

# Change of Details Form

## Investment Savings Bond

August 2022

### Zurich Australia Limited (Zurich, OnePath)

ABN 92 000 010 195 AFSL 232510

347 Kent Street, Sydney NSW 2000

### Customer Services

**Phone** 133 665

**Email** [customer.risk@onepath.com.au](mailto:customer.risk@onepath.com.au)

**Website** [onepath.com.au](http://onepath.com.au)

### Instructions

- This form should be completed if you wish to change details on your account. **Please note:** each Policy owner will need to complete a separate Change of Details form (if necessary).
- Please complete this form in CAPITAL LETTERS using black or blue pen and forward to:  
Investment Savings Bond, OnePath, GPO Box 5306, Sydney NSW 2001
- You may be required to provide further evidence of client identity verification to us. Please refer to page 5 of this form for further information. We will be in contact with you if this information is required. Please note that if your identity verification is required, this form cannot be faxed.

1. Policy number

### 2. Policy owner details

#### Policy owner 1

Title  Mr  Mrs  Ms  Miss  Dr  Other

Surname/Company

Given name(s)

If company, ABN   -    -    -

#### Policy owner 2

Title  Mr  Mrs  Ms  Miss  Dr  Other

Surname/Company

Given name(s)

If company, ABN   -    -    -

### 3. New contact details

Residential address (this cannot be a PO Box)

Suburb/Town  State  Postcode

Country

Postal address (if different from above)

Suburb/Town  State  Postcode

Country

Phone Home  Business

Mobile  Fax

Email

#### 4. Change of name

My name has changed

from

to

Please attach evidence of your change of name, such as an original certified copy of your marriage certificate or deed poll.

#### 5. Change of nominated financial institution account

Complete this section only if making contributions by direct debit and there is a change of nominated financial institution account.

**Note:** Contributions by credit card are not accepted.

I/We request and advise Zurich Australia Limited (Zurich, OnePath) (user ID number:102) to debit my/our nominated account, in terms of the payment arrangement made between us:

Name of financial institution

Branch where account is held

Suburb/Town  State  Postcode

Account holder's name

BSB number  -  Account number

I/We acknowledge that this direct debit arrangement is governed by the Direct Debit Request Service Agreement on page 4, and I/we agree to be bound by, consent to and acknowledge such terms. I/We understand that a processing fee may be charged by my/our financial institution each time an investment is made. I/We also understand that where a regular deduction is dishonoured, a fee of \$10.00 is charged.

If joint account all account signatories may be required to sign below.

**Signature of account holder A**  **X** Date (dd/mm/yyyy)  /  /

(sign clearly within box)

**Signature of account holder B**  **X** Date (dd/mm/yyyy)  /  /

(sign clearly within box)

#### 6. Change to the Regular Investment Plan

Please complete this section if you wish to change an existing Regular Investment Plan.

In order to satisfy the requirements of the '125% opportunity', the maximum additional investment is 125% of the previous policy year's investment.

	<b>Regular Investment Plan</b> (Minimum: \$100 per month or quarter, \$100 per investment fund)
OnePath Australian Shares (AEOA, AEOH)	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>
OnePath Balanced (PEOA, PEOH)	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>
OnePath Capital Stable (CSOA, CSOH) <sup>5</sup>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>
OnePath Diversified Fixed Interest (TE01, TN01)	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>
OnePath Emerging Companies (ECO A, ECOH)	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>
OnePath Geared Australian Shares Index (TE09, TN09)	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>
OnePath International Shares (ISOA, ISOH)	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>
OnePath Managed Growth (DIOA, DIOH)	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>
OnePath Money Market (MMOA, MMOH)	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>
OnePath Sustainable Investments – Australian Shares (TE12, TN12)	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>
OnePath Tax Effective Income (TE02, TN02)	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>
OptiMix Australian Shares (TE04, TN04)	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>
OptiMix Balanced (TE05, TN05)	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>
OptiMix Global Emerging Markets Shares (TE10, TN10)	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>
OptiMix Global Shares (TE06, TN06)	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>

OptiMix Growth (TE07, TN07)

\$    ,    .

OptiMix Moderate (TE08, TN08)

\$    ,    .

OptiMix Property Securities (TE03, TN03)

\$    ,    .

**Total**

\$    ,    .

Please debit my regular investments (if no nomination is made, deductions will be made monthly):  Monthly  Quarterly  
Deductions are made on the first business day of the month.

§ The OnePath Capital Stable Fund is closed to investors who joined the product from 1 September 2011.

## 7. Change of Nominated Beneficiary

Beneficiaries can only be nominated where the policy owner(s) is/are also the life/lives insured.

