

MetLife Privacy Policy

Keeping customer information secure is a top priority of all of us at MetLife in Australia. This notice is intended to inform you about the way in which we handle the personal information about you that we collect and how you can control our disclosure of your personal information. MetLife in Australia is subject to the National Privacy Principles under the Privacy Act 1988, and this document outlines how we intend to deliver all the rights and protections customers are entitled to.

Our policies and practices to protect your personal information

We protect the personal information we collect about you by maintaining physical, electronic, and procedural safeguards that meet or exceed applicable law. We will only permit authorised employees to have access to your personal information. We train people who work for us how to properly handle personal information and we restrict access to what is necessary for specific job functions. We require third parties that process personal information on our behalf to follow stringent standards of security and confidentiality. We provide you with an opportunity to opt out of receiving information about unrelated products and will not disclose your information for marketing purposes to unrelated companies unless you agree.

Categories of personal information we collect and hold

The nature of the personal information we collect, and where it comes from, will vary according to the specific product, and may include:

- information we collect from you on applications or other forms, such as name, address, telephone number, occupation, assets and income;
- information about your transactions with us, related MetLife companies, or third parties, such as account balances, payment history, and account activity;
- health and other medical information.

Purposes of collecting your information

We may collect your personal information for a number of purposes, which may include:

- providing you with a particular product or policy;
- processing receipts and payments;
- administering your product or policy;
- assessing, processing and investigating insurance risks or claims;
- statement production and other mail related services;
- meeting legal and regulatory requirements;
- providing you with information about other products and services, with your consent.

Disclosures of your information

We may share your personal information with selected third parties for the purpose of administering your product or policy (some of whom may be situated outside Australia), and your information may be provided to them on a confidential basis for this purpose. We will not disclose your sensitive information (if applicable) for any purpose other than to underwrite your insurance cover or assess a claim. The organisations to which we may disclose your information may include, for example:

TO:	FOR:
Mailhouses	Statement production and other mail related services
Administration Services	Data entry, data processing, account maintenance and documentation
Investigators, medical attendants, other insurers and reinsurers	Assessing your application, underwriting and claims assessment
Insurance Industry Bodies	Claims matching and cross referencing
Professional and financial advisors	Administering your product or Plan
Superannuation fund trustees	Administering your product or policy
Government or regulatory bodies	To comply with laws and regulations or for compliance related services
Organisations wishing to acquire an interest in any part of MetLife's business	Assessment of any proposed acquisition

Contact us

If you wish to find out more information, or raise any specific or general concerns about the MetLife Privacy Policy, please contact the MetLife Privacy Officer, whose contact details appear below.

Complaints and disputes

If you have a reason to believe that any MetLife Australia company or department has breached the Privacy Policy outlined in this document, please contact the MetLife Privacy Officer. We will investigate all complaints and respond to you within 14 days.

Access

You are entitled under the Privacy Act to access most of the information an organisation holds about you. We want to make this as simple as possible for you. You can obtain a form from the MetLife Privacy Officer.

To help us locate and provide the information you request, we would ask that you be reasonably specific about the information you require, and take a few minutes to complete the form.

We will only provide your information to you or someone that you specifically authorise. Where a customer establishes that the personal information we hold on them is not accurate, complete or up-to-date we will correct our records if appropriate.

We may charge you an administration fee for providing access in accordance with your request. Your request will usually receive a response within 30 days.

Your Privacy Preferences

If you do not wish us or other companies to communicate marketing offers to you, you may use the following methods to inform us:

- contact the MetLife Privacy Officer, or
- direct marketing association (ADMA). This should stop you receiving unsolicited direct marketing from participating ADMA members.

Mail: Reply Paid 38, PO Box 464, King's Cross NSW 1540

Do not mailcall: <http://www.adma.com.au>

Do not email: <http://www.dmaconsumers.org/empis.html>

If you choose to opt out of receiving marketing offers, we will continue to mail you information relating to your product or policy such as newsletters, statements or offers to upgrade the services provided.

MetLife Privacy Officer

Mail: MetLife Privacy Officer
GPO Box 3319, Sydney NSW 2001

Telephone: 1300 555 625
Email: metlifeprivacy@au.metlife.com

Please do not include account numbers or other sensitive data in emails, as it may not be secure.

