

SuperChoice and the Super Clearing Service

PRODUCT DISCLOSURE STATEMENT | 15 NOVEMBER 2010

SuperChoice and the Super Clearing Service

Entity details in this Product Disclosure Statement (PDS)

Name of legal entity	Registered numbers	Abbreviated terms used throughout the PDS
OnePath Custodians Pty Limited	ABN 12 008 508 496, AFSL 238346, RSE L0000673	OnePath Custodians, us, we, our
Australia and New Zealand Banking Group Limited	ABN 11 005 357 522, AFSL 234527	ANZ

Important information

OnePath Custodians is the issuer of the Super Clearing Service offered via SuperChoice and this PDS and invites you to use this product.

The issuer is a wholly owned subsidiary of ANZ. ANZ is an authorised deposit taking institution (Bank) under the Banking Act 1959 (Cth). Although the issuer of this product is owned by ANZ, it is not a Bank. Except as described in the PDS, a contribution to the superannuation fund of your employee through the Super Clearing Service is not a deposit with or other liability of ANZ or its related group companies and none of them stands behind or guarantees the issuer.

A contribution to the superannuation fund of your employee through the Super Clearing Service is subject to investment risk, including possible delays in repayment and loss of income and principal invested.

The PDS contains general information only and does not take into account your personal circumstances or your financial needs and objectives. This PDS explains the main features of the Super Clearing Service and should not be used as a substitute for financial advice. You should read this PDS carefully to assess whether the information is appropriate in respect of your objectives, financial situation and needs and speak to a financial adviser before deciding to use the Super Clearing Service.

The invitation to use the Super Clearing Service in this PDS is only available to persons receiving this PDS in Australia. It is not made directly or indirectly, to persons in any other country.

We are not bound to accept an application in relation to the Super Clearing Service.

OnePath Custodians Pty Limited

347 Kent Street, Sydney NSW 2000
Phone 13 38 63
Fax 02 9234 6604
Email customer@onepath.com.au

This Product Disclosure Statement includes the terms and conditions for SuperChoice, OnePath's online superannuation servicing system and the Super Clearing Service.

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About OnePath

Helping you shape and protect your future

OnePath is one of Australia's leading providers of wealth, insurance and advice solutions. OnePath has been helping Australians grow and protect their wealth for over 130 years, previously as Mercantile Mutual and more recently as ING Australia.

Now, as a wholly owned subsidiary of Australia and New Zealand Banking Group Limited (ANZ), OnePath operates as ANZ's Australian specialist wealth management and protection business.

With a comprehensive range of wealth and insurance products, available through financial advisers or direct to customers, OnePath makes it easier for you to find the solution that best suits your needs.

At OnePath we value and appreciate our customers, our staff and the communities we operate in. We are committed to acting with the highest standards, and to meeting our corporate responsibilities. We also encourage and support staff involvement in volunteering and charitable activities that support the wider community.

OnePath actively participates in forums looking at regulatory and industry change. We also regularly review and conduct research to ensure we are attuned to changing customer and market needs.

SuperChoice and the Super Clearing Service

This Product Disclosure Statement (PDS) provides you with information about the Super Clearing Service which is offered via SuperChoice. SuperChoice, our online superannuation servicing system, enables you to make super contributions for your employees to your ANZ Super Advantage employer super plan.

The Super Clearing Service also enables you to remit super contributions for your employees to Choice funds.

