



Purchase with confidence.

CardAssure

Combined Product Disclosure Statement and
Policy Document (PDS)

Prepared: 1 November 2017

Issuer: MetLife Insurance Limited
Distributor: Citigroup Pty Ltd

Please read this Product Disclosure Statement and Policy Document carefully. It contains important information about the above product.

Contents

Important information about this Combined Product Disclosure Statement and Policy Document	4
About the insurer	5
About the distributor	5
1. About CardAssure	6
1.1 Who can apply?	6
1.2 How do I apply for CardAssure?	6
1.3 When does my cover start?	7
1.4 When does my cover end?	7
1.5 Can my Policy terms change?	7
1.6 How can I cancel my Policy?	7
2. What are the benefits covered under this Policy?	8
2.1 Why should I consider CardAssure?	8
2.2 What benefits does CardAssure provide?	8
2.3 Multiple claims	12
2.4 Maximum benefits	13
3. Premium	13
3.1 How is my Premium calculated?	13
3.2 How is my Premium paid?	14
3.3 Is my Premium capped?	14
3.4 Can my Premium change?	14
3.5 What happens if my Premium is not paid?	14
4. Claims	15
4.1 How do I make a claim?	15
4.2 Multiple claims	17
4.3 When will a benefit not be paid?	18
5. Additional information	19
5.1 Information about Consumer Credit Insurance (CCI)	19
5.2 Commission	19
5.3 Cooling off period	19
5.4 Legal interpretation	19
5.5 Guaranteed renewable	20
5.6 Reinstatement	20
5.7 Policy ownership	20
5.8 Australian currency	20
5.9 Taxation	20
5.10 What if I have a problem with my Policy?	21
5.11 Privacy consents and notifications	21
6. Risks	22
7. Definitions	22

Important information about this Combined Product Disclosure Statement and Policy Document

This is the Combined Product Disclosure Statement and Policy Document (together referred to as 'PDS') for CardAssure.

It is important that you read this PDS carefully as it sets out the terms and conditions of CardAssure.

This PDS explains the benefits, Premiums, exclusions, significant risks, the complaints handling process, cooling off period and other rights, terms and conditions relating to this product, which will help you make an informed decision about whether it is right for you. It has been prepared without taking into account your financial situation, needs and objectives. You should read and consider the information contained in this PDS carefully before purchasing CardAssure to decide whether it is right for you.

CardAssure is Consumer Credit Insurance (CCI). The Death, Critical Illness, Injury, Illness and Involuntary Unemployment Benefits are life insurance. The Life Events Benefit is not life insurance. Further details of these benefits are set out in this PDS.

Throughout this document certain words have particular meanings and these important words are in Capitals. Please refer to the Definitions - Section 7.

The information contained in this PDS is current at the time of issue.

- From time to time we may change or update information that is not materially adverse by providing a notice of changes on www.metlife.com.au.
- If there is a materially significant change or omission to this PDS, we will issue a supplementary or replacement PDS or significant event notice.

You can also obtain a paper copy of the updated information by calling us on 1300 555 625.

About the insurer

CardAssure is issued by MetLife Insurance Limited (MetLife) ABN 75 004 274 882 AFSL 238096
Level 9, 2 Park Street, Sydney NSW 2000
Phone: 1300 555 625
www.metlife.com.au

MetLife is responsible for the contents of this PDS and administers all claims.

MetLife, part of the MetLife group of companies, is a specialist provider of life insurance to affinity partners, superannuation trustees and employers in Australia. MetLife has expertise in designing and executing both direct insurance programs for partners' customers and insurance solutions to meet the needs of specific member groups. MetLife has been a specialist provider of life risk insurance products in Australia since 2005.

About the distributor

Citigroup Pty Limited (Citibank) ABN 88 004 325 080, AFSL 238098, Australian credit licence 238098, is the credit provider and issuer of Citibank Credit Facility accounts, and distributor of the Consumer Credit Insurance and administers the Policy and Premium collection under this Consumer Credit Insurance.

