

From the Effective Date, the below changes will be made to the **ANZ Business Black Travel Insurance** Terms and Conditions booklet. A copy of the updated booklet can be found online at anz.com/Allianz-commercialcard from the Effective Date. This, as well as the changes to the ANZ Commercial Card Terms and Conditions, apply to all ANZ Business Black Credit Card customers.

	Changes being made	Booklet References
Master Policy arrangement ⁴	Effective 11 April 2018, the complimentary insurance policy (known as the "Master Policy") will be issued and managed by Allianz Global Assistance.	Throughout
Definitions	The following definitions have been inserted: <ul style="list-style-type: none"> • "Allianz"; and • "Allianz Global Assistance" The following definitions have been amended: <ul style="list-style-type: none"> • "Mental illness"; • "Principal's Billing Account"; and • "we", "our(s)", "us" 	Pages 22-24
Termination or Amendment of Master Policy	Allianz or ANZ may terminate or amend the Master Policy at any time, and ANZ will provide written notification to customers if this occurs.	Page 5
Privacy statement	The privacy statement has changed to align with Allianz Global Assistance's privacy policy.	Page 9 - 10
Financial Claim Scheme	The reference to the Financial Claim Scheme has been removed.	N/A
Schedule of benefit inclusions	We have clarified in Section A of the schedule of benefits that the sub-limit for dental expenses is \$2,000. The sub-limit itself has not changed.	Pages 13-18
Contact details	QBE Travel's contact details have been replaced with Allianz Global Assistance's contact details. You can find the updated contact details required to make a claim or resolve a complaint or dispute in the updated ANZ Business Black Travel Insurance Terms and Conditions. Please note that the ANZ Business Black Terms and Conditions were updated in November 2017 to reflect the new contact number for the Financial Ombudsman Service (1800 367 287).	Page 7-8
Page Numbers	As a result of the changes some page number cross references may have changed.	Throughout
Exclusions for Overseas Travel and Medical Insurance	Amateur foot racing is not excluded under this policy.	Page 31
Allianz Global Assistance reference number	The Allianz Global Assistance's policy reference number is ANZBBNACITI 042018 whilst the Policy number is AC28000001-00	Page 5
Claims	You are no longer required to submit accounts with your private health fund before you submit a medical expense claim with Allianz.	Page 31
QBE reference	All references to QBE have been replaced by "Allianz", "Allianz Global Assistance", "we", "our" and/or "us"	Throughout

Important information

Terms, conditions, fees and charges, eligibility criteria and exclusions apply. See ANZ.com for further details.

1. QBE Insurance (Australia) Limited ABN 78 003 191 035.

2. AWP Australia Pty Ltd (ABN 52 097 227 177) trading as Allianz Global Assistance issues and manages the Master Policies under a binder from the underwriter, Allianz Australia Insurance Limited (ABN 15 000 122 850).

3. Complimentary insurances refers to the eligibility criteria you must meet for cover under a Master Policy as set out in the ANZ Commercial Card Facility Terms and Conditions booklet as well as the ANZ Business Black Travel Insurance Terms and Conditions booklet (for ANZ Business Black customers only) which will be available at anz.com/Allianz-commercialcard from 11 April 2018. Advice does not take into account your personal needs and financial circumstances and you should consider if it is right for you.

4. The Master Policy agreement is terminating with QBE (ABN 78 003 191 035), and a new Master Policy agreement is being issued by AWP Australia Pty Ltd (ABN 52 097 227 177, AFSL 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, AFSL 234708, of 2 Market Street, Sydney, NSW 2000 ("Allianz")).

5. The Booklet References refers to the pages in the ANZ Commercial Card Facility Terms and Conditions (effective 1.3.18 for those customers who opened their account before 1.2.18 and effective 1.2.18 for those customers who opened their account on or after 1.2.18) that have been updated. A copy of the ANZ Commercial Card Facility Terms and Conditions can be found at anz.com/Allianz-commercialcard.