How you can benefit from SuperChoice and the Super Clearing Service

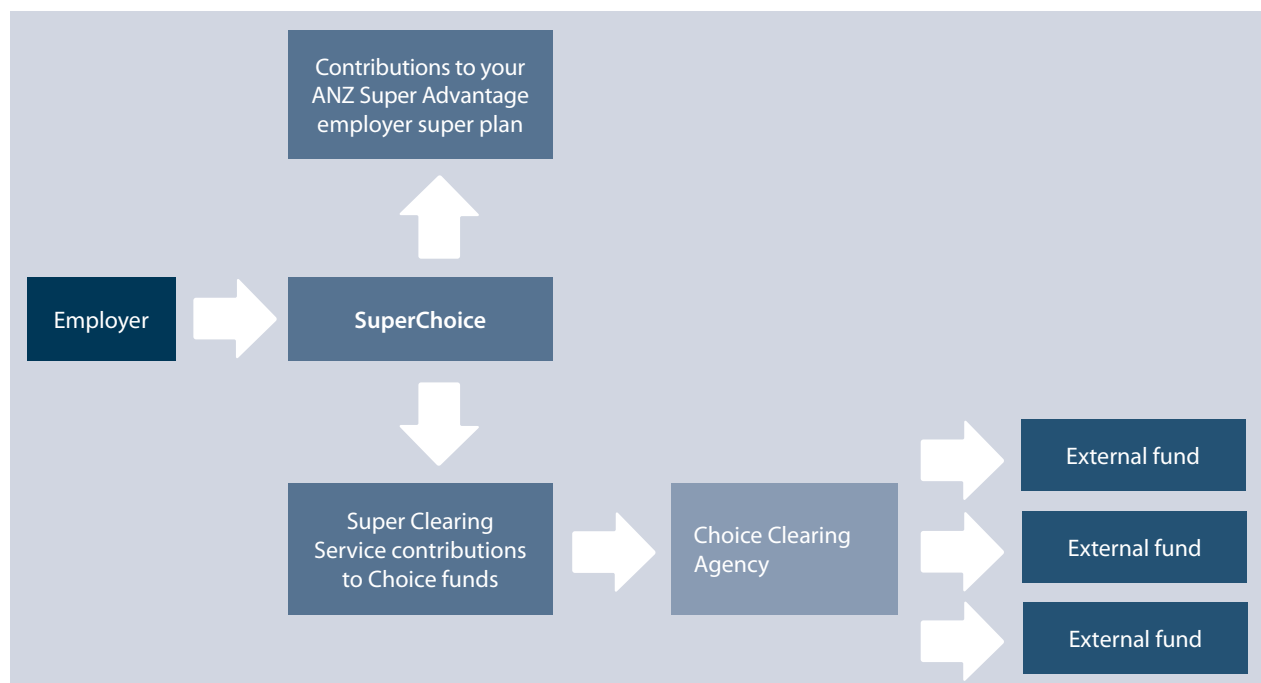
- SuperChoice allows you to complete many different superannuation servicing and transacting functions online. This increases efficiency and reduces processing time and administration costs.
- SuperChoice speeds up turnaround times, offering increased accuracy and providing transmission of payroll files to help you easily transfer member details from a wide range of payroll systems.
- SuperChoice uses high levels of encryption and coding to ensure the security of online transactions.
- To help you get the maximum benefit from SuperChoice, we have a range of support tools and a dedicated support team who can provide you with face-to-face training and ongoing telephone support.
- The Super Clearing Service can reduce the administrative burden you face if you need to submit multiple super contributions to multiple funds.

How the Super Clearing Service works

Where you need to offer Choice of Superannuation Fund to your employees, the Super Clearing Service gives you the flexibility to make contributions to Choice funds selected by your employees.

We will accept payment from you and remit it to Choice funds on your behalf.

The Super Clearing Service is free where you nominate ANZ Super Advantage as your default fund and where 50% of your employees have their contributions paid to that fund. Please refer to 'Fees' on page 9 for further information.



How you can register for SuperChoice

If you have an ANZ Super Advantage employer super plan and are not currently using SuperChoice, you can register by calling 13 38 63 and request a SuperChoice Registration Form. A SuperChoice representative will contact you to provide a user ID and password following your SuperChoice registration. These will be provided within three days of the SuperChoice Helpdesk team receiving your registration request.

SuperChoice and the Super Clearing Service training and support

To assist you, the following SuperChoice support tools are available from anz.com/wealth/super and include:

- the SuperChoice Instant Guide
- the SuperChoice Quick Step Guide.
- the SuperChoice Detailed Training Guide
- the SuperChoice Site Tour.