Delivery Address:

PO BOX 238
SOUTH MELBOURNE VIC 3205

No stamp required
if posted in Australia



citibank

For Enquiries

1800 805 858

Monday to Friday 8:00am to 6:00pm EST

MetLife®

MetLife Insurance Limited
Level 9, 2 Park Street,
Sydney NSW 2000
ABN 75 004 274 882
AFSL No. 238096
www.metlife.com.au

MET0166 07/07



INTRODUCING THE NEW
REST EASY PLAN

Product Disclosure Statement (PDS)

Prepared: 31 May 2006
Issuer: MetLife Insurance Limited
Level 9, 2 Park Street Sydney NSW 2000
ABN: 75 004 274 882
AFSL Number: 238096
Distributor: Citigroup Pty Ltd
2 Park Street Sydney NSW 2000
ABN: 88 004 325 080
AFSL Number: 238098

The obligations of MetLife Insurance Limited are not guaranteed by MetLife International Holdings Inc or any other member of the MetLife group. MetLife Insurance Limited is not a subsidiary of Citigroup Pty Ltd.

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Contents	Page
About the Rest Easy Plan.....	3
Cooling Off Period	4
What are the significant benefits?	4
Rest Easy Benefit.....	4
Rest Easy Overseas option.....	5
Permanent Disability Benefit.....	6
Bereavement Benefit.....	7
Premiums and Charges.....	7
How the Rest Easy Plan works.....	9
Definitions.....	9
What are the significant risks?.....	9
Plan exclusions and limitations.....	10
Plan commencement and termination.....	11
How you can obtain up-to-date information.....	12
Claims and claims procedures.....	12
Taxation Implications.....	13
Complaints Resolution	13
Register of alternative forms of remuneration.....	13
Your duty of disclosure	14
Privacy	15
About MetLife.....	15

About the Rest Easy Plan

Accidental injuries can happen to anyone, no matter how careful you are. You cannot control the inevitable risks in life but you can control how you prepare for them.

The Rest Easy Plan can provide financial assistance if you suffer an Accidental Injury. Your partner can also be covered by the Plan. You can select the cash benefit amounts you wish to receive.

Each Plan contains the Rest Easy Benefit. A daily benefit is payable if you cannot perform some or all of your every day activities of daily living.

You have the option to double your daily Rest Easy Benefit amount if the benefit becomes payable whilst you are overseas by paying an additional premium.

You can also add the Permanent Disability Benefit to your Plan for an additional premium. The Permanent Disability Benefit pays up to \$300,000 in a lump sum if you suffer the loss of the use of a part of the body as the result of an Accidental Injury.

Citibank customers and partners aged between 18 and 70 years of age who are permanent Australian residents may take out the Rest Easy Plan.

This is a brief description only of the Rest Easy Plan. Please read the PDS in full as it contains the terms and conditions governing the product, including all the benefits, definitions and exclusions that apply.

Free for the First 30 Days!

You will receive your Rest Easy Plan free for the first 30 days. Rest easy in the knowledge your Plan is in place and providing you with valuable financial protection.

Cooling Off Period

If you feel your Rest Easy Plan does not meet your needs, you may cancel it by written request or by phoning **1300 555 625** within 30 days of the date of our confirmation letter confirming your insurance and if any premium has been deducted, it will be refunded in full.

What are the significant benefits?

1. Rest Easy Benefit

Each Plan, for which premiums have been paid when due, contains the Rest Easy Benefit.

You can select the Rest Easy Benefit you wish to receive. Three levels of cover are available:

- Top Cover - \$600 per day; or
- Intermediate Cover - \$400 per day; or
- Value Cover - \$200 per day.

The daily Rest Easy Benefit applicable to your Plan is shown in your Plan Schedule.

The Rest Easy Benefit is payable if, as the direct result of an Accidental Injury, you are unable to perform without the assistance of another person at least three (3) Activities of Daily Living, for 24 consecutive hours.

Accidental Injury means you suffer a bodily injury caused directly by a sudden and unforeseeable event that occurs purely by chance.

