Master Limit Application

Use this form to add a Master Limit to your existing AMP Bank Home Loan.

Please complete all applicable sections of this form.

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

Email a scanned copy to: loanservicingenquiries@amp.com.au from the email address you have registered with AMP.

1. Complete your personal details

1.1 If application is a Company/Trust section 1.3 must also be completed

Full name of customer(s)

Account number (if any)

1.2 Borrower details

Name of Borrower 1 surname

First name | Middle name(s)

Date of birth

D D M M Y Y Y Y

Residential address (must not be a PO Box)

Suburb | State | Postcode

Country of residence | If Other, please specify

☐ Australia ☐ Other

Contact number

Email address

Are you a Foreign Tax Resident? ☐ Yes ☐ No

If you are a foreign tax resident and also a taxpayer in Australia, you should answer **Yes**.

All foreign tax residents and US citizens and resident alien individuals (ie green card test and substantial presence test) should answer **Yes**.

The ATO website provides residency test calculators to help you determine your tax residency, and information on the Common Reporting Standard (CRS) and the Foreign Account Tax Compliance Act (FATCA). Additional information about CRS and FATCA can be found on the OECD and IRS websites respectively (**oecd.org**, **ato.gov.au** and **irs.gov**).

Name of Borrower 2 surname

First name | Middle name(s)

Date of birth

D D M M Y Y Y Y

Residential address (must not be a PO Box)

Suburb | State | Postcode

Country of residence | If Other, please specify

☐ Australia ☐ Other

Contact number

Email address

Are you a Foreign Tax Resident? ☐ Yes ☐ No

If you are a foreign tax resident and also a taxpayer in Australia, you should answer **Yes**.

All foreign tax residents and US citizens and resident alien individuals (ie green card test and substantial presence test) should answer **Yes**.

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1. Complete your personal details (continued)

1.2 Borrower details (continued)

Borrower 1 (continued)

I am a tax resident of the following countries:

Country of Foreign Tax Residency, if more than one Foreign Tax Residency, fill in the next row for each

Tax Identification Number (TIN)[1], if more than one Foreign Tax Residency, fill in the next row for each

If you cannot provide the tax identification number, please insert reason A, B or C from the list below. If more than one Foreign Tax Residency, fill in the next row for each

1 A tax identification number is an identifying number used for tax purposes, normally issued by the local tax authority in a country – eg in Australia, the ATO issues a Tax File Number (TFN).

The reason my TIN is not available is:

A. The country of my tax residence does not issue TINs.

B. The country of my tax residence issues a TIN but I currently cannot provide it.

C. The country of my tax residence does not require a TIN to be disclosed.

Borrower 2 (continued)

I am a tax resident of the following countries:

Country of Foreign Tax Residency, if more than one Foreign Tax Residency, fill in the next row for each

Tax Identification Number (TIN)[1], if more than one Foreign Tax Residency, fill in the next row for each

If you cannot provide the tax identification number, please insert reason A, B or C from the list below. If more than one Foreign Tax Residency, fill in the next row for each

1 A tax identification number is an identifying number used for tax purposes, normally issued by the local tax authority in a country – eg in Australia, the ATO issues a Tax File Number (TFN).

The reason my TIN is not available is:

A. The country of my tax residence does not issue TINs.

B. The country of my tax residence issues a TIN but I currently cannot provide it.

C. The country of my tax residence does not require a TIN to be disclosed.

1.3 For Company/Trust only

Tax details

Please complete all details below.

Is the entity a financial institution? ☐ Yes ☐ No

Is it an investment entity in a non-participating CRS jurisdiction and managed by another financial institution? ☐ Yes ☐ No

Is the entity a publicly listed company, majority owned subsidiary of a publicly listed company, international organisation, central bank or deceased estate? ☐ Yes ☐ No

Is the entity a Foreign Tax Resident? ☐ Yes ☐ No

You must answer **Yes** if the entity is both a foreign and Australian tax resident. The ATO website provides residency test calculators to help determine tax residency, and information on the Common Reporting Standard (CRS) and the Foreign Account Tax Compliance Act (FATCA). Additional information about CRS and FATCA can be found on the OECD and IRS websites respectively (**oecd.org**, **ato.gov.au** and **irs.gov**).