Our dedicated SuperChoice Helpdesk team can provide you with training and ongoing telephone or online support. This service is provided at no extra cost. You can call the SuperChoice Helpdesk team on 13 38 63 (select option 2, then 3), weekdays between 8.30am and 5.30pm, Sydney time, email customer@onepath.com.au or contact your ANZ Super Relationship Manager.

Risks associated with using SuperChoice and the Super Clearing Service

Users of SuperChoice and the Super Clearing Service should be aware that the standard payment timeframe for monies to be cleared to the Choice fund is up to six business days. Additional time may also be taken by the Choice fund to process the payment once it is received, according to their service levels. This means if you do not make contributions within sufficient time of the relevant quarter end, you may incur the SG contribution charge. For more information on the SG contribution charge, please refer to the Australian Taxation Office (ATO) website.

The standard payment timeframe is also subject to:

- you being registered as a participating employer of the Choice fund
- your employees providing you with the correct Choice fund and membership details
- the Choice fund maintaining their bank account and contact details.

There may also be instances where technical errors affecting the technology used by SuperChoice and the Super Clearing Service may, amongst other things, prevent the timely and accurate completion of contributions.

As with any online transaction, there is a risk of fraud, data corruption, breaches of data or password security, defects in transmission or viruses. We have ensured this risk is minimised through the use of 128-bit encryption as a standard feature of SuperChoice and the Super Clearing Service.

Payment methods

You can make contributions on behalf of your employees using:

- Direct debit
 - we will deduct two separate payments from your nominated bank account, one for your ANZ Super Advantage employer super plan contributions and one for contributions to all Choice funds. You can access the direct debit form in the SuperChoice Instant Guide, available from anz.com/wealth/super
- Direct credit
 - you will need to make two separate payments, one for your ANZ Super Advantage employer super plan contributions and one for contributions to all Choice funds

Timing of payments to Choice funds

Subject to the terms and conditions, contributions made via the Super Clearing Service to Choice funds will be sent within six business days. Payments will be sent electronically or by Australia Post (in which case it will take longer for the payment to be received by the Choice fund). This means you should make SG contributions within sufficient time of the relevant quarter end.

If we are unable to process a contribution immediately for any reason, including awaiting outstanding requirements or whilst ensuring your payment is honoured, we and the Choice Clearing Agency will retain any interest paid by our bank on the account the contributions are held in to meet, among other things, bank fees and other bank administrative costs we incur in operating the service. This is generally for short periods of time.

Where we are made aware of a contribution being delayed or rejected, the SuperChoice Helpdesk team will contact you.

SuperChoice and the Super Clearing Service terms and conditions

SuperChoice

- 1.1 These terms and conditions and the use of SuperChoice and the Super Clearing Service are governed by the law in force in New South Wales and you submit to the non-exclusive jurisdiction of the courts of New South Wales. Your business or company must be registered/incorporated and also domiciled in a state or territory of Australia.
- 1.2 These terms and conditions will not exclude, modify or replace any other terms of enrolment in ANZ Super Advantage or any other matters such as fees, charges, policy conditions etc.
- 1.3 Copyright and trademark rights in respect of any logos, symbols or trademarks vest in OnePath Custodians. You shall not download, reproduce, transfer, publish, alter or use any such logos, symbols or trademarks for any purpose other than the purpose of advising and authorising the payment of contributions via SuperChoice. You have no proprietary or other rights in relation to the SuperChoice site.

Security

- 2.1 We will issue you a user ID and password. You may request for one or more authorised officers to be provided with the user ID and password where access to SuperChoice is required as part of the authorised officer's duties with you. You authorise us to act on instructions and any information submitted to us using your user ID and password.
- 2.2 You have a number of binding obligations in using SuperChoice. You must:
 - (i) only permit authorised officers to use SuperChoice
 - (ii) not disclose the user ID and password to anyone other than an authorised officer
 - (iii) not store passwords anywhere but commit them to memory
 - (iv) regularly and carefully check that the contributions processed via SuperChoice appear in your nominated bank account
 - (v) report any unauthorised transactions to us immediately.
- 2.3 If you believe that your user ID or password has been compromised, you must contact us immediately on 13 38 63.