CardAssure is not a product of, nor is it guaranteed by, Citibank.

Neither MetLife nor Citibank are related entities of each other.

Cover for the life insurance component of CardAssure is issued from MetLife's No. 1 Statutory Fund. CardAssure does not have any savings, investment, cash or surrender value.

1. About CardAssure

Your Credit Facility brings you the financial freedom of being able to purchase the things you want, when you want them. With that freedom comes the need to responsibly manage your finances, including making your regular monthly repayments - no matter what happens. But have you stopped to think about how you would make your repayments if you lost your job or became sick or injured? Or would your family inherit your Credit Facility debt if you passed away?

Now, you can have the peace of mind of knowing that, should you be injured, unemployed, or become sick, and you meet the terms outlined in this PDS, you will have help with your Credit Facility repayments. What's more, it won't cost you the earth.

And it's not just when things go wrong in life that you need a helping hand. With CardAssure, when a significant life event occurs, such as you get married, have a child, purchase your home or new car, we'll be there with a financial contribution to help ease the load.

1.1 Who can apply?

You can apply for CardAssure cover if you:

- have a new or existing Credit Facility;
- are aged between 18 and 59 (inclusive) at the time of application;
- have received the PDS in Australia; and
- are an Australian citizen or New Zealand citizen or Australian permanent resident and residing in Australia at the time of applying.

1.2 How do I apply for CardAssure?

Applying is easy and there are absolutely no medical examinations required. To apply for CardAssure simply:

- call Citibank on 13 24 84 to apply; or
- obtain an application form online at www.citibank.com.au

1.3 When does my cover start?

Your cover will commence as soon as your application for CardAssure is accepted. A Welcome Letter and PDS will be sent to you confirming that your cover is in place and specifying your Commencement Date.

1.4 When does my cover end?

Your cover will end when the earliest of any of the following events occur:

- you reach the age of 65;
- the cancellation of your Credit Facility;
- your insurance is cancelled due to non-payment of Premium;
- you ask us to cancel your Policy;
- your death; or
- the maximum cumulative benefits for the Policy have been paid to your Credit Facility or your estate.

1.5 Can my Policy terms change?

If there are any significant changes to the terms of your Policy, we will send you a notice, explaining the changes at least 30 days before any change takes place. If you do not wish to accept the changes to the policy terms, you may cancel the Policy at any time.

1.6 How can I cancel my Policy?

You may cancel your Policy at any time by calling 13 24 84 or by writing to:

CardAssure Administrator - Insurance Cancellation
GPO Box 40
Sydney NSW 2001

2. What are the benefits covered under this Policy?

2.1 Why should I consider CardAssure?

Citibank Primary Cardholders can enjoy the peace of mind of up to \$75,000 protection for their Credit Facility repayments. All eligible account holders are guaranteed cover and applying is as easy as a phone call or completing a simple application form. A CardAssure Policy provides cover 24 hours a day, 365 days a year, anywhere in the world.

2.2 What benefits does CardAssure provide?

The table below is a summary of the benefits payable under this Policy, which are subject to terms and conditions more fully explained below the table.

Benefits Summary	Included	Maximum Payable Per Claim
Life Events Benefit Pays 10% of the Outstanding Balance of your Monthly Statement if you: get married, buy a brand new car, buy a new home to live in, have or adopt a child (you or your Spouse) or your Spouse dies.	✓	Up to \$1,000
Injury Benefit Pays 100% of your Outstanding Balance if you become injured and unable to work for more than 30 days.	✓	Up to \$5,000
Illness Benefit Pays 100% of your Outstanding Balance if you become ill and unable to work for more than 30 days.	✓	Up to \$5,000

Benefits Summary table continues on next page.

