



15 September 2014

Customer Services

Phone 13 38 63
 Fax 02 9234 6668
 Email customer@onepath.com.au
 Website anz.com

Complete this form to apply for an additional unit of Basic Cover (Death Only cover or Death and Total and Permanent Disablement (TPD)), subject to a maximum of 3 units of cover, within 60 days of first becoming a member.

INSTRUCTIONS

Complete and sign the form and return to:

ANZ Super Advantage
 OnePath Custodians Pty Limited
 GPO Box 4028
 Sydney NSW 2001

You will be required to complete all of the questions in this statement. Please complete in pen using CAPITAL letters. Print X to mark boxes where applicable.

1. PERSONAL DETAILS

Member number

Employer plan name

Title Mr Mrs Ms Miss Dr Other

Surname

Given name(s)

Date of Birth (dd/mm/yyyy) / /

Residential address (this cannot be a PO Box)

Suburb/Town State Postcode

Country

2. DEATH AND TPD COVER

Indicate below whether you require 1 unit of Death Only cover or Death and TPD Cover.

Additional unit of Basic Cover*, Death Only

OR

Additional unit of Basic Cover*, Death and TPD Cover

* You may apply within the first 60 days of your membership for an additional 1 unit of Basic Cover by simply answering 3 questions in section 3 subject to meeting any eligibility requirements

3. QUESTIONS FOR ADDITIONAL 1 UNIT OF BASIC COVER

In order to obtain this additional 1 unit of Basic Cover please complete the following questions.

- a) Have you previously been paid, or been entitled to receive, a TPD benefit? Yes No
- b) Are you currently in receipt of, or intending to, or entitled to, apply for any form of sickness, accident or disability benefit(s) from any source such as a life insurer or workcover authority? Yes No
- c) Are you restricted, due to injury or illness, from carrying out the usual duties of your current and normal occupation on a full-time basis (even if you are currently working on a full time, part time or casual basis)? 'Full-time basis' is considered to be at least 30 hours per week. Yes No

Note: A 'yes' in question (a) means Death Only cover is provided for the additional unit of Basic Cover.

A 'yes' in either (b) or (c) means you cannot obtain an additional unit of cover using this form.



4. IMPORTANT NOTICE AND AUTHORISATION

Duty of disclosure

Before you enter into or become insured under a contract of life insurance with the Insurer, you have a duty under the *Insurance Contracts Act 1984* (Cth) to disclose to the Insurer every matter that you know or could reasonably be expected to know, that is relevant to the Insurer's decision whether to accept the risk of insurance and, if so, on what terms.

You have the same duty to disclose those matters to the Insurer before you renew, extend, vary or reinstate your cover.

Your duty however does not require disclosure of a matter that:

- diminishes the risk to be undertaken by the Insurer;
- is of common knowledge;
- the Insurer's knows or, in the ordinary course of business, ought to know; or
- as to which compliance with the duty of disclosure is waived by the Insurer.

The duty of disclosure continues to apply until the Insurer accepts (or declines) your application and confirmation is issued in writing.

Non-disclosure

If you do not disclose to the Insurer every matter that you know or could reasonably be expected to know, that would be relevant to the Insurer's decision whether to accept the risk of the insurance and if so, on what terms, the Insurer may avoid the contract, or avoid cover in respect of you within three years of entering into it, provided that the Insurer would not have entered into that contract or accepted cover for you had full disclosure been made. If your non-disclosure is fraudulent, the Insurer may avoid the contract, or your cover, at any time.

Where the Insurer is entitled to avoid the contract or avoid cover, the Insurer may elect not to avoid it but apply either of the following options:

- reduce the sum that you would have been insured for in accordance with a formula that takes into account the premium that would have been payable if you had disclosed all relevant matters to the Insurer; or
- vary the contract or cover in such a way as to place the Insurer in a position that the Insurer would have been in had you disclosed all relevant matters or not made a misrepresentation.

Where your contract or cover is in respect of death cover, the Insurer may only apply the first of the two options and the Insurer must do so within three years of the Insurer entering into the contract or providing you with cover.