Access to SuperChoice

- 3.1 We reserve the discretion to deny access to and/or de-register you from SuperChoice, including without limitation, if in our opinion:
 - (i) you failed to keep your user ID and password secure or we have concerns regarding security or unauthorised access
 - (ii) you fail to use SuperChoice for 13 months.
- 3.2 While we have put in place certain security systems, we are unable to guarantee in all circumstances that SuperChoice or the information contained on it will not be subject to unauthorised access. We will not be liable for any loss, damage, claims and expenses arising from unauthorised access to SuperChoice or the information retained on it.

Processing by direct debit users

- 4.1 We may process a direct debit contribution batch submitted through SuperChoice on the next business day following the date of receipt by us. Once successfully processed by us, the information or contributions will be lodged with ANZ Super Advantage.
- 4.2 If we send you a transaction confirmation message, we are authorised to process the contribution batch and, in the case of a direct debit contribution remittance, debit the nominated bank account with the grand totals appearing on the contribution batch.
- 4.3 SuperChoice allows you to set two authority levels for authorised officers:
 - Contribution batch preparation only.
 - Contribution batch preparation and submission for processing.

Processing by direct credit users

- 5.1 We will process a direct credit contribution batch submitted through SuperChoice upon receipt of advice from SuperChoice that a contribution batch has been submitted and the EFT amount is received and reconciled by us. Once successfully processed by us, the information or contributions will be lodged with ANZ Super Advantage.
- 5.2 You agree that our receipt of your contribution batch submitted through SuperChoice and the deposit of the correct contribution batch amount, via EFT constitutes an irrevocable authority from you for us to process the contribution batch.

- 5.3 After processing the contribution batch using SuperChoice, you must immediately transfer the total amount of contributions via EFT into the ANZ Super Advantage bank account. If there is a difference between the amount transferred via EFT and the contribution batch amount, you must contact us immediately to advise the reason for the discrepancy.
- 5.4 We will endeavour to reconcile the total contribution batch amount received through SuperChoice and the EFT amount received in the ANZ Super Advantage bank account. This is generally completed the day after and no later than five business days after receiving advice from SuperChoice that a contribution batch has been processed and the correct contribution batch amount is credited to the ANZ Super Advantage bank account.
- 5.5 Direct credit payments will be held by us for a maximum of 28 days. If during this time we are unable to match the payment to an SuperChoice contribution batch, the funds will be refunded.

Super Clearing Service

- 6.1 The Super Clearing Service enables you to remit super contributions for your non-ANZ members to Choice funds.
- 6.2 While the Super Clearing Service is offered by us, it is made available from a third party provider, the Choice Clearing Agency and various Choice funds.

Remittances to Choice funds

- 7.1 Subject to these terms and conditions, superannuation contribution remittances and monies for non-ANZ members will be sent to Choice funds within six business days after receipt of the monies by us. The remittance advice and monies will be sent to the Choice fund by the Choice Clearing Agency, either electronically or by Australia Post through the normal delivery service. Monies are assumed to be received by us on the following business day where a payment is made prior to the cut-off time on a business day.
- 7.2 You acknowledge and agree that we have no responsibility for ensuring acceptance by the intended recipient of your contributions via the Super Clearing Service as the means of paying your employees' contributions. Nevertheless, we will take reasonable steps to attain acceptance.

Processing contributions using the Super Clearing Service

- 8.1 You acknowledge that we will, to the best of our ability, provide accurate information regarding the complying status of Choice funds, however it is not our obligation to ensure they are complying superannuation funds.

Processing by direct debit users

- 8.2 You acknowledge and agree that after processing a contribution batch, the total amount of contributions will be debited from your nominated account and transferred to the Clearing Service Bank Account. The amount, minus any fees, will be electronically transferred to the Choice Clearing Agency on the following business day that your account is debited. That money will remain with the Choice Clearing Agency for a period of three business days to ensure your payment will be honoured by the financial institution holding your nominated account.