Benefits Summary (continued)	Included	Maximum Payable Per Claim
Involuntary Unemployment Benefit Pays 100% of the Outstanding Balance of your Monthly Statement if you become Involuntarily Unemployed and unable to find work for more than 30 days.	✓	Up to \$5,000
Critical Illness Benefit Pays 100% of your Outstanding Balance if you are diagnosed with Cancer, have a Heart Attack or a Stroke.	✓	Up to \$75,000
Death Benefit Pays the Outstanding Balance of your Credit Facility at the date of your death.	✓	Up to \$75,000

When a claim is paid, the benefit is normally paid to your Credit Facility.

All benefits payable are subject to maximum cumulative limits as outlined in Section 2.4 on page 12 as well as exclusions as outlined in Section 4.3 on page 17.

2.2.1 Death Benefit

If you die while your Policy is Inforce, the Outstanding Balance of your Credit Facility as at the date of death, will be paid up to a maximum of \$75,000.

If your Credit Facility has been closed, the Death Benefit will first be paid to your Credit Facility provider to cover any amounts owing on your Credit Facility. Any remainder will be paid to your estate.

2.2.2 Critical Illness Benefit

If you are diagnosed with one of the below medical conditions while your Policy is Inforce, we will pay the Credit Facility Outstanding Balance as at the date of diagnosis up to a maximum of \$75,000:

- Cancer;
- Heart Attack; or
- Stroke.

This benefit is only payable if diagnosis of Cancer, Heart Attack or Stroke occurs on or after the Policy Commencement Date. A qualifying period of 90 days will apply. No benefit payment will be made for the above listed medical conditions within 90 days of the Policy Commencement Date or date of reinstatement.

You will only be paid a benefit on the first occurrence of a listed medical condition after the Policy Commencement Date. If you are paid a benefit for one of the listed medical conditions you will still be able to claim for the other listed conditions.

The Critical Illness Benefit will not be payable if you die within 30 days of the date of diagnosis of the medical condition, however the Death Benefit will be payable.

2.2.3 Injury Benefit

If while your Policy is Inforce you are injured and:

- as a result of your Injury, you are unable to work for 30 consecutive days (your waiting period); and
- you had been working in continuous employment for at least 180 days prior to having an Injury;

then we will pay the Injury Benefit.

The waiting period starts the day you consult a Registered Medical Practitioner and receive advice confirming your inability to work in your occupation(s) as a result of that Injury.

The amount payable will be 100% of the higher of:

- the Outstanding Balance of your Monthly Statement immediately prior to the date of the Injury up to a maximum of \$5,000; and
- the Outstanding Balance of your Credit Facility at the date the Injury occurs up to a maximum of \$5,000.

An Injury Benefit will be paid as a single payment.

After an Injury Benefit payment, you will need to return to work in continuous employment for at least 180 consecutive days before being eligible to make a new claim for the same or related Injury.

2.2.4 Illness Benefit

If while your Policy is Inforce you become ill and:

- as a result of your Illness, you are unable to work for 30 consecutive days (your waiting period); and
- you had been working in continuous employment for at least 180 days prior to having an Illness;

then we will pay the Illness Benefit.

The waiting period starts the day you consult a Registered Medical Practitioner and receive advice confirming your inability to work in your occupation(s) as a result of that Illness.

The amount payable will be 100% of the higher of:

- the Outstanding Balance of your Monthly Statement immediately prior to the date of the Illness up to a maximum of \$5,000; and
- the Outstanding Balance of your Credit Facility at the date the Illness occurs up to a maximum of \$5,000.

An Illness Benefit will be paid as a single payment.

After an Illness Benefit payment, you will need to return to work in continuous employment for at least 180 consecutive days before being eligible to make a new claim for the same or related Illness.

2.2.5 Involuntary Unemployment Benefit

If while your Policy is Inforce you become Involuntarily Unemployed and:

- remain continuously unemployed for at least 30 consecutive days;
- you had been working in continuous employment for at least 180 days prior to becoming Involuntarily Unemployed; and
- you are registered with an Australian Government Approved Recruitment Agency and had been actively seeking work for at least 30 days while unemployed;

then we will pay the Involuntary Unemployment Benefit.