Activities of Daily Living are:

- Bathing - to shower or bathe
- Dressing - to dress or undress
- Toileting - to use the toilet, including getting on and off the toilet
- Feeding - to eat and drink
- Mobility - to get into and out of a bed, chair or wheelchair
- Continence - to control bladder and bowel function

In order to claim the Rest Easy Benefit:

1. A registered medical practitioner must certify your inability to perform the respective Activities of Daily Living. A registered medical practitioner must provide such certification at least every 7 days in order for you to continue to claim the Rest Easy Benefit - see page 12 for more information about MetLife's requirements.
2. Your inability to perform the respective Activities of Daily Living must first occur within 90 days of the Accidental Injury which causes to the claim.

The daily Rest Easy Benefit will be paid for so long as a registered medical practitioner certifies that you are unable to perform the respective Activities of Daily Living for up to a maximum period of 90 days for any one claim. There is no limit to the number of claims you may make during the life of your Plan but we will not pay more than one Rest Easy Benefit at a time. Your Plan will, however, cease immediately upon the payment of any Permanent Disability Benefit (if applicable), in which case no further benefits of any type will be paid.

The Rest Easy Benefit will be paid retrospectively.

Please refer to the Plan Exclusions and Limitations and the Claims and Claims Procedures sections on pages 10 and 12 of this PDS for more information about your entitlements and obligations when making a claim for Plan benefits and any exclusions and limitations that may apply.

2. Rest Easy Overseas option

The Rest Easy Overseas option is available for an additional premium - see page 8. The Rest Easy Overseas option will be shown in your Plan Schedule if it is included in your Plan. All the terms, conditions, definitions and exclusions applicable to the Rest Easy Benefit also apply to the Rest Easy Overseas option.

If you are entitled to receive the Rest Easy Benefit, as previously described on page 4, we will double the amount payable for the duration of your claim.

3. Permanent Disability Benefit

The Permanent Disability Benefit is available for an additional premium - see page 8. The Permanent Disability Benefit will be shown in your Plan Schedule if it is included in your Plan.

The Permanent Disability Benefit will be paid if, as the direct result of an Accidental Injury, you suffer the permanent loss of the use of a part of the body or of sight, speech or hearing. The amount payable depends on the type of permanent disability suffered and the amount of the daily Rest Easy Benefit included in your Plan according to the following table:

	Cover Type	Value Cover	Intermediate Cover	Top Cover
		\$200 per day	\$400 per day	\$600 per day
Permanent Disability Benefit Amounts	Permanent loss of the use of: <ul style="list-style-type: none"> • both feet or both hands; • complete sight in both eyes; • one hand and one foot; • one hand and the complete sight in one eye; or • one foot and the complete sight in one eye. 	\$100,000	\$200,000	\$300,000
	Permanent loss of: <ul style="list-style-type: none"> • speech; or • the complete hearing in both ears. 	\$75,000	\$150,000	\$225,000
	Permanent loss of the use of: <ul style="list-style-type: none"> • one hand; • one foot; or • the complete sight in one eye. 	\$50,000	\$100,000	\$150,000

In order to claim the Permanent Disability Benefit:

1. A registered medical practitioner must certify that a loss as specified in the table above is permanent.
2. The respective loss must occur within 90 days of the Accidental Injury giving rise to the claim.

The Permanent Disability Benefit is payable once only.

Once paid, the Rest Easy Plan will cease immediately and no further benefits of any type will be paid. If you suffer more than one permanent disability, we will pay the highest benefit amount applicable. This limit shall apply to all Permanent Disability Benefits issued by us. If you hold more than one Permanent Disability Benefit with us, we will pay the amount that affords you the greatest benefit limited to the benefit amounts set out in the table on page 6.

Please refer to the Plan Exclusions and Limitations and the Claims and Claims Procedures sections on pages 10 and 12 of this PDS for more information about your entitlements and obligations when making a claim for Plan benefits and any exclusions and limitations that may apply.

4. Bereavement Benefit

Every Rest Easy Plan contains a Bereavement Benefit of \$500 that will be paid to your Estate in the event an Accidental Injury results in your death while the Plan is in force.

Please refer to the Plan Exclusions and Limitations and the Claims and Claims Procedures sections on pages 10 and 12 of this PDS for more information about your entitlements and obligations when making a claim for Plan benefits and any exclusions and limitations that may apply.

