

Privacy law changes

PRODUCT UPDATE | 12 MARCH 2014

From 12 March 2014, a new set of privacy principles will regulate how OnePath entities and members of the ANZ Group (we) will collect, use, store and disclose your personal information provided as part of your investment with us.

We have updated our Privacy Policy and our Privacy disclosures to reflect these changes. Please read the following Privacy information for the products listed in this update.

Updated information about OnePath's Privacy Policy

In this section 'we', 'us' and 'our' refers to OnePath Funds Management Limited, OnePath Custodians Pty Limited, OnePath Life Limited and other members of the ANZ Group. We collect your personal information from you in order to manage and administer our products and services. We may need to disclose it to certain third parties.

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 of ANZ and will act under ANZ's Privacy Policy
- an organisation that is in an arrangement or alliance with us and/or ANZ to jointly offer products and/or to share information for marketing purposes (and any of its outsourced service providers or agents), to enable them or us and/or ANZ to provide you with products or services and/or to promote a product or service
- organisations performing administration
- 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)
- 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*

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 and at anz.com/privacy

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

OnePath's 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:

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 OnePath know by contacting Customer Services.

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

Which Products are affected?

The following closed OnePath products are affected by changes to Privacy laws:

- ANZ OneAnswer Personal Super
- ANZ OneAnswer Pension
- ANZ OneAnswer Investment Portfolio
- ANZ OneAnswer Term Allocated Pension

- ANZ Super Advantage
- ANZ Superannuation Savings Account
- ANZ Master trusts
- ANZ Direct Managed investments
- ANZ Mortgage Fund
- ANZ Flexible Income Plan Series 1-3
- ANZ Deferred Annuity
- ANZ Investment Bond
- ANZ AUS Investment Bond
- ANZ Life & Trauma - Savings
- ANZ Cash Rollover Bond
- ANZ MaxiSafe Deferred Annuity
- ANZ Deferred Annuity Series 1-3
- ANZ Australian Corporate Super Bond
- ANZ Guaranteed Income Plan
- ANZ Personal Super Bond includes ANZ Direct Super Investments
- ANZ AUS Investment Bond - Super
- ANZ Life & Trauma - Super
- ANZ Allocated Pension
- ANZ Traditional Endowment
- ANZ Traditional Whole Of Life
- ANZ Investor Plus
- ANZ Life Plus
- ANZ Money Plus
- ANZ Spectrum
- ANZ Thriftmaster

Further information

If you have any questions or would like further information, please speak to your financial adviser or call Customer Services on 13 38 63 between 8.30am and 6.30pm weekdays (AEST) or email us at customer@onepath.com.au

This information has been prepared by OnePath Custodians Pty Limited (ABN 12 008 508 496, RSE L0000673, AFSL 238346), OnePath Funds Management Limited (ABN 21 003 002 800, AFSL 238342) and OnePath Life Limited (ABN 33 009 657 176, AFSL 238341).

This information is current at March 2014 but may be subject to change. Updated information will be available free of charge by calling Customer Services.

The information is of a general nature and does not take into account your personal needs, financial circumstances or objectives. Before acting on this information, you should consider whether the information is appropriate for you having regard to your personal needs, financial circumstances or objectives.

You should read the relevant PDS and any product updates which are available from your financial adviser, at anz.com or by calling Customer Services and consider if the relevant product is right for you.