Processing by direct credit users

- 8.3 You acknowledge and agree that after processing a contribution batch, you will immediately transfer the total amount of contributions via EFT into the Clearing Service Bank Account. If a contribution batch is authorised prior to 4pm on a business day, the amount, minus any applicable fees, will be electronically transferred to the Choice Clearing Agency on the following business day after we receive your payment. If a contribution batch is authorised after 4pm on a business day, the amount, minus any applicable fees, will be electronically transferred to the Choice Clearing Agency on the second business day after we receive your payment. That money will remain with the Choice Clearing Agency for a period of three business days to ensure your payment will be honoured by the financial institution holding your nominated account. If there is a difference between the amount transferred via EFT and the contribution batch amount, you must contact us immediately to advise the reason for the discrepancy. The money will not be electronically transferred to the Choice Clearing Agency until the difference is reconciled.
- 8.4 We and the Choice Clearing Agency are entitled to retain any interest or other financial benefit accruing as a result of monies being held whilst ensuring your payment will be honoured by your financial institution.

Contribution batch – mistakes or incorrect information

9.1 We will contact you within three business days of the submission of a contribution batch in either of the following circumstances:

- we detect the information in a contribution batch is incorrect
- your payment does not match the amount in the corresponding contribution batch or we are unable to direct debit your account due to insufficient cleared funds.

You will need to correct the contribution batch and/or payment amount before we can process your contribution batch. Payments not matched to a contribution batch within 28 days of receipt will be refunded.

- 9.2 Prior to submitting a contribution batch, you will have the ability to delete the contribution batch if you make a mistake. If you have submitted the contribution batch, you must contact us to stop the amount and contribution batch data being forwarded to the external superannuation fund within 24 hours of submitting the contribution batch.
- 9.3 If you do not notify us within the time stated and we have forwarded the payment and contribution batch data to the external superannuation fund, it will be your responsibility to recoup these funds directly from the external superannuation fund. You will also be required to submit another contribution batch with the correct information and make a new payment for the total amount of that contribution batch.

Fees

- 10.1 If you have nominated ANZ Super Advantage as your default fund and you satisfy the 50% rule, we will not charge you for using the Super Clearing Service. The 50% rule means that at least 50% of your employees have contributions paid into your ANZ Super Advantage employer super plan using SuperChoice. The 50% calculation will be based on the total number of members and non-ANZ members with an 'active' status at the time a contribution batch is received by us (i.e. the total number of members with an 'active' status must equal or exceed the total number of non-ANZ members with an active status).
- 10.2 If you have not nominated ANZ Super Advantage as your default fund and/or you do not satisfy the 50% rule, you will be charged \$1.10 (plus GST) per contribution per employee remitted to an external superannuation fund.
- 10.3 Fees for the use of the Super Clearing Service will be automatically calculated every time you submit a contribution batch through SuperChoice, which includes contributions to Choice funds. The fee will be added to the outstanding amount for the contribution to external superannuation funds. If you are a direct debit user, the amount debited to your nominated account for the corresponding contribution batch will be adjusted to include the fee amount.
- If you are a direct credit user, you will be required to include the fee amount in your payment for the corresponding contribution batch.
- SuperChoice will provide you with a GST invoice when fees are added to a contribution batch.
- 10.4 You acknowledge and agree that the financial institution with whom you hold your nominated account may charge you up-front establishment and ongoing fees in respect of your nominated account.
- 10.5 We may vary the fees for the use of the Super Clearing Service but will provide you with 30 days prior notice before the variation takes effect.

Your responsibilities and acknowledgements

- 11.1 You are responsible for the validity of all contribution batch data sent for processing. You acknowledge and agree that we have no responsibility for checking the validity of any information contained within a contribution batch.
- 11.2 It is your responsibility to ensure any legislative and compliance requirements are met and to provide such requirements upon request to enable us to effect the processing of contribution batch data to Choice funds.
- 11.3 You consent for us to contact and liaise, in writing or otherwise, with third parties or other persons (e.g. regulated superannuation funds) in relation to your participation in the Super Clearing Service, including to investigate why a contribution batch has not been processed correctly and to instruct third parties and other persons to resolve any errors identified.