Premiums and Charges

Your Rest Easy Plan is free for the first 30 days. After 30 days from the plan effective date, premiums are payable in Australian currency monthly and will be billed to your Citibank card account each month unless you cancel your Plan by notifying MetLife in writing or by calling **1300 555 625**. Premiums must be paid when due to keep your Plan in force. If your premium falls overdue by more than 31 days, your Plan will lapse and you will be notified accordingly. You may apply to reinstate your Plan if it lapses but we are under no obligation to do so and different terms may apply if we do.

Current monthly Premium rates for each benefit are shown in the table below. **There are no additional fees or charges.** MetLife can vary premiums only if:

- (a) premiums for all the Plans issued on the same terms are changed; and
- (b) three months written notice is given.

Monthly Premium for Cardholder Only			
Cover Type	Value Cover	Intermediate Cover	Top Cover
Rest Easy Benefit Cover Level	\$200 per day	\$400 per day	\$600 per day
Rest Easy Benefit only	\$5.20	\$10.45	\$15.65
Rest Easy Benefit + Rest Easy Overseas	\$5.65	\$11.35	\$17.00
Rest Easy Benefit + Permanent Disability	\$9.80	\$19.65	\$29.50
Rest Easy Benefit + Rest Easy Overseas + Permanent Disability	\$10.25	\$20.55	\$30.85
Monthly Premium for Cardholder & Partner			
Rest Easy Benefit Cover Level	\$200 per day	\$400 per day	\$600 per day
Rest Easy Benefit only	\$9.35	\$18.75	\$28.10
Rest Easy Benefit + Rest Easy Overseas	\$10.15	\$20.35	\$30.50
Rest Easy Benefit + Permanent Disability	\$17.65	\$35.35	\$53.50
Rest Easy Benefit + Rest Easy Overseas + Permanent Disability	\$18.45	\$36.95	\$55.90

The terms and conditions on which you authorise us to bill premiums to your account are contained in the Direct Debit Request Service Agreement in the application form attached to this PDS.

How the Rest Easy Plan works

Definitions:

Throughout this PDS and in the Plan Schedule, if applicable:

- 'Plan' means the Rest Easy Plan issued to you.
- 'premium' means the necessary payment by you to maintain cover under the Plan.
- 'we/us/our' or 'MetLife' means MetLife Insurance Limited.
- 'you/your' means the Plan Owner/s and the Life/Lives Insured shown in the Plan Schedule. If there is more than one Plan Owner, the Plan shall be owned by you jointly and in equal parts.

The Rest Easy Plan is issued from the MetLife Insurance Limited Statutory No. 1 Fund.

What are the significant risks?

The significant risks associated with holding the Rest Easy Plan, which you should consider include:

- This is not a savings plan; you will not get anything back if it is cancelled.
- Whether this Plan will provide the cover you require. Cover may not be adequate because:
 - the amount of cover you have is more or less than you need;
 - the type of cover you require does not match the cover provided by your Plan (for example, because you do not satisfy terms and conditions of cover or an exclusion applies).
- If you do not comply with your duty of disclosure under the Insurance Contracts Act 1984 we may not pay your claim, pay only part of your claim, or cancel your Plan.
- If you do not comply with the Plan terms and conditions (for example, premiums are not paid when due, or you

have delayed in notifying us of a claim and our interests have been prejudiced by the delay) we can refuse to pay part or all of your claim.

- No claim is payable unless you can prove the extent of damage.

You should consult your financial adviser to assist you in determining which of the above risks are significant in your particular circumstances.

Plan exclusions and limitations

Your Plan is effective 24 hours a day, anywhere in the world. However, benefit/s will **not** be paid for any Injury or death that:

- is intentionally self-inflicted (whether sane or insane);
- is due to war or an act of war, whether declared or not;
- occurs while you are taking or using or under the influence of narcotic, barbiturate or any other drug, unless taken or used as prescribed by a registered medical practitioner;
- occurs while your blood alcohol level is 80mg of alcohol per 100ml of blood or higher;
- occurs while you are acting either as a pilot or crew member or while a passenger, other than a fare paying passenger, in any aircraft;
- occurs while you are willingly and knowingly exposing yourself to risk of injury for gain, reward, regular remuneration or through intentional pursuit of motor or extreme sports including but not limited to skydiving, rock climbing, abseiling, base jumping, bungee-jumping, parachuting, white water rafting, para-gliding or hang-gliding;
- occurs while you are committing or attempting to commit an assault, battery or criminal offence or act of terrorism;
- is due to disease, bodily or mental infirmity, or medical or surgical treatment of these; or

- is a result of an accident that occurred prior to the Plan Effective Date.

