

CHANGES TO ANZ FIRST CREDIT CARD COMPLIMENTARY INSURANCE

The ANZ First Credit Card Complimentary Insurance Policy Information Booklet dated 8 November 2023 (**Booklet**) is changing effective from **7 June 2024**. On this date a new ANZ First Credit Card Complimentary Insurance Policy Information Booklet will come into effect and will replace the existing Booklet. For more information on the change, please visit www.anz.com/allianz.

WHAT HAPPENS TO EVENTS OCCURRING BEFORE 7 JUNE 2024

If an insurable event occurred before **7 June 2024**, the event will be covered under the terms of the ANZ First Credit Card Complimentary Insurance Policy Information Booklet¹ dated 8 November 2023.

WHAT HAPPENS TO EVENTS OCCURRING ON AND AFTER 7 JUNE 2024

If an insurable event occurred on or after **7 June 2024** the event will be covered under the terms of the ANZ First Credit Card Complimentary Insurance Policy Information Booklet¹ dated **7 June 2024**.

FURTHER INFORMATION

If you have any questions about this document or how the changes apply to you, please contact Allianz Global Assistance on 1300 135 271 (within Australia) or by email to ANZTravelTeam@allianz-assistance.com.au.

The below table provides a limited summary of the upcoming changes to the ANZ First Credit Card Complimentary Insurance Policy Information Booklet. Other changes may apply. All changes are effective from **7 June 2024**. It is important you read the updated Booklet in full to understand all the changes.



Insurance Section / Clauses	What is changing?
Limitation of Cover	<p>Replace with 'Regardless of anything contained in this Policy to the contrary, we shall not be liable to provide any cover or benefit or pay any claims where the provision of cover or benefit or payment of claim would constitute a breach of any trade or economic sanction, embargo, prohibition or restriction imposed by any of the following: United Nations, United States of America, Australia, European Union, United Kingdom, or New Zealand or any other applicable national trade or economic sanctions, laws or regulations. This applies where such geographical location, provision or goods, services or other reasons shall contravene such sanction, embargo, prohibition or restriction.'</p>
Definitions	<p>Add new definition of "excess" and "proof of ownership and value".</p> <p>Updated definition of "reasonable" and "you, your, yourself".</p>
Purchase Protection Insurance Part D – Excess and Exclusions and Extended Warranty Insurance Part D – Excess and Exclusions	<p>Replace to read as follows:</p> <p>"...providing cover or being liable to pay any claim or provide any benefit under this policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would constitute a breach of any trade or economic sanction, embargo, prohibition or restriction imposed by any of the following: United Nations, United States of America, Australia, European Union, United Kingdom, or New Zealand, or any other applicable national trade or economic sanctions, laws or regulations. This clause shall apply where such geographical location, provision of goods, services or other reasons shall contravene such sanction, embargo, prohibition or restriction"</p>

Purchase Protection Insurance and Extended Warranty Insurance covers: AWP Australia Pty Ltd ABN 52 097 227 177 AFSL 245631 (trading as Allianz Global Assistance) under a binder from the insurer, Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 has issued a Group Policy to Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522 AFSL and Australian credit licence 234527 which allows eligible ANZ account holders and cardholders to claim under the Group Policy as a third party beneficiary by reason of the statutory operation of Section 48 of the Insurance Contracts Act 1984 (Cth). The eligibility criteria, terms, conditions, limits and exclusions of the Group Policy are set out in the [ANZ First Credit Card Complimentary Insurance Policy Information Booklet](#) which may be amended from time to time. ANZ does not guarantee this insurance. Any advice has been prepared without taking into account your objects, financial situation or needs. You must check whether or not it is appropriate, in light of your own circumstances, to act on this advice.

¹ Terms, conditions, exclusions, limits, applicable sub-limits and eligibility criteria apply. Please read the ANZ First Credit Card Complimentary Insurance Booklet applicable to the date the insurable event occurred for more information.

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