1. Complete your personal details (continued)

Tax details (continued)

The entity is a tax resident of the following countries:

Country of Foreign Tax Residency, if more than one Foreign Tax Residency, fill in the next row for each

Tax Identification Number (TIN)[1], if more than one Foreign Tax Residency, fill in the next row for each

If you cannot provide the tax identification number, please insert reason A, B or C from the list below. If more than one Foreign Tax Residency, fill in the next row for each

1 A tax identification number is an identifying number used for tax purposes, normally issued by the local tax authority in a country – eg in Australia, the ATO issues a Tax File Number (TFN).

The reason my TIN is not available is:

A. The country of tax residence does not issue TINs.

B. The country of tax residence issues a TIN but I currently cannot provide it.

C. The country of tax residence does not require a TIN to be disclosed.

Is the entity an Active NFE? ☐ Yes ☐ No

An Active NFE includes an entity that is not a financial institution and derives less than 50% of its gross annual income from passive means (eg dividends, interest, royalties), and less than 50% of the assets held produce, or are held to produce, the passive income. For details of other Active NFE categories, refer to Section VIII of the Common Reporting Standard (CRS) – see 'Standard for Automatic Exchange of Financial Account Information' on the OECD website (**oecd.org**).

2. Master Limit details

I/We request to add a Master Limit to our existing home loan. I/We understand that the Master Limit amount will be equal to the current total loan amount. If an increase in the loan amount is required, further documentation will be required.

Master Limit term required ☐ years (maximum term available – 10 years) Existing loan number ☐

3. Loan structure – complete this section to restructure your loan

Master Limit is only available on the following package types: Professional Package, Select Package and AMP First Home Loan.
Note: AMP First Home Loans and Select packages available to selected customers only.

Your primary sub-account must always be a Line of Credit with a minimum limit of $10,000.

Existing facility number	Sub-account (facility) limit	Package/product type
1.	$	
2.	$	
3.	$	
4.	$	
5.	$	
6.	$	
7.	$	
8.	$	
9.	$	
10.	$	

4. 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	$	$	
			Other loan 2	$	$	
Motor vehicle 1	$		Credit card 1 Limit $			
Motor vehicle 2	$		Credit card 2 Limit $			
Other assets	$		Store card 1 Limit $			
Home contents	$		Store card 2 Limit $			
Superannuation	$		Current rent/board		$	
Shares	$		Child maintenance	$	$	
Other income	$	$	HECS and other debt	$	$	
			Monthly living expenses		$	
Total	**$ 0.00**	**$ 0.00**	**Total**	**$ 0.00**	**$ 0.00**	

Monthly living expenses

Please declare in the below table the itemised basic and discretionary monthly living expenses for each applicant.

Basic living expenses	Monthly expense – Applicant 1	Monthly expense – Applicant 2	Discretionary living expenses	Monthly expense – Applicant 1	Monthly expense – Applicant 2
Clothing / Footwear / Cosmetics	$	$	Childcare / Nannies	$	$
Transport – public, cars, fuel	$	$	Education – outside school hours care / Private School fees/books	$	$
Owner Occupied property expenses (rent, strata fees/levies, utilities, maintenance, land/council rates and taxes)	$	$	Investment property (strata fees/ levies, utilities, maintenance, land/council rates and taxes, investment property management fees and insurance)	$	$
Groceries	$	$	Medical costs – repeat prescriptions, aid and care	$	$
Spouse / Child maintenance	$	$	Insurances – health, car, life, income	$	$
Home and contents insurance	$	$	Recreation – dining out, entertainment and holidays	$	$
Other	$	$	Communications – intranet, telephone, Pay TV	$	$
			Other	$	$
Total monthly basic living expenses	**$ 0.00**	**$ 0.00**	**Total monthly discretionary living expenses**	**$ 0.00**	**$ 0.00**

5. 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 one year and a minimum of one year's Tax Assessment Notice.
   - Balance sheets and P&L statements for one year (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 one year with an ATO Assessment Notice.
   - Tax returns from the last one year with a minimum of one year's Tax Assessment Notice for all directors/trustees.

