

CHANGES TO ANZ SMART CHOICE SUPER ELECTRONIC ACCESS TERMS AND CONDITIONS

Effective on and from **8 November 2023**, Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) ('ANZ') is making changes to the ANZ Smart Choice Super Electronic Access Terms and Conditions ('Terms and Conditions') to clarify some of our and our customers' rights and obligations.

The table below provides a detailed outline of the updated sections in the Terms and Conditions. The updated Terms and Conditions will also be available on www.anz.com/smartchoicesuper, on and from **8 November 2023**.

Section	Change
Administrative Throughout booklet	<p>Additional minor administrative updates and amendments, for example updating section numbers, for the changes set out below. Unless specified, references to section numbers throughout this notification are to the existing section numbers (some of which may be updated as part of these changes).</p> <p>Changes that are marked-up so that text is underlined is inserted wording.</p>
Section 1: Introduction	Delete wording "(formerly IOOF Holdings Ltd)" from the last paragraph within section 1.
Section 3: Your Acceptance of the ANZ Smart Choice Super Electronic Access Terms and Conditions	<p>Insert a new section 4 with the following heading:</p> <p>4. WE CAN MAKE CHANGES TO THESE ANZ SMART CHOICE SUPER ELECTRONIC ACCESS TERMS AND CONDITIONS WITHOUT YOUR AGREEMENT</p> <p>Move content from existing section 3 to new section 4 after the section heading with the following:</p> <p>ANZ may change these ANZ Smart Choice Super Electronic Access Terms and Conditions at any time. ANZ will give you at least 30 days' notice of any changes which:</p> <ul style="list-style-type: none">(a) impose or increase fees or charges relating solely to the use of ANZ Internet Banking, ANZ Mobile Banking, ANZ Phone Banking and ANZ ATMs for your ANZ Smart Choice Super or account.(b) increase your liability for losses relating to transactions conducted on your ANZ Smart Choice Super account using ANZ Internet Banking, ANZ Mobile Banking, ANZ Phone Banking and ANZ ATMs. <p>Insert a new paragraph after sub-section (b) with the following:</p> <p>If we make a change you are not happy with, then you can stop accessing your ANZ Smart Choice Super account using Electronic Access. You may not be able to access your ANZ Smart Choice Super account if you do this.</p> <p>Move content from existing section 3 to new section 4 and insert as final paragraph with the following:</p> <p>ANZ will notify you of any changes to the ANZ Smart Choice Super Electronic Access Terms and Conditions by:</p> <ul style="list-style-type: none">(a) posting information on anz.com/smartchoicesuper; or(b) written or electronic notice to you.

Section	Change
Section 5: Functionality on ANZ Internet Banking and ANZ Mobile Banking in Respect of Your ANZ Smart Choice Super Account	<p>Insert additional wording in dot-point six within sub-section 1. ANZ Internet Banking with the following:</p> <ul style="list-style-type: none"> • annual statements, <u>notices and communications issued to you.</u>
Section 6: Liability	<p>Delete this entire section, except for the first paragraph, and replace with the following:</p> <p>(a) Your liability</p> <p>You will be liable for any loss or damage arising out of, or relating to, your access to your ANZ Smart Choice Super account through Electronic Access, where:</p> <ul style="list-style-type: none"> • you have acted fraudulently (either alone or together with another person); • you did not comply with your obligations under clause 10 (c); or • you have caused or contributed to that loss, for example, by failing to comply with any of these ANZ Smart Choice Electronic Access Terms and Conditions. <p>(b) ANZ's liability</p> <p>ANZ will be liable for any loss or damage incurred by the customer arising out of, or relating to, the customer's access to ANZ Smart Choice Super account through Electronic Access, where the losses:</p> <ul style="list-style-type: none"> • are caused by the fraud, negligence or wilful misconduct of ANZ or its employees or agents; • relate to any forged, faulty, expired or cancelled part of the Electronic Access process; • arise from access to Electronic Access that requires the use of any card, password, PIN or Telecode that occurs before you have received or selected the card, password, PIN or Telecode (including a reissued card, password, PIN or Telecode); • result from an unauthorised access that occurs after you have notified ANZ that any card has been misused, lost or stolen or that the security of your password, PIN or Telecode has been breached; or • result from an unauthorised transaction if it is clear that you have not contributed to the losses.
Section 7: Equipment Malfunction	<p>Delete existing section heading and replace with the following:</p> <p>8. AVAILABILITY OF ELECTRONIC ACCESS</p> <p>Delete entirety of section and replace with the following:</p> <p>Electronic Access to your ANZ Smart Choice Super account may be unavailable from time to time, and temporary service interruptions may occur.</p> <p>ANZ will not be responsible if Electronic Access is not available and it affects you, unless it is due to our fraud, wilful misconduct or negligence.</p> <p>Insert a new section 9 with the following heading:</p> <p>9. SECURITY</p> <p>Move content from existing section 7 to new section 9 after the section heading with the following:</p> <p>You are solely responsible for your own personal computer anti-virus and PC and mobile phone security measures, and those of any authorised user, to help prevent unauthorised access to your transactions and linked accounts.</p>

Section	Change
<p>Section 8: Specific Electronic Access Terms for ANZ Smart Choice Super</p>	<p>Insert new wording in the first paragraph of sub-section b. with the following: ANZ may cancel or suspend any CRN or Electronic Access without prior notice if:</p> <p>Insert new wording in sub-paragraph (a) of sub-section b. with the following: ANZ reasonably believes that the use of Electronic Access may cause loss to you or to ANZ;</p> <p>Delete entirety of second sub-paragraph (b) and replace with the following: ANZ reasonably believes your access to accounts through electronic equipment may cause loss to you or to ANZ;</p> <p>Insert new wording in the first paragraph of sub-section d. with the following: You agree that, by registering for the ANZ App, ANZ may send SMSs to your nominated mobile phone. ANZ is not liable for any loss or damage you suffer as a result of any person other than you accessing the SMSs, except where such loss or damage results from our fraud, wilful misconduct or negligence.</p>
<p>Page 11</p>	<p>Delete existing email address associated with ANZ Smart Choice Super and replace with the following: smartchoice@insigniafinancial.com.au</p>