The waiting period starts the day you become Involuntarily Unemployed.

The amount payable will be 100% of the Outstanding Balance on your Monthly Statement immediately prior to the date that you were first made aware of the Involuntary Unemployment up to a maximum of \$5,000.

After an Involuntary Unemployment Benefit payment, you will need to return to continuous employment for at least 180 consecutive days before being eligible to make a new claim for any subsequent Involuntary Unemployment.

2.2.6 Life Events Benefit

If while your Policy is Inforce:

- you purchase a brand new car;
- you purchase a home which will be your usual place of domestic residence;
- you get married;
- you or your Spouse gives birth to, or adopts a child; or
- your Spouse dies;

then we will pay you the Life Events Benefit.

The amount payable will be 10% of the Outstanding Balance of your Monthly Statement immediately prior to the date of the Life Event up to \$1,000.

A Life Events Benefit will be paid as a single payment.

A maximum of two (2) life events claims per Policy are payable in any 12 month period.

2.3 Multiple claims

You can only claim one benefit if you are ill, injured and/or Involuntarily Unemployed at the same time.

In the event of multiple births or adoptions, each child will be considered as separate life events.

2.4 Maximum benefits

The following table shows the maximum cumulative limits applying to the various benefits over the life of a Policy:

Benefit	Maximum Cumulative Benefit Limit
Death	\$75,000
Critical Illness	\$75,000
Injury	\$75,000
Illness	\$75,000
Involuntary Unemployment	\$75,000
Life Events	\$10,000

The cumulative amount of benefit(s) payable under CardAssure for Death, Critical Illness, Injury, Illness, Involuntary Unemployment and Life Events is \$75,000 per Policy. If you are paid a cumulative benefit amount totalling \$75,000 under a Policy then your Policy will be cancelled by us and you will not be eligible to apply again for CardAssure on the same Credit Facility.

You may have more than one Policy issued by MetLife, with respect to different Credit Facilities. The individual benefit limits and cumulative benefit limits for CardAssure will apply independently of any of these other Policies.

3. Premium

CardAssure costs just 69c per \$100 of your Outstanding Balance on your Monthly Statement. This Premium will be automatically charged to your Credit Facility and will be shown on your Monthly Statement.

3.1 How is my Premium calculated?

Your monthly Premium payable may be different each month, depending on the Outstanding Balance on your Monthly Statement.

In any month that you have no Outstanding Balance on your Monthly Statement, there will be no Premium charged.

For example:

David has a credit limit of \$20,000. David has chosen CardAssure to protect his Credit Facility repayments.

In the first month, David's Outstanding Balance on his Monthly Statement is \$2,800. The CardAssure Premium for that month is calculated as $\$2,800 \div 100 \times \$0.69 = \$19.32$.

In the second month, the Outstanding Balance on his Monthly Statement is \$0. The Premium for that month is \$0.

3.2 How is my Premium paid?

Your monthly Premium is paid by Citibank on your behalf and debited to your Credit Facility. However if any minimum payment due to Citibank is 30 days or more overdue Citibank will suspend payment of your Premiums (refer to Section 3.5 'What happens if my Premium is not paid?').

3.3 Is my Premium capped?

Your monthly Premium is capped at \$99. This means that if your Outstanding Balance on your Monthly Statement exceeds \$14,347.83 you will pay no more than \$99 for your CardAssure cover for that month.

3.4 Can my Premium change?

We may amend your Premium rate and/or Premium cap if we provide you with at least 30 days written notice. Any change will apply to all CardAssure policies.

3.5 What happens if my Premium is not paid?

Your Premium must be paid when due, throughout the life of your Policy. We may cancel your Policy if your Premium is not paid when it is due and if 30 days have passed after you receive notification that Premiums are outstanding because you have failed to make your minimum payments when due and you do not rectify this situation within the 30 day notice period.