6. Verification of Identity

Electronic Verification of Identity

We have obligations under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* ('**AML/CTF Act**'). You consent to us disclosing your full name, residential address and date of birth to a third party electronic verification of identity ('**eVID**') service provider for the purposes of requesting the eVID provider to provide an assessment whether this personal information matches (in whole or in part) the personal information held by various approved electronic verification data sources on you and other individuals.

You consent to the eVID service provider preparing an assessment using this personal information, and comparing this personal information with the personal information it sources from these electronic verification sources and providing this report to us. One of the approved electronic sources the eVID service provider may subsequently provide your personal information to may be a credit reporting body ('**CRB**'). Where a CRB is utilised to verify your identity the CRB may use the Commonwealth Attorney General's Department Document Verification Service ('**DVS**') to make an Information Match Request against information held by an Official Record Holder and a corresponding Information Match result may be given to you and us. If you would like more information on what these are please visit **dvs.gov.au**.

You consent to us and/or our service provider to request your personal information including any biometric information such as a photograph "selfie" of you for the purposes of compiling a report for us on the authenticity of your identity.

We may collect, hold, use and disclose the personal information collected in this section for the purposes of complying with our obligations under the AML/CTF Act and for fraud risk management purposes.

If you don't consent to this, please tell us and we may have to use other reasonable means of verifying your identity.

7. Privacy Collection Notice

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.

8. Declaration

By signing below I declare (and if acting on behalf of an entity declare on behalf of that entity):

- you're agreeing to the matters in the Master Limit Application Form; and
- we may communicate with you regarding this application via e-mail, SMS, or phone. We may also use mail where we think the circumstances require us to do so; and
- you understand that we make no representations or warranties around the tax or financial effectiveness of your loan; and
- you understand we are relying on the information you have provided and that such information is accurate and complete and not materially misleading; and
- we recommend you obtain independent legal and financial advice; and
- you understand that an assessment of whether Lenders' Mortgage Insurance (LMI) will be payable will be based on the Loan-to-Value Ration calculated by dividing the full approved Master Limit amount by the approved valuation amount (or sum of the approved valuation amounts) of the security property; and

8. Declaration (continued)

– have provided true and accurate information in relation to this form. Any document or information to be used for the purposes of this form (whether or not provided on or with this application):
  – is correct and complete,
  – if it's about another person, is provided with the authority of that person (if required), and
  – may be used for any other products, services or benefits offered or provided to me through AMP Bank or any other company in the AMP group and subject to their privacy obligations, may be disclosed to and used by the providers of such products, services or benefits to facilitate compliance with anti-money laundering and counter-terrorism financing legislation.

All account holders must sign this form. If more than two account holders, please copy the page and attach as separate sheet(s).

Signature of borrower 1

✗

Date

D D M M Y Y Y Y

Signature of borrower 2

✗

Date

D D M M Y Y Y Y

Guarantor signatory 1

✗

Date

D D M M Y Y Y Y

Guarantor signatory 2

✗

Date

D D M M Y Y Y Y

Authorised signatory 1

✗

Date

D D M M Y Y Y Y

Authorised signatory 2

✗

Date

D D M M Y Y Y Y

Non-individual customers only:

Name

Position of signatory

Date

D D M M Y Y Y Y

Name

Position of signatory

Date

D D M M Y Y Y Y

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