ANZcover Insurance Pty Ltd

CONDITIONS UNDER SECTION 13 OF THE INSURANCE ACT 1973

The insurer may only underwrite the insurable risks of the Australia and New Zealand Banking Group Limited (“ANZ”) and any of its subsidiaries. A body corporate is a subsidiary of ANZ if ANZ holds more than one-half of the issued share capital of the body corporate (excluding any part of that issued share capital that carried no right to participate beyond a specified amount in distribution of either profits or capital) or the body corporate is a subsidiary of a subsidiary of ANZ.