

Request to switch to an Interest Only loan or extend an Interest Only term

If you have any questions while filling out your application, feel free to call us on 13 30 30 or speak to your AMP financial adviser or your mortgage broker. They'll be happy to help.

Email a scanned copy to: loanservicingenquiries@amp.com.au.

Please print in CAPITAL LETTERS and place a cross in any applicable boxes.

Checklist of documents required in support of this application

1. PAYG applications (if not applicable go to 2)

- Two consecutive computer generated payslips (latest not more than one month old) confirming at least three months' YTD income,

OR (where above not available)

- Two consecutive computer generated payslips (latest not more than one month old) with less than three months' YTD income

Plus one of the following:

- Latest year's group certificate.
- Last computer generated payslip from last financial year showing at least three months YTD income.

2. Self-employed or company director applications (if not applicable go to 3)

- Tax returns from the past two years and a minimum of one year's Tax Assessment Notice.
- Balance sheets and P&L statements for two years (if applicable).

3. Company/trust applications

- Every Director/Trustee must complete the Financial details section on this form. Joint borrowers may combine their details.
- Company/Trust balance sheets, P&L statements and tax returns from the past two years with an ATO Assessment Notice.
- Tax returns from the last two years with a minimum of one year's Tax Assessment Notice for all directors/trustees.

1. Complete your personal details

Borrower 1 surname

First name

Middle name(s)

Date of birth

Current residential address (must not be a PO Box)

Suburb

State

Postcode

Country of residence

If Other, please specify

Australia Other

Contact details

Account number(s)

Borrower 2 surname

First name

Middle name(s)

Date of birth

Current residential address (must not be a PO Box)

Suburb

State

Postcode

Country of residence

If Other, please specify

Australia Other

Contact details

Account number(s)

2. Choose one of the following options

Please nominate between 1 to 5 years only.

1. Additional interest only term of years on loan account number
2. Switch the repayment type from Principal and Interest to Interest Only for years
on loan account number
3. Switch loan account number
to product type (eg Professional Pack Variable Rate Loan)
with an interest only term of years.

3. Financial details (combined for Applicants 1 and 2)

What you own (Assets)	Value	Monthly income	What you owe (Liabilities)	Balance	Monthly payments	Financier
Your home	\$		Mortgage on your home	\$	\$	
Address						
Rental property 1	\$	\$	Mortgage on your rental property 1	\$	\$	
Address						
Rental property 2	\$	\$	Mortgage on your rental property 2	\$	\$	
Address						
Savings accounts	\$		Other loan 1	\$	\$	
Motor vehicle 1	\$		Other loan 2	\$	\$	
Motor vehicle 2	\$		Credit card 1 Limit \$			
Other assets	\$		Credit card 2 Limit \$			
Home contents	\$		Store card 1 Limit \$			
Superannuation	\$		Store card 2 Limit \$			
Shares	\$		Current rent/board		\$	
Other income	\$	\$	Child maintenance	\$	\$	
			HECS and other debt	\$	\$	
			Monthly living expenses		\$	
Total	\$	\$	Total	\$	\$	

4. Variation Fee \$299 (Not applicable for Professional Pack or AMP First)

Deduct from account number

OR

Deduct from my credit card number Card expiry date

Name of credit card holder

Signature

Please ensure you have completed all of the details above.

5. Privacy Collection Notice

We collect personal and credit-related information from you and will use this information (along with any other information we already hold) to process your request to switch to, or extend your existing, interest only loan. We may also collect credit-related information from Credit Reporting Bodies (CRBs) as part of this application.

We are required or authorised to collect this personal information under various laws including those relating to privacy, taxation, Anti-Money Laundering and Counter-Terrorism Financing Laws and the National Credit Code.

If we are unable to collect your personal information, we may be unable to process your application.

We will only share your personal information, as required, with:

- other members of the AMP group and external service providers that we need to deal with for the purposes described above
- courts, tribunals or government agencies, as required by law or regulations
- persons or third parties authorised by you (including other individuals, a financial adviser or broker), or if required or permitted by law
- Credit Reporting Bodies listed on our website, credit providers names in the application, persons involved in securitisation arrangements with us, a guarantor or proposed guarantor named in the application and/or mortgage insurers.

The information that we provide to Credit Reporting Bodies (CRBs) may be used by a CRB to include in reports provided to credit providers to assist them to assess your credit worthiness. If you fail to meet payment obligations in relation to consumer credit or if you commit a serious credit infringement, we may be entitled to disclose this to the CRB. You have the right to request CRBs not to use your credit reporting information for the purposes of pre-screening of direct marketing by a credit provider. You have the right to request the CRB not to use or disclose credit reporting information about you, if you believe on reasonable grounds that you have been, or are likely to be, a victim of fraud.

We may also disclose your name, residential address and/or date of birth to a CRB for the purposes of requesting the CRB to provide an assessment whether this personal information matches (in whole or in part) the personal information held by them. The CRB may prepare an assessment using this personal information, comparing this personal information with the personal information the CRB has on you and other individuals. The CRB may provide this assessment to us. If you don't consent to this, we may have to use other reasonable means of verifying your identity or decline to proceed.

Some external service providers we need to deal with can be located or host information outside Australia or may not have an Australian link. A list of countries where these providers may be located can be obtained via the AMP Privacy Policy and the AMP Bank Credit Reporting Policy. We take all reasonable steps to ensure that any information shared with external service providers is secured to protect your information.

Personal information and credit information is treated in accordance with the AMP Privacy Policy and the Credit Reporting Policy, which sets out how to access or update/seek correction of your personal and credit information or make a privacy or credit reporting related complaint. You can view our Privacy Policy and our Credit Reporting Policy online at amp.com.au/privacy or contact us on 13 30 30 for a copy.

6. Declaration and signing the application – Important

By signing below I warrant and represent to AMP Bank that:

1. I am aware that AMP Bank is relying on information I provide in this form to approve this request.
2. I can comfortably afford to meet my loan repayment obligations for the term of these loans.
3. I am not aware of any possible claim against me, ill health or disability or any other circumstance that could reduce my income or increase my expenses, affecting my ability to make repayments.
4. AMP Bank has the right to obtain further financial information or documentation from me, or from another person, at any time before or after approving this request.
5. Approval of this request is subject to AMP Bank's lending guidelines.
6. My financial circumstances have not adversely changed since the date of the original loan approval or last assessment undertaken by AMP Bank.
7. I have read and understood the information in this request and confirm that the information I have provided is true and correct.

Signature of Borrower 1

X

Date

D D M M Y Y Y Y

Signature of Borrower 2

X

Date

D D M M Y Y Y Y