ANZ Smart Choice Super

Declarations and Acknowledgements

OnePath Custodians Pty Limited is the issuer of ANZ Smart Choice Super and Pension and is a subsidiary of ANZ.

OnePath Custodians is not a bank.

An investment in ANZ Smart Choice Super and Pension is not a deposit or a liability of ANZ or its related companies nor is it guaranteed.

Investments are subject to investment risk, including possible loss of my investment and delay in withdrawals.

l agree to OnePath Custodians using a related body corporate to provide services and functions and to pay fees on commercial terms.

l accept I have an ongoing obligation to disclose matters relevant to the insurer's decision to provide me with insurance. If I do not comply the insurer may cancel, alter my insurance or reject any claim.

l agree to receive all communications electronically including the <u>Product</u> <u>Disclosure Statement</u>, <u>Additional Information</u> <u>Guide</u>, <u>Electronic Access Terms and</u> <u>Conditions</u> and the <u>Financial Services Guide</u>.

I agree to the collection, use and disclosure of my personal information, by ANZ and OnePath Custodians in accordance with their respective Privacy Policy which are available at anz.com and OnePath.com.au including ANZ sharing my Tax File Number with members of the ANZ Group to provide services (including account consolidation) and products to me.

Important information

ANZ Smart Choice Super and Pension is a product offered by OnePath MasterFund (ABN 53 789 980 697, RSE R1001525) (Fund). When you invest in the products you become a member of the Fund. OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673) is the Trustee of the Fund and is the issuer of the ANZ Smart Choice Super and Pension Product Disclosure Statement (PDS) (including the ANZ Smart Choice Super and Pension Additional Information Guide).

This information is of a general nature and has been prepared without taking account of your objectives, financial situation or needs. You should consider the appropriateness of the information, having regard to your objectives, financial situation and needs. You should read the ANZ Financial Services Guide and the ANZ Smart Choice Super and Pension Product Disclosure Statement (PDS) available at any ANZ branch, by visiting www.anz.com/smartchoice or by calling Customer Services on 13 12 87 before deciding to hold or acquire the product.