I acknowledge that:

- I have either downloaded the current electronic version, or received the current hard copy version of the ANZ Super Advantage Product Disclosure Statement (PDS) and have read and understood the information it contains regarding the insurance offered.
- I have read the duty of disclosure as explained above and understand that if I do not comply with my duty of disclosure, the Insurer may alter or cancel my insurance. I have read and understood the questions in this application. I have told OnePath Life everything I know that could affect its decision to accept my application.
- I have read and carefully considered the questions in this application and all the answers and any other information provided are true and correct and form the basis of the insurance contract.
- If I do not complete this application correctly, or I do not sign and date this form, my application will be invalid and won't be considered by the Insurer.
- Insurance cover will not commence until I am notified in writing that my application has been accepted.
- I consent to the collection, use, storage and disclosure of my personal information (including health information) as described in ANZ's Privacy Statement set out in this form, and ANZ's Privacy Policy which can be obtained by calling Customer Services. If I have provided information about another person in this application (for example a life insured), I declare that I have the consent of that person to do so. I understand that OnePath Custodians and OnePath Life requires me to inform the person concerned that I have done so and direct them to the Privacy Policy which is located at anz.com/privacy
- I consent to OnePath Custodians using and sharing my Tax File Number to the ANZ Group to provide services (including account consolidation) and products to me.

Signature of applicant (sign clearly within the box)

Date (dd/mm/yyyy)

7. PRIVACY STATEMENT

In this section 'we', 'us' and 'our' refers to OnePath Custodians Pty Limited, OnePath Life Limited and other members of the ANZ Group. 'You' and 'your' refers to policy owners and life insured's.

We collect your personal information from you in order to manage and administer our products and services. Without your personal information, we may not be able to process your application or provide you with the products or services you require.

We are committed to ensuring the confidentiality and security of your personal information. Our Privacy Policy details how we manage your personal information and is available on request or may be downloaded from anz.com/privacy

In order to undertake the management and administration of our products and services, it may be necessary for us to disclose your personal information to certain third parties.

Unless you consent to such disclosure we will not be able to consider the information you have provided.

Providing your information to others

The parties to whom we may routinely disclose your personal information include:

- an organisation that assists us and/or ANZ to detect and protect against consumer fraud;
- any related company of ANZ which will use the information for the same purposes as ANZ and will act under ANZ's Privacy Policy;
- organisations performing administration and/or compliance functions in relation to the products and services we provide;
- organisations providing medical or other services for the purpose of the assessment of any insurance claim you make with us (such as reinsurers);
- our solicitors or legal representatives;
- organisations maintaining our information technology systems;
- organisations providing mailing and printing services;
- persons who act on your behalf (such as your agent or financial adviser);
- the policy owner;
- regulatory bodies, government agencies, law enforcement bodies and courts.

We will also disclose your personal information in circumstances where we are required by law to do so. Examples of such laws are:

- The *Family Law Act 1975* (Cth) enables certain persons to request information about your interest in a superannuation fund;
- There are disclosure obligations to third parties under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*.

Information required by law

ANZ may be required by relevant laws to collect certain information from you. Details of these laws and why they require us to collect this information are contained in our Privacy Policy at anz.com/privacy

Life risk – sensitive information

For life risk products, where applicable, we may collect health information with your consent. Your health information will only be disclosed to service providers or organisations providing medical or other services for the purpose of underwriting, assessing the application or assessing any claim.

Privacy consent

We and other members of the ANZ Group may send you information about our financial products and services from time to time. ANZ may also disclose your information to its related companies or alliance partners to enable them or ANZ to tell you about a product or service offered by them or a third party with whom they have an arrangement.

You may elect not to receive such information at any time by contacting Customer Services.

Where you wish to authorise any other parties to act on your behalf, to receive information and/ or undertake transactions please notify us in writing.

If you give us or ANZ personal information about someone else, please show them a copy of this document so that they may understand the manner in which their personal information may be used or disclosed by us or ANZ in connection with your dealings with us or ANZ.

Privacy Policy

Our Privacy Policy contains information about:

- when we or ANZ may collect information from a third party;
- how you may access and seek correction of the personal information we hold about you; and
- how you can raise concerns that we or ANZ has breached the Privacy Act or an applicable code and how we and/or ANZ will deal with those matters.

You can contact us about your information or any other privacy matter as follows:

In writing:
GPO Box 75
Sydney NSW 2001
Email: privacy@onepath.com.au

We may charge you a reasonable fee for this.

If any of your personal information is incorrect or has changed, please let us know by contacting Customer Services on 13 38 63.

More information can be found in our Privacy Policy which can be obtained from our website at anz.com/privacy

Overseas recipients

We or ANZ may disclose information to recipients (including service providers and related companies) which are (1) located outside Australia and/or (2) not established in or do not carry on business in Australia.

You can find details about the location of these recipients in ANZ's Privacy Policy at anz.com/privacy