

ANZ SMART CHOICE SUPER AND PENSION TERMS AND CONDITIONS FOR USE OF TAX FILE NUMBER

If you provide your Tax File Number (TFN), your TFN will be added to your ANZ Smart Choice Super and Pension account.

Please note that if you wish to provide your TFN for your other ANZ accounts, please do so on ANZ Internet Banking or by contacting ANZ Customer Services on 13 13 14.

CONSENT TO SEARCH

If you provide consent, we will use your TFN and personal details held by OnePath Custodians Pty Limited (OPC) to search for your lost and other super using the Australian Taxation Office (ATO) SuperMatch service. Your consent to search will expire in one year unless you opt out of the SuperMatch service earlier. You can opt out of the SuperMatch service once your account is open by calling the ANZ Smart Choice Super team on 13 12 87.

COLLECTION AND SHARING OF YOUR TFN

You appoint and authorise ANZ to act on your behalf in providing your TFN to OnePath Custodians Pty Limited as Trustee of the Retirement Portfolio Service and its administrator, Oasis Asset Management Pty Limited or agents (collectively "We") for the purposes of administering your superannuation account including account consolidation and to provide services and functions and to pay fees on commercial terms.

HOW WE USE YOUR TFN

We and any third party engaged by us or any of our related parties to provide superannuation administration services ("third party administrator") relating to our products, are authorised to collect your TFN under taxation and super laws and will treat your TFN as confidential.

It is not an offence not to quote your TFN.

If you **do** decide to provide your TFN we and the third party administrator:

- Will use your TFN for the duration you continue to hold an account – unless you otherwise revoke your consent to use your TFN in writing.
- Will only use it for legal purposes consistent with superannuation and taxation law. This includes facilitating the consolidation of your super accounts, finding or identifying your super benefits, providing other relevant information and receiving the results associated with searching the ATO Super account records, calculating tax on any contributions or payments you may be entitled to and providing information to the ATO, such as reporting details of contributions for the purposes of the Government

co-contribution, low income superannuation contribution, reporting on contributions caps and to determine whether you are subject to withholding tax on any income payments made to you.

- May provide your TFN to the Trustee of another super fund or retirement savings account provider where the Trustee or provider is to receive your consolidated benefit.
- Will not pass your TFN to another fund if you tell us in writing that you do not want us to pass it on.

If you **do not** provide your TFN:

- You could pay additional tax on concessional contributions.
- We may have to withhold more tax than we would otherwise have to on your superannuation lump sum benefits and payments if you do not provide your TFN.
- We cannot accept personal contributions (non-concessional) and certain other types of contributions.
- It may be more difficult for us to locate or consolidate all the superannuation benefits you are entitled to.
- You will be subject to withholding tax on any interest paid on any bank accounts you hold.

The purposes for which we and the third party administrator can use your TFN and the consequences of not providing it can change in the future as a result of changes to the law.

COLLECTION OF PERSONAL INFORMATION

ANZ, OnePath Custodians and their alliance partners may collect the personal information entered into this application form before it is submitted. ANZ, OnePath Custodians and their alliance partners may use this personal information to progress your application, including contacting you or any other person whom you provide personal information about to complete applications. If you do not want ANZ, OnePath Custodians or their alliance partners using and disclosing your information for this purpose, you understand and agree that you have to contact the Smart Choice Super team on 13 12 87, and ANZ Customer Services on 13 13 14 for other ANZ products.

Important information

ANZ Smart Choice Super and Pension is issued by OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673). Although Australia and New Zealand Banking Group Limited (ANZ) (ABN 11 005 347 522) distributes ANZ Smart Choice Super and Pension, ANZ does not stand behind the issuer or any of the issuer's products.