Our liability

12.1 We will not be liable for:

- (i) any technical or service difficulties with SuperChoice or the Super Clearing Service (including delays in processing) which are outside of our control
- (ii) any problems caused to any computer, associated equipment, software or data as a result of using SuperChoice or the Super Clearing Service
- (iii) the failure of SuperChoice or the Super Clearing Service either in whole or part
- (iv) matters arising from data corruption, breaches of data or password security, defects in transmission, or viruses
- (v) any losses caused to you, your employees or agents arising directly or indirectly from using SuperChoice or the Super Clearing Service.

12.2 You acknowledge that we will not be responsible for any delays that may occur in accepting or processing contribution batch data where:

- (i) there is a public or bank holiday in New South Wales on the day you authorise a contribution batch
- (ii) you authorise a contribution batch after the cut-off time on a business day
- (iii) the contribution batch contains errors
- (iv) an employer initiated direct debit is dishonoured or returned.

12.3 Except for our own negligent act or omission, we will not be liable for any loss, expense or charge incurred by you or your employees in connection with your ongoing use of SuperChoice or the Super Clearing Service, including errors beyond our reasonable control.

12.4 We will not be liable and you indemnify us for any loss or expenses incurred by any party as a result of a breach of any applicable superannuation, tax, industrial relations or other legislation applicable to the payment to us, or information supplied, or omitted to be supplied by you.

Other important information

Privacy

In this section 'we', 'us' and 'our' refers to OnePath Custodians and other members of the ANZ Group. We are committed to ensuring the confidentiality, security and privacy of your personal information.

We collect your personal information to provide you with the products and services you request. In order to manage and administer our products and services, we may need to disclose it to certain third parties. Without your personal information, we may not be able to process your application or provide you with the products or services you require.

We may routinely disclose your information to:

- other members within the ANZ Group, to the extent necessary to service our relationship with you and carry on business as a group
- organisations performing administration or compliance functions in relation to the products and services
- organisations maintaining our information technology systems
- authorised financial institutions
- organisations providing services such as mailing, printing or data verification
- a person who acts on your behalf (such as your financial adviser or your agent)
- our solicitors, valuers and insurers
- lenders who provide lending facilities to you.

We may also disclose your personal information in circumstances where we are required to do so by law.

There are disclosure obligations to third parties for client identification purposes under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth).

We may send you information about our financial products and services from time to time. You may elect not to receive such information at any time by contacting Customer Services on 13 38 63.

You may access the personal information OnePath hold about you, subject to permitted exceptions and subject to OnePath still holding that information, by contacting OnePath at:

Privacy Officer OnePath

GPO Box 75
Sydney NSW 2001
Phone 02 9234 8111
Fax 02 9234 8095
Email privacy@onepath.com.au

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

More information can be found in OnePath's Privacy Policy which can be obtained at onepath.com.au.

Customer concerns

We aim to resolve all complaints quickly and fairly. If you have a complaint, please contact Customer Services on 13 38 63, or write to us at:

Complaints Resolution Officer

OnePath Custodians Pty Limited
GPO Box 4028,
Sydney NSW 2001

Having followed our dispute resolution process, if you are not satisfied with our response, you can contact the Superannuation Complaints Tribunal (SCT):

Superannuation Complaints Tribunal

Locked Bag 3060
GPO Melbourne VIC 3001
Phone 1300 884 114
Fax 03 8635 5588
www.sct.gov.au

The SCT is a statutory body that deals with complaints about the decisions and conducts of superannuation providers, including trustees of superannuation funds, relating to members, but not in relation to their decisions and conducts relating to the management of the fund as a whole.

If your complaint is outside the jurisdiction of the SCT, you may have the right to take your complaint to the Financial Ombudsman Service (FOS):

Financial Ombudsman Service

GPO Box 3
Melbourne VIC 3001
Phone 1300 780 808
Fax 03 9631 6399
www.fos.org.au

The FOS is an external dispute resolution scheme that was established to provide free advice and assistance to consumers to help them in resolving complaints relating to members of the financial services industry, including life insurance companies, superannuation providers, financial planners, investment managers, general insurance companies and their agents.