4. Claims

4.1 How do I make a claim?

If you, or your family or Legal Personal Representative on your behalf, need to make a claim, please contact us as soon as possible on 1800 221 599 or submit a claim online at: www.elodgement.metlife.com.au/eclaims/cardassure

4.1.1 Death Benefit claim

To make a claim under the Death Benefit, your Legal Personal Representative is required to notify us as soon as reasonably possible after the date of your death. The following information will be required:

- claim form completed by your Legal Personal Representative;
- certified copy of the death certificate or other evidence satisfactory to us; and
- certified proof of identity (birth certificate, driver's licence or passport) for both yourself and your Legal Personal Representative.

Citibank may assist your estate in the event of death by lodging a claim.

4.1.2 Critical Illness Benefit claim

To make a claim under the Critical Illness Benefit, you are required to notify us as soon as reasonably possible after the event giving rise to a claim. The following information will be required:

- claim form completed by you (or your Legal Personal Representative) and your treating Registered Medical Practitioner; and
- certified proof of your identity (birth certificate, driver's licence or passport).

4.1.3 Injury or Illness Benefit claim

To make a claim under the Injury Benefit or Illness Benefit, you are required to notify us as soon as reasonably possible after the date of your Injury or Illness. The following information will be required:

- claim form completed by you (or your Legal Personal Representative) and your treating Registered Medical Practitioner; and
- certified proof of your identity (birth certificate, driver's licence or passport).

4.1.4 Involuntary Unemployment Benefit claim

To make a claim under the Involuntary Unemployment Benefit, you are required to notify us as soon as reasonably possible after the date you become Involuntarily Unemployed. The following information will be required:

- claim form completed by you;
- certified proof of your identity (birth certificate, driver's licence or passport);
- evidence of Involuntary Unemployment satisfactory to us and subsequent evidence showing a continued period of unemployment; and
- proof of your registration with an Australian Government Approved Recruitment Agency and evidence of actively seeking work.

4.1.5 Life Events Benefit claim

To make a claim under the Life Events Benefit, you are required to notify us as soon as reasonably possible after the date of the life event. The following information will be required:

- claim form completed by you; and
- proof of the life event:
 - car purchase - a copy of the motor vehicle registration and receipt of purchase both in your name;
 - residential home purchase - copy of the certificate of title;
 - marriage - copy of your marriage certificate;
 - birth/adoption of a child - a copy of the child's birth certificate or adoption documents;
 - death of your Spouse - a copy of their death certificate.

4.1.6 Claims for all benefits

Depending upon individual circumstances, additional information may be required to ensure that the event giving rise to the claim is not as a result of one of the exclusions. The costs of these additional requirements may need to be paid for by you or your Legal Personal Representative, unless notified otherwise.

MetLife may refuse a claim if disadvantaged because of any delay in receiving the necessary claims requirements e.g. due to the passing of time a claimable event cannot be substantiated.

All CardAssure claims will be administered by MetLife.

MetLife will not consider any claim, unless the event giving rise to the claim occurred while the Policy was Inforce.

4.2 Multiple claims

You can only claim for one of the following benefits at any one time:

- Critical Illness;
- Injury;
- Illness; or
- Involuntary Unemployment.

4.3 When will a benefit not be paid?

We will not pay any benefit if the event giving rise to the claim is as a result of the following:

Benefit	Exclusions
Death	<ul style="list-style-type: none">• suicide within 13 months of the Policy Commencement Date;• if you were first diagnosed as terminally ill before the policy commenced; or• if the condition first occurs or symptoms first became reasonably apparent that leads to a diagnosis of terminally ill in the first ninety (90) days.
Critical Illness	<ul style="list-style-type: none">• intentional self-inflicted Injury;• if you die within 30 days of date of diagnosis of the medical condition; or• if any of the insured events occur or symptoms become apparent, within ninety (90) days of the Policy Commencement Date or date of reinstatement, unless the occurrence of the insured event is as a result of an accident.
Injury	<ul style="list-style-type: none">• if you fail to seek medical advice or undertake treatment for your Injury; or• the Injury was caused by you taking part in an illegal or criminal activity, whether or not you were charged with any offence.
Illness	<ul style="list-style-type: none">• if you fail to seek medical advice or undertake treatment for your Illness; or• as a result of a normal and Uncomplicated Pregnancy.
Involuntary Unemployment	<ul style="list-style-type: none">• if you become unemployed due to Illness or Injury;• if you become unemployed voluntarily;• if you were working on a contract or seasonal basis and become unemployed at the end of the agreed expiry date of the contract, season or task; or• if you are dismissed from your employment for taking part in an illegal or criminal activity, whether or not you were charged with any offence.

Benefit	Exclusions
Life Events	<ul style="list-style-type: none"> • if the life event occurred prior to the Policy Commencement Date; • if you were aware that the life event was going to occur prior to your Policy Commencement Date; or • if the life event occurred during the first ninety (90) days after the Policy Commencement Date.

5. Additional information

5.1 Information about Consumer Credit Insurance (CCI)

CardAssure is a CCI product and is an optional purchase. The approval of a Credit Facility is not contingent upon you purchasing this cover. You are not obliged to take out this type of insurance and you are able to arrange CCI through another insurer. If you decide to purchase this CCI Policy you may cancel it at any time. You are required to be truthful in your dealings with us.

Before taking out a CCI Policy, you should read this PDS carefully to find out:

- what the Policy will cover you for; and
- when the Policy will pay out the Outstanding Balance or make payments towards the Outstanding Balance of your Credit Facility and when it will not.

Cover is provided under the Policy in respect of certain events which are described under Section 2 'What are the benefits covered under this Policy?' on page 8 and the extent of the loss is measurable by reference to your liability under your Credit Facility.

5.2 Commission

We may pay up to 20% commission (excluding GST) to the distributor. The Premiums you pay take into account this commission so it is not an additional charge to you.

5.3 Cooling off period

CardAssure comes with a 30 day cooling off period, so you have 30 days from your Commencement Date to review your Policy and make sure that it meets your needs. If you change your mind and wish to cancel your Policy during

that time, you will be entitled to a full refund of Premiums paid up to that time provided a claim has not been made.

5.4 Legal interpretation

This Policy is governed by the law that applies within the state of New South Wales.

5.5 Guaranteed renewable

Provided you have paid the Premiums when due, your Policy will continue until your cover ends (refer to Section 1.4 'When does my cover end?' on page 7). This guarantee applies regardless of any change in your health or personal circumstances.

5.6 Reinstatement

A reinstatement of your Policy may only be considered in exceptional circumstances and only with both Citibank and MetLife's written agreement and the payment of any Premium arrears due.

5.7 Policy ownership

This CardAssure Policy is owned by you. Ownership of this Policy cannot be assigned / transferred.

5.8 Australian currency

All payments are made in Australian currency.

5.9 Taxation

Generally, lump sum payments to individuals under Death, Critical Illness or Life Events are not assessable for income tax purposes. Payments made due to Injury, Illness, or Involuntary Unemployment may be taxable. Premiums are generally not tax deductible.

GST only applies to the Life Events Benefit components of these insurance Premiums. If tax laws are altered, we reserve the right to increase Premiums or charges to reflect any new or increased taxes and we will provide you with at least 30 days written notice of any changes.

This information is based on MetLife's interpretation of the present taxation rules. You should seek advice from a suitably qualified professional in relation to your particular circumstances.