### Beneficiary 1

Title  Mr  Mrs  Ms  Miss  Dr Other

Surname

Given name(s)

Date of Birth (dd/mm/yyyy)  /  /  Percentage of total benefit    %

### Beneficiary 2

Title  Mr  Mrs  Ms  Miss  Dr Other

Surname

Given name(s)

Date of Birth (dd/mm/yyyy)  /  /  Percentage of total benefit    %

If you wish to nominate additional beneficiaries, please attach the necessary information.

Alternatively, on my death, please pay the proceeds of my policy to my estate

## 8. Declaration

By completing this form, I/we:

- acknowledge that I/we have fully read the current Product Disclosure Statement, Incorporated Material and Policy Document (Documents), as well as this form, and the information completed on this form is true and correct
- agree to be bound by the terms of Documents and my/our Policy, including the Policy Schedule
- consent to the collection, use, storage and disclosure of my/our personal information as described in the Privacy Policy and the Privacy Statement contained in the PDS (including discussing any information obtained from me/us and any doctors or accountants with the financial adviser associated with this Application). OnePath's Privacy Policy is available at [onepath.com.au/about-us/privacy-policy](http://onepath.com.au/about-us/privacy-policy)
- have obtained consents from any identified person I/we have provided personal information (that is also sensitive information) about and informed them of the Privacy Policy and the Privacy Statement.
- acknowledge that OnePath or its related group companies do not guarantee the repayment of capital, the performance of, or any rate of return of an investment. I further acknowledge that my investment is subject to investment risk, including possible repayment delays and loss of income and principal invested.



**Signature of Policy owner 1**    
(sign clearly within box) Date (dd/mm/yyyy)  /  /

**Signature of Policy owner 2**    
(sign clearly within box) Date (dd/mm/yyyy)  /  /

# Direct Debit Request Service Agreement

## Investment Savings Bond

August 2022

### Zurich Australia Limited (Zurich, OnePath)

ABN 92 000 010 195 AFSL 232510  
347 Kent Street, Sydney NSW 2000

### Customer Services

**Phone** 133 665  
**Email** [customer.risk@onepath.com.au](mailto:customer.risk@onepath.com.au)  
**Website** [onepath.com.au](http://onepath.com.au)

## Our commitment to you

Drawing arrangements:

- Where the due date falls on a non-business day, we will draw the amount on the next business day.
- We will not change any details of drawing arrangements without giving you at least fourteen (14) days written notice.
- We reserve the right to cancel the OnePath drawing arrangements if three or more drawings are returned unpaid by your nominated Financial Institution and to arrange with you an alternate payment method.
- We will keep all information pertaining to your nominated account at the Financial Institution, private and confidential.
- We will only arrange for funds to be debited from your account as authorised in the Direct Debit Request.

Your rights:

- You may terminate the OnePath drawing arrangements at any time by giving written notice directly to us, or through your nominated Financial Institution. Notice given to us should be received by us at least 10 business days prior to the due date.
- You may stop payment of a drawing under the OnePath arrangement by giving written notice directly to us, or through your nominated Financial Institution. Notice given to us should be received by us at least 10 business days prior to the due date.
- You may request change to the drawing amount and/or frequency of OnePath drawings by contacting us and advising your requirements no less than 10 business days prior to the due date.
- Where you consider that a drawing has been initiated incorrectly [outside the OnePath arrangements] you may take the matter up directly with us, or lodge a Direct Debit Claim through your nominated Financial Institution.

## Your commitment to us

You should check:

- a. with your financial institution whether direct debiting is available from your account as direct debiting is not available on all accounts offered by financial institutions;
- b. your account details which you have provided to us are correct by checking them against a recent account statement, and;
- c. with your financial institution before completing the Direct Debit Request if you have any queries about how to complete the Direct Debit Request.

Your responsibilities:

- It is your responsibility to ensure that sufficient funds are available in the nominated account to meet a drawing on its due date.
- It is your responsibility to ensure that the authorisation given to draw on the nominated account is identical to the account signing instruction held by the Financial Institution where the account is based.
- It is your responsibility to advise us if the account nominated by you to receive the OnePath drawing is transferred or closed.
- It is your responsibility to arrange with us a suitable alternate payment method if you wish to cancel the OnePath drawing.

# Know your customer – identification requirements

## Investment Savings Bond

August 2022

### Zurich Australia Limited (Zurich, OnePath)

ABN 92 000 010 195 AFSL 232510

347 Kent Street, Sydney NSW 2000

### Adviser Services

**Phone** 1800 804 768

**Email** [adviser@onepath.com.au](mailto:adviser@onepath.com.au)

**Website** [onepath.com.au](http://onepath.com.au)

The *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) requires us to identify you and verify your identity when you purchase units in any of the investment funds offered through Investments Savings Bond.

