

UPDATE NOTICE

UPDATE TO THE ELIGIBILITY CRITERIA

We're letting you know that we have updated the eligibility criteria of your policy to clarify the position in respect of New Zealand citizens' eligibility for cover under your policy.

A number of our policies issued before 2009 were not clear that eligibility for cover extended to New Zealand citizens, or specifically stated that only Australian Citizens or Permanent Residents of Australia were eligible for cover. This notice confirms that for your policy **New Zealand citizens are eligible for insurance irrespective of whether the policy commenced before or after 2009.**

There are no further changes to the existing terms, conditions and eligibility criteria of any of your policies.

DOES THIS CHANGE APPLY TO ME?

This notice specifically applies to you if you are a New Zealand citizen or were at the time of applying for your policy and if your policy terms were not clear regarding New Zealand citizens' eligibility for cover, or if the policy terms specifically stated that only Australian Citizens or Permanent Residents of Australia were eligible for cover.

HOW TO READ THIS UPDATE NOTICE

You should read this document together with your policy contract which is:

- The original Product Disclosure Statement (PDS) and policy document you received when you took out the policy;
- Your Policy Schedule; and
- Any endorsements or any other notices we have given you in writing.

The terms in this document have the same meaning as in the PDS.

WHEN THE UPDATE IS EFFECTIVE

The improvements set out in this document are effective retrospectively, from your policy commencement date.

YOU DON'T NEED TO TAKE ANY ACTION

This notice updates your policy, and forms part of the contract we have with you. We recommend that you read it carefully and keep the details of this update in a safe place, ideally with your Policy Schedule.

WANT TO KNOW MORE?

If you have any questions about this update, or you want more information about your current policy please contact Customer Services:



Call 13 16 14
weekdays 8:30am to 6pm (AEST)



Email
customers.di@onepath.com.au



Visit
anz.com/wealth