5.10 What if I have a problem with my Policy?

For all CardAssure complaints we have established a complaints resolution process and are committed to working with you to resolve your concerns. Please contact the relevant parties as follows:

For claims complaints:

Telephone: 1300 555 625

Mail: Dispute Resolution Officer
MetLife Insurance Limited
Reply Paid 3319, Sydney NSW 2001

For all other complaints:

Step 1 - Call CitiPhone

Telephone: 13 24 84

Mail: Citigroup Pty Limited
Complaints
GPO Box 204, Sydney NSW 2001

Step 2 - Escalate to a dispute

Telephone: 1300 308 935

Mail: Citigroup Pty Limited
Complaints
GPO Box 204, Sydney NSW 2001

If you are not happy with the outcome of your complaint with our Customer Relations Unit, you can have your complaint reviewed by Citigroup Customer Advocate who will provide an independent review. Alternatively, you can contact the Financial Ombudsman's Service Australia (FOS)

Citibank Customer Advocate

Email: customeradvocate@citi.com

Mail: Citigroup Customer Advocate
GPO Box 204, Sydney NSW 2001

Financial Ombudsman Service (FOS)

Telephone: 1800 367 287

Mail: Financial Ombudsman Service (FOS)
GPO Box 3, Melbourne Victoria 3001

Email: info@fos.org.au

Website: www.fos.org.au

5.11 Privacy consents and notifications

We are committed to protecting your privacy and this section sets out important privacy consents that you give us by completing an application for CardAssure.

We collect, use and retain personal information in accordance with the Australian Privacy Principles and the Privacy Act 1988 (Cth).

We collect, use, process and store personal information and, in some cases, sensitive information about you, in order to comply with our legal obligations, to assess your application for insurance cover, to administer the insurance cover provided, to enhance customer service or products and to manage claims.

If you do not agree to provide us with the information, we may not be able to process your application, administer your cover or assess your claims.

In dealing with us, you agree to us using and disclosing your personal information as set out in this section and in our Privacy Policy.

For further information about how we handle your personal information, details of how you can access or correct the information we hold about you or make a complaint, you can access our Privacy Policy at www.metlife.com.au/privacy or contact us on 1300 555 625.

6. Risks

Some of the risks associated with purchasing CardAssure insurance include:

- the type of cover provided may not suit your needs;
- there are limits placed on the benefits including the maximum payable as described in Section 2.4 'Maximum benefits' on page 12; and
- a benefit may not be paid because of one of the exclusions listed in Section 4.3 'When will a benefit not be paid?' on page 17.

It is important to ensure that this insurance meets your needs both now and in the future.

7. Definitions

Some of the words in this PDS have special meanings wherever they appear. These words and their meanings are defined below. Words indicating the singular can also be taken to mean the plural and vice versa.

Australian Government Approved Recruitment Agency means a recruitment agency located in Australia that is used by job seekers to find work and is approved by the Australian Government for the purposes of providing Government assistance payments.

Cancer means the presence of one or more malignant tumours, lymphoma, Hodgkin's disease, leukaemia, malignant bone marrow disorders, and is characterised by the uncontrolled growth and spread of malignant cells and the invasion and destruction of normal tissue beyond the basement membrane.

For the following diagnoses, only the specified stages and higher are covered under this definition:

- Malignant tumours of the prostate with any one of the following characteristics:
 - a Gleason score of at least 7, or
 - having progressed to at least TNM classification T2, or
 - having progressed to at least TNM classification T1 and where prostatectomy is considered medically necessary to arrest malignancy.
- Carcinoma in situ of the breast where a mastectomy (removal of the entire breast including with or without nipple and skin sparing surgery) is required and considered medically necessary.
- Malignant Melanoma having any one of the following characteristics:
 - Breslow thickness of at least 1.5mm; or
 - Clark level of at least 3; or
 - evidence of ulceration.

The following classifications are not covered under this definition:

- All tumours which are histologically classified as any of the following:
 - pre-malignant;
 - non-invasive;

- high-grade dysplasia;
- borderline malignancy;
- low malignant potential.
- All other diagnosis of Carcinoma in situ.
- Chronic lymphocytic leukaemia unless having progressed to at least Rai stage 1.
- All non-melanoma skin cancers unless having spread to the bone, lymph node, or another distant organ.