Any benefit/s that first become payable after your 75th birthday will be reduced by 50%.

The Plan will not have a cash value upon termination at any time.

Plan commencement and termination

Your Plan starts when you accept the Plan offer over the phone or when we receive your application. This is known as the Plan Effective Date. You have a 30-day cooling off period during which no premiums are payable. You may cancel the Plan notifying MetLife in writing at any time or by calling **1300 555 625**.

We will send you a Plan Schedule confirming the Plan Effective Date and the benefits that apply. The Plan Schedule is proof of your contract with us and should be kept with this PDS in a safe place for future reference. You will be called the Plan Owner and Life Insured in the Plan Schedule as the case may be.

We guarantee to offer to renew your Plan on each anniversary of the Plan Effective Date until the earliest of the following events occurs:

- premiums are not paid within 31 days of the due date and we have provided notice in writing to you of our intention to cancel;
- death of a Life Insured;
- your cancellation of the Plan by notification to MetLife in writing or by calling **1300 555 625**;
- a Life Insured attaining 99 years of age; or
- payment of a Permanent Disability Benefit (if applicable).

If the Plan is terminated because of the death or Permanent Disability of a Life Insured or a Life Insured attains 99 years of age, the other Life Insured may

take out a Plan of their own by applying to MetLife in writing or by calling **1300 555 625**. The Plan that will be issued in such a situation will be the Plan then available and most comparable to this Plan but it may not be identical to this Plan.

How you can obtain up-to-date information

The information contained in this document is up-to-date at the time of its preparation, including the terms and conditions governing the product, including all the benefits, definitions and exclusions that apply, should you decide to purchase it. However, some of the information can change from time to time. We will issue a supplementary or replacement PDS if there is a materially adverse change to information in this document, or a materially adverse omission from this document. For other changes, you can obtain up-to-date information at any time by calling MetLife on **1300 555 625**.

Claims and claims procedures

You must notify us and supply proof of the claim in a form specified by us, including providing proof of your Plan by producing the Plan Schedule, as soon as practicable. If it is not provided within 90 days of the occurrence of the relevant event, we may adjust the benefit to reflect any detriment to our interests sustained by us because of the delay. We reserve the right to require you to undergo any medical examination or to supply any medical or other information we may require in order to assist us in assessing your claim for benefits. You must pay any costs you incur in providing us with information in support of your claim unless we agree otherwise in writing. All information and certification in support of your claim is required from a Medical Practitioner registered and practising in Australia who is not you nor your spouse/partner nor a relative nor your de facto partner. Benefits will only be paid in Australian currency.

Taxation Implications

Premiums paid for your Plan will generally not be tax deductible, nor will the benefits be assessable for income tax purposes. As individual circumstances may be different please direct any taxation enquiries to your tax adviser. Premiums and other charges may be adjusted as a result of any applicable tax changes. If there are any changes, we will notify you in writing.

Complaints resolution

MetLife has established a complaints resolution process. If you have any complaints concerning your Rest Easy Plan, please call MetLife on **1300 555 625**. We will work with you to resolve your concerns. You may also wish to write to us.

Our address is:

**The Dispute Resolution Officer,
MetLife Insurance Limited
Reply Paid 3319 GPO,
Sydney NSW 2001**

We strive to achieve the highest level of customer service and will ensure that any enquiry is attended to promptly. In the event that you are not satisfied within 45 days (or the extended time that you approve), the **Financial Industry Complaints Service** offers a free dispute resolution service. The telephone number is **1300 780 808**.

