Card Complimentary Insurance booklet dated 7 June 2024. For insurable events that occur on or after 9 December 2026 but before 24 March 2027 please refer to the ANZ Platinum and Black Credit Card Complimentary Insurance booklet dated 9 December 2026. For insurable events that occur on or after 24 March 2027 please refer to the ANZ Platinum and Black Credit Card Complimentary Insurance booklet dated 24 March 2027. An excess may be deducted from any benefit paid. ANZ does not guarantee this insurance.
Any advice has been prepared without taking into account your objectives, financial situation or needs. You must check whether or not it is appropriate, in light of your own circumstances, to act on this advice.

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Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522.
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