Commencement Date means the date of the acceptance of your application for insurance as shown on your Welcome Letter.

Credit Facility means any credit card or line of credit product issued by Citibank to you to which the Policy applies.

Heart Attack means the death of a portion of heart muscle as a result of inadequate blood supply to the relevant area.

The diagnosis must be confirmed by a cardiologist and supported by evidence of typical rise and/or fall of cardiac biomarker values with at least one value above the 99th percentile of the upper reference limit and with at least one of the following:

- acute cardiac symptoms and signs consistent with myocardial infarction (e.g. chest pain); or
- new significant ST-segment-T wave (ST-T) ECG changes or new left bundle branch block (LBBB); or
- development of new pathological Q waves in the ECG; or
- imaging evidence of new loss of viable myocardium or new regional wall motion abnormality.

If the above is inconclusive then if three months after the heart attack is diagnosed the insured's left ventricular ejection fraction is less than 50 percent then the definition will be met.

The following are not covered:

- a rise in biological markers as a result of an elective percutaneous procedure for coronary artery disease;
- other acute coronary syndromes including but not limited to angina pectoris.

Illness means a sickness, disease or disorder.

Inforce means the period from the Policy Commencement Date to the date your Policy is cancelled.

Injury means physical damage to your body as a result of violent, external and visible means.

Involuntary Unemployment or **Involuntary Unemployed** means in the case of an employed person that your employment was terminated or you were made redundant by your employer. In the case of a Self-Employed person, involuntary unemployment or involuntary unemployed means your business has permanently ceased trading and been placed in the control of an insolvency or bankruptcy administrator.

Legal Personal Representative means the executor or administrator of your estate or any other person(s) who is authorised by law to administer and distribute your estate.

Monthly Statement means the statement of account for your Credit Facility issued to you monthly.

Outstanding Balance means at a point in time, the excess of all amounts debited over all the amounts credited to your Credit Facility at that time.

Policy means your CardAssure Policy, which consists of this Combined Product Disclosure Statement and Policy Document and any Supplementary Product Disclosure Statement (SPDS), your Welcome Letter, your application and any other endorsements or other notices we may give you in writing.

Premium means the amount you pay us for the insurance.

Primary Cardholder means an account holder of a Credit Facility.

Registered Medical Practitioner means a medical practitioner who is legally qualified and properly registered. The doctor cannot be yourself or a member of your family. If practicing outside of Australia, the medical practitioner must have qualifications equivalent to Australian standards.

Self-Employed means earning an income directly from your own business, trade or profession rather than a salary or wage from an employer.

Spouse means a spouse, de facto spouse or person living in a bona fide domestic arrangement, irrespective of their gender, where one or each of them provides the other with financial support, domestic support and personal care.

Stroke means any cerebrovascular accident or incident producing neurological sequelae lasting more than 24 hours and including infarction of brain tissue, intracranial or subarachnoid haemorrhage, embolisation from an extracranial source, as confirmed by a consultant neurologist.

Diagnosis must be supported by findings on a MRI, CT or other reliable imaging evidence consistent with the diagnosis of a new stroke.

Transient ischaemic attacks, cerebral symptoms due to migraine and vascular disease affecting the eye or optic nerve are excluded

Uncomplicated Pregnancy means conditions commonly associated with pregnancy such as: morning sickness, backache, varicose veins, ankle swelling, bladder problems, multiple pregnancy, threatened miscarriage, participation in an IVF or similar program.

We, Our and **Us** means MetLife Insurance Limited
ABN 75 004 274 882 AFSL 238096.

Welcome Letter means a document issued by us which shows important information about your Policy, including your policy number and Policy Commencement Date.

You and **Your** means the Primary Cardholder, who is also the insured person.

This page has been left blank intentionally.

This page has been left blank intentionally.

CardAssure

Contact Us

13 24 84

www.citibank.com.au