The address is:

**Financial Industry Complaints Service
PO Box 579 Collins Street West,
Melbourne VIC 8007**

Register of alternative forms of remuneration

MetLife maintains a register of alternative forms of remuneration paid to dealer groups, advisers, platform providers, etc, as required by the Investment & Financial Services Association (IFSA) of which it is a member. The purpose of this register is to provide an outline of the

alternative types of remuneration paid and received and is maintained by Fund Managers, IDPS (platform) providers, Representatives and Licencees. These registers are publicly available and you can obtain a copy by calling MetLife on **1300 555 625**.

Your duty of disclosure

Before you enter into a contract of insurance with MetLife, you have a duty, under the Insurance Contracts Act 1984 to disclose to MetLife every matter that you know, or could reasonably be expected to know, is relevant to MetLife's decision whether to accept the risk of insurance and, if so, on what terms. You have the same duty to disclose those matters to MetLife before you renew, extend, vary or reinstate a contract of insurance. Your Duty however does not require disclosure of a matter:

- That diminishes the risk to be undertaken by the insurer;
- That is of common knowledge;
- That your insurer knows or, in the ordinary course of business, ought to know; or
- As to which compliance with your duty is waived by us.

If you fail to comply with your Duty of Disclosure and MetLife would not have entered into the contract on any terms if the failure had not occurred we may:

- Avoid the contract within three years of entering into it.
- If your non disclosure is fraudulent, MetLife may avoid the contract at any time.

If we are entitled to void a contract of insurance, MetLife may within three years of entering into it, elect not to avoid it but reduce the sum for which you have been insured in accordance with a formula that takes into account the premium that would have been payable if you had disclosed all relevant matters to us.

Privacy

Citibank will provide your personal information to MetLife for the purpose of Plan administration and claims assessment.

For more information refer to Citigroup's privacy policies. You may obtain a copy by calling **13 24 84**.

MetLife is subject to the National Privacy Principles under the Privacy Act 1988.

MetLife may collect your personal information for the purposes of administering your policy, assessing claims and to meet legal and regulatory requirements, amongst other things.

For more information, please see the MetLife Privacy Policy set out in the Application Form attached to this PDS.

About MetLife

With nearly 140 years of experience, the MetLife companies serve both individual and institutional customers with a broad array of financial service capabilities, including protection planning, finance advice and investments. The MetLife companies serve millions of customers in the Americas, Asia Pacific and Europe.

In Australia, MetLife offers group insurance and personal life insurance through financial planners, brokers and direct marketing channels, and investment products through financial planners.

The insurance products have been designed to suit every life stage and the product offerings include Term Life Insurance, Trauma Insurance, Income Protection Insurance, Salary Continuance Insurance, Loan Protection and Mortgage Repayment Products.

The investment vehicles include the Guaranteed Income Plan (incorporating a complying annuity), Allocated Pension, Term Allocated Pension and Personal Superannuation. All of these investments are fixed term/ fixed rate investments that provide clients with a capital guarantee.

Supplementary Product Disclosure Statement
Effective Date 30 September 2009

Citibank Rest Easy Plan

This is a Supplementary Product Disclosure Statement which supplements, amends and is to be read together with the Product Disclosure Statement for Citibank Rest Easy Plan, dated 31 May 2006 (“PDS”). This Supplementary Product Disclosure Statement is issued by MetLife Insurance Limited (ABN 75 004 274 882), Australian Financial Service Licence Number 238096 (“MetLife”).

The PDS is amended by deleting the section titled “**What if I have a complaint?**” inside the front cover of the PDS and the section titled “**Complaints Resolution**” on page 13 and replacing it with the following:

Complaints Resolution

MetLife has established a complaints resolution process and is committed to working with you to resolve your concerns. If you have any concerns regarding your policy or MetLife, please contact MetLife by:

Telephone: 1300 555 625
Mail: Dispute Resolution Officer
MetLife Insurance Limited
Reply Paid 3319
Sydney NSW 2001

If you are not satisfied with how MetLife responds to your complaint, you can contact the Financial Ombudsman Service (FOS), an independent and impartial body, who will investigate the matter. Please contact them by:

Telephone: 1300 780 808
Mail: Financial Ombudsman Service
GPO Box 3
Melbourne Victoria 3001
Email: info@fos.org.au
Website: www.fos.org.au