

ANZ SMART CHOICE SUPER AND PENSION

PRIVACY STATEMENT

Your personal information will be handled by OnePath Custodians as issuer of this product and ANZ, as distributor of this product.

Please read the information contained in this section carefully, as it describes how each of these parties will handle your personal information. In this section, any reference to your personal information includes any health or other sensitive information that OnePath Custodians and ANZ may hold about you. Either or both of these parties may send you information on their products and services from time to time. If you do not wish to receive this information from either or both of these parties, please ensure you follow the separate opt out processes for the relevant party specified below.

OnePath Custodians Privacy Statement

OnePath Custodians as issuer of this product, will collect your personal information when you deal with it, its agents, or its related bodies corporate, including other members of the Insignia Financial Group, distributors of this product (such as ANZ), or suppliers acting on OnePath Custodians' behalf.

OnePath Custodians uses your personal information to issue and administer our products and services. If you do not provide us with your personal information, we may not be able to issue this product to you and/or administer your account.

OnePath Custodians may disclose your personal information to related bodies corporate and organisations, including those in an alliance with us, to distribute, manage and administer our products and services, carry out business functions, undertake analytics activities as set out in OnePath Custodians' privacy policy.

OnePath Custodians may also use and disclose your personal information to send you information on its products and services from time to time. OnePath Custodians may also disclose your personal information to its related companies and organisations, including those who are in an alliance with it, to enable those organisations to send you information about their products and services. You can opt out of OnePath Custodians using and disclosing your information for this purpose at any time by contacting Customer Services on 13 12 87.

OnePath Custodians may also send your personal information overseas, as set out in OnePath Custodians' privacy policy.

OnePath Custodians' privacy policy, available at onepath.com.au/superandinvestments/privacy-policy sets out how (i) you can access and/or correct your personal information; (ii) you can make a privacy complaint; and (iii) OnePath Custodians deals with any privacy complaints.

ANZ Privacy Statement

ANZ is committed to ensuring the confidentiality and security of your personal information. As the distributor of this product, ANZ collects your personal information in order to distribute, manage and administer this product. Without your personal information, ANZ may not be able to process your application or provide you with the product you require.

ANZ may disclose your personal information to certain third parties, including OnePath Custodians (as issuer of this product), ANZ's related companies, organisations, including those in an alliance with us, to distribute, manage and administer our products and services, carry out business functions, undertake analytics activities and as otherwise set out in the ANZ Privacy Policy.

ANZ may send you information about its products and services from time to time. ANZ may also disclose your personal information to its related companies or alliance partners to enable them or ANZ to tell you about a product or service. You can opt out of ANZ using and disclosing your information for this purpose at any time by contacting ANZ Customer Services on 13 13 14.

Sometimes ANZ discloses your personal information overseas. The location varies, but includes the Philippines, India, Ireland, the UK, the USA, China and countries within the European Union.

ANZ's Privacy Policy, available at anz.com/privacy, sets out how (i) you can access and/or correct your personal information; (ii) you can make a privacy complaint; and (iii) ANZ deals with any privacy complaints.

Zurich Privacy Statement

Zurich as issuer of this product, will collect your personal information when you deal with it, its agents, or its related bodies corporate, distributors of this product (such as ANZ), or suppliers acting on Zurich's behalf. Zurich uses your personal information to issue and administer our products and services. If you do not provide us with your personal information, we may not be able to issue this product to you and/or administer your account.

Zurich may disclose your personal information to related bodies corporate and organisations, including service providers and those in an alliance with us, to distribute, manage and administer our products and services, carry out business functions, enhance customer service, undertake analytics activities as set out in Zurich's privacy policy.

Zurich may also use and disclose your personal information to send you information on its products and services from time to time. Zurich may also disclose your personal information to its related companies and organisations, including those who are in an alliance with it, to enable those organisations to send you information about their products and services. You can opt out of Zurich using and disclosing your information for this purpose at any time by contacting Customer Services on 133 667.

In disclosing or using your personal information as described above, Zurich may also send your personal information overseas, as set out in Zurich's privacy policy.

Zurich's privacy policy, available at onepath.com.au/insurance/privacy-policy sets out how (i) you can access and/or correct your personal information; (ii) you can make a privacy complaint; and (iii) Zurich deals with any privacy complaints.

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.