Terminating your access to SuperChoice and the Super Clearing Service

You can cancel your access to SuperChoice and the Super Clearing Service at any time by advising us in writing. We will complete any instructions we hold at the time of your cancellation, including transferring money to your ANZ Super Advantage employer super plan or to Choice funds.

We can also revoke access to SuperChoice and the Super Clearing Service without notice if you breach these terms and conditions. In all other circumstances, we will provide you with 30 days prior notice before revoking your access.

Changes to the terms and conditions

We may change any of the terms and conditions contained in this PDS at any time (including in relation to the SuperChoice site, its attributes or functionality). If any law regulates the change, we will only make the change to the extent permitted by, and subject to, the requirements of that law.

You agree that we can give notice of changes to these terms and conditions in writing, electronically (including by posting the changes on our website) or in any other way permitted by law.

For changes to fees, we will provide you with 30 days prior notice (refer to 'Fees' on page 9 for more information).

How to obtain up to date information

Information in the PDS is subject to change from time to time and may be updated by us. If the change is not materially adverse, we will notify you of such changes via regular member communications and our website at anz.com. You can request a paper copy of any updated information at any time. This information will be provided free of charge by contacting Customer Services on 13 38 63.

Customer Services

Phone enquiries

13 38 63 weekdays between 8.30am and 5.30pm (Sydney time)

Fax

02 9234 6604

Email

customer@onepath.com.au

Postal address

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

Website

anz.com

Definitions

Active status (employee)

The status on SuperChoice of your employees who have been added to SuperChoice and have not been exited or are in the process of being exited. An employee may be removed from 'active' status by us if no contributions are processed on SuperChoice on behalf of that employee for 120 days.

Alternative Form of Remuneration Register

OnePath maintains an Alternative Form of Remuneration Register (Register) in accordance with the Financial Services Council (FSC) Industry Code of Practice on Alternative Forms of Remuneration in the Wealth Management Industry. The Register outlines the alternative forms of remuneration which are paid by, and received from, givers and receivers of such remuneration. If you would like to view or obtain a copy of the Register please contact Customer Services on 13 38 63.

Authorised officer

Any employee or agent authorised by you to access SuperChoice.

Business day

A day that is not a Saturday, Sunday, bank or public holiday in New South Wales.

Choice Clearing Agency

The agency we have chosen to distribute contribution monies and details accordingly to Choice funds. This service is provided by InvestmentLink Pty Limited (ABN 65 062 979 631). We reserve the right to change the Choice Clearing Agency used by the Super Clearing Service.

Choice fund

A superannuation fund (other than your ANZ Super Advantage plan) that has been chosen by an employee under Choice of Superannuation Fund rules.

Clearing Service Bank Account

The account where your payments destined for Choice funds are temporarily held. This account is operated by OnePath Life Limited (ABN 33 009 657 176, AFSL 238341) (User ID number 180302).

Contribution batch

A data file prepared using SuperChoice.

Cut-off time

The time beyond which payments/transfers will no longer be accepted for that business day. This time is set by your financial institution.

EFT

Electronic Funds Transfer.

Financial institution

The financial institution holding the bank account nominated by you for the purposes of SuperChoice.

Member(s)

Member(s) of ANZ Super Advantage.

Non-ANZ member(s)

Any of your employee(s) with Choice fund(s) nominated for superannuation guarantee contribution purposes.

OnePath

OnePath or its related group companies.

OnePath Custodians

OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673).

Password

The code provided to you by us used in conjunction with your user ID.

Superannuation guarantee (SG) contribution charge

A charge incurred by employers who fail to make the required superannuation guarantee contributions required by law.

Superannuation guarantee (SG) contributions

The superannuation contributions an employer is required to pay by law on behalf of all eligible employees.

SuperChoice

Our internet-based electronic superannuation administration and contribution processing facility.

User ID

The identification code provided to you by us which, when combined with your password, enables you to access SuperChoice.

You

A participating employer of ANZ Super Advantage enrolled as an SuperChoice user.