The information outlined below relates to individuals (including those investing on behalf of a child), joint investors and sole traders only.

**If this investment is not in the name of an individual(s) (e.g. company, trust, partnership, association), you must complete the relevant customer identification document available at [onepath.com.au](http://onepath.com.au). This form must be attached to your Application Form to enable your investment to be processed.**

## Individuals/joint investors/sole traders

You can do one of two things to provide evidence of client identity verification to us:

**Advisers only** – complete our Identification Form which verifies you have collected sufficient identification from your client. Please note, you are not required to send in originals or copies of identification if you use this form. We will also accept the FSC/FPA or conforming dealer group branded identification forms.

or

**Advisers and individuals not using the services of an adviser** – send in original certified copies\* (not original documents) of the following:

- one or more (Primary) Customer identification document, **or**
- two secondary identification documents.

**Please note:** We cannot accept certified copies by fax or email. Please see below for more details regarding certified copies.

### Primary photographic identification document

One of:

- Current Australian driver's licence or learner's permit
- Australian passport (current or expired less than 2 years ago)
- Proof of Age document issued by an Australian State or Territory
- Foreign government issued passport\*
- Foreign government issued national identity card\*
- Australian firearms/Shooting licence
- Australian explosive licence
- Australian waterways/Boat licence.

or

### Secondary identification document

- Birth certificate, birth card, birth extract issued by an Australian State or Territory, or Foreign Government\*
- Australian or Foreign citizenship certificate\*
- An Australian issued concession card, as defined from time to time in the *Social Security Act 1991*, or an equivalent term which expresses the same concept in relation to concession holders (this does not include Medicare card)<sup>#</sup> or a Benefits notice issued by Centrelink (less than 12 months old).
- Australian Medicare card
- Foreign driver's licence\*
- Letter issued by the Australian Electoral Commission (less than 3 months old) with name and residential address.
- Australian Taxation Office issued document dated within the last 12 months that records an amount payable or owed to the person and which contains the person's name and residential address.
- Note issued by an approved Australian aged care facility (less than 12 months old) with name and residential address.
- Australian ImmiCard including either an Evidence of Immigration Status (EIS) ImmiCard, Permanent Residence Evidence (PRE) ImmiCard and Residence Determination ImmiCard (RDI).
- If the person is under the age of 18, a notice dated within the last three months from a school principal containing the person's name and residential address and the period of attendance at that school.

\* Documents not in English must be accompanied by an English translation prepared by a translator accredited by the National Accreditation Authority for Translators and Interpreters.

# The *Social Security Act 1991* currently defines 'concession cards' as being:

- a pensioner concession card; or
- a health care card; or
- a seniors health card.

## Certified Copies

Certified copies of documents for verification purposes is acceptable provided that they have been certified by persons authorised to certify documents. In all cases, the certification must not have taken place **more than 3 months prior** to when the identification and verification procedure is being undertaken.

The following is a list of persons authorised to certify a copy:

Certifier	Position Held in Australia	Position Held Overseas
A person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described)	✓	
Judge of a court	✓	
Magistrate	✓	
Chief executive officer of a Commonwealth court	✓	
Registrar or deputy registrar of a court	✓	
Justice of the Peace	✓	
Notary Public	✓	✓
Police Officer	✓	
Agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public	✓	
Permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public	✓	
Australian consular officer or an Australian diplomatic officer (within the meaning of the <i>Consular Fees Act 1955</i> )	✓	✓
Officer with 2 or more continuous years' service with one or more Australian financial institutions (for the purposes of the <i>Statutory Declaration Regulations 1993</i> )	✓	✓
Finance company officer with 2 or more continuous years of service with one or more finance companies (for the purposes of the <i>Statutory Declaration Regulations 1993</i> )	✓	
Officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more continuous years of service with one or more licensees	✓	
Member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants	✓	
Pharmacist	✓	
Employee of the Australian Trade Commission (AUSTRADE) who is: a. in a country or place outside Australia; and b. authorised under paragraph 3(d) of the <i>Consular Fees Act 1955</i> ; and c. exercising his or her function in that place		✓

**Note:** The person who is authorised to certify documents must make sure all pages have been certified as true copies by writing or stamping 'certified true copy' followed by their signature, printed name, contact details, qualification (e.g. Justice of the Peace, Australia Post employee, etc.) and date.