

Important information about your Complimentary Credit Card / Credit Account Insurance

Please read it carefully and retain it for your records.

Change to your Complimentary Insurance provider

Effective 1 May 2016, your insurance provider has changed from Zurich Australian Insurance Limited, ABN 13 000 296 640, AFS Licence No. 232507 of 5 Blue Street, North Sydney, NSW 2060 ('Zurich') to AGA Assistance Australia Pty Ltd, ABN 52 097 227 177, AFS Licence No 245631 trading as Allianz Global Assistance of 74 High Street, Toowong, QLD 4066 ("Allianz Global Assistance") under a binder from the underwriter, Allianz Australia Insurance Limited, ABN 15 000 122 850, AFS Licence No. 234708, of 2 Market Street, Sydney, NSW 2000 ("Allianz").

Change to your complimentary Insurance Terms and Conditions

Effective 1 May 2016, your terms and conditions are amended as follows:

Any references to Zurich and Zurich's details, i.e. phone number, AFSL number, ABN, address and website, are deleted or deleted and replaced with Allianz and Allianz's details, being: AFSL No. 234708; ABN 15 000 122 850; phone numbers: 07 3305 7499, 1800 072 791; address: 2 Market Street, Sydney NSW 2000.

Any references to Zurich Assist are deleted and replaced with Allianz Global Assistance.

Any references to the effective date are deleted and replaced with 1 May 2016.

Any references to Master Agreement are deleted and replaced with Group Policy.

The phone number for The Financial Ombudsman Service is deleted and replaced with 1800 367 287.

On Table of Contents' page, the below paragraph is deleted:

Helpful FAQs and claims forms can be found on the Zurich website - www.zurich.com.au Click on the Credit and Debit insurances icon and follow the links.

and replaced with the following:

Claim forms can be found on the Allianz Global Assistance website – <https://claims.agaassistance.com.au/>

Under the old "Zurich – The issuer of this insurance cover", the below paragraph is deleted:

You should be aware that the issuer of this insurance cover is Zurich Australian Insurance Limited, ABN 13 000 296 640, AFS Licence No. 232507, of 5 Blue Street, North Sydney, NSW 2060 ('Zurich'). In this booklet, Zurich is referred to as 'Zurich', 'we', 'our' or 'us'.

The covers in this booklet are available under a Master Agreement between Zurich and Citigroup Pty Limited ABN 88 004 325 080, AFSL 238098, Australian credit licence 238098 (Citibank) of Level 10, 2 Park Street Sydney,

New South Wales ('Citibank').

and replaced with:

This insurance cover is available under a Group Policy issued to Citigroup Pty Limited, ABN 88 004 325 080, AFS Licence No 238098 of Level 10, 2 Park Street, Sydney, NSW 2000 ("Citibank") by AGA Assistance Australia Pty Ltd, ABN 52 097 227 177, AFS Licence No 245631 trading as Allianz Global Assistance of 74 High Street, Toowong, QLD 4066 ("Allianz Global Assistance") under a binder from the underwriter, Allianz Australia Insurance Limited, ABN 15 000 122 850, AFS Licence No. 234708, of 2 Market Street, Sydney, NSW 2000 ("Allianz"). For general enquiries call Allianz Global Assistance who issues and manages the Group Policy on behalf of Allianz. In this booklet, Allianz may also be expressed as 'Allianz', 'we', 'us' or 'our'.

Under the heading "Enquiries", delete the following:

"Helpful FAQs, claims forms and copies of this document can be found at the Zurich website - www.zurich.com.au"

and replaced with:

"Claim forms can be found on the Allianz Global Assistance website – <https://claims.agaassistance.com.au/>"

Under the heading "How to make a claim", delete the following:

"If you want to make a claim under any of these insurance covers, you can obtain claim forms and information on how to make a claim at the Zurich website - www.zurich.com.au. Click on the Credit & Debit card insurances tab and follow the links."

and replaced with:

"If you want to make a claim under any of these insurance covers, you can obtain claim forms at the Allianz Global Assistance website – <https://claims.agaassistance.com.au/>"

Under the heading "Complaints", delete the following:

"by email at gi.feedback@zurich.com.au or by mail at "Credit & Debit Card Services" Zurich Australian Insurance Limited, Locked Bag 2138, North Sydney, NSW 2059."

and replaced with:

"by email at citibank@allianz-assistance.com.au or by mail at Credit Card Claim Complaints, Locked Bag 3014, Toowong DC, QLD 4066."

Under the heading "How to make a claim" and "Complaints", any references to "we" or "us" are deleted and replaced with "Allianz Global Assistance".

Under the heading "Privacy", the whole section is deleted and replaced with:

To arrange and manage these covers for you, we (in this Privacy Notice "we", "our" and "us" includes AGA Assistance Australia Pty Ltd trading as Allianz Global Assistance and its

duly authorised representatives) collect personal information including sensitive information from you and those authorised by you such as your family members, travelling companions, your doctors, hospitals, as well as from others we consider necessary including our agents.

Any personal information provided to us is used by us to evaluate and arrange your cover. We also use it to administer and provide the insurance services and manage your and our rights and obligations in relation to those insurance services, including managing, processing and investigating claims. We may also collect, use and disclose it for product development, marketing, conducting customer research and analytics in relation to all of our products and services, IT systems maintenance and development, recovery against third parties and for other purposes with your consent or where authorised by law.

This personal information may be disclosed to third parties involved in the above process, such as travel agents and consultants, travel insurance providers and intermediaries, authorised representatives, reinsurers, claims handlers and investigators, cost containment providers, medical and health service providers, overseas data storage and data handling providers, legal and other professional advisers, your agents and our related and group companies including Allianz. Some of these third parties may be located in other countries such as Thailand, France and India. You agree that while those parties will often be subject to confidentiality or privacy obligations, they may not always follow the particular requirements of Australian privacy laws.

Unless you opt out, we may contact you on an ongoing basis by telephone, mail, electronic messages (including email), online and via other means with promotional material and offers of products or services that we consider may be relevant and of interest to you (including financial and insurance products and roadside assistance services).

If you do not want to receive such offers from us (including product or service offerings from us on behalf of our agents, intermediaries and/or our business partners) or do not want us to disclose your personal information to our related and group companies and business partners for marketing purposes, you can opt out at any time by calling us on 1800 023 767.

When you provide personal information about other individuals, we and our agents rely on you to have made or make them aware:

that you will or may provide their personal information to us; of the types of third parties to whom the personal information may be provided to; of the relevant purposes we and the third parties we will disclose it to, will use it for; of how they can access it; and of the other matters in this Privacy Notice.

We rely on you to have obtained their consent on these matters. If you do not, you must tell us before you provide the relevant information.

You can seek access to and correct your personal information by contacting us. You may not access or correct personal information of others unless you have been authorised by their express consent or otherwise under law, or unless they are your dependants under 16 years of age.

If you have a complaint about your privacy, please contact:

Privacy Officer, Allianz Global Assistance, PO Box 162, Toowong, QLD 4066 or you can contact the Privacy Commissioner at the Office of The Australian Information Commissioner, GPO Box 2999, Canberra, ACT 2601.

For more information about our handling of personal information, including further details about access, correction and complaints, please see our privacy policy available on request or via www.allianz-assistance.com.au.

If you do not agree to the above or will not provide us with personal information, we may not be able to provide you with our services or products or may not be able to process your application nor issue you with cover. In cases where we do not agree to give you access to some personal information, we will give you reasons why.

