

**HOUSE OF REPRESENTATIVES STANDING COMMITTEE ON ECONOMICS**

**REVIEW OF THE FOUR MAJOR BANKS (SECOND REPORT)**

**Australia and New Zealand Banking Group Limited**

**ANZ45QW: Consumer credit insurance opt out provision**

Does your bank provide consumer credit insurance on an opt-out basis in relation to your credit card products?

**Answer:** No. Credit card insurance is available on an opt-in basis only.