

Consents, declarations and terms for AMP Bank deposit account applications submitted through SuperIQ Pty Ltd

✂ Please staple all relevant material together

Please note: By submitting an application for an AMP Bank Deposit Account (the Deposit Account) through the SuperIQ Pty Ltd ABN 27 147 105 164 (SuperIQ) website superiq.com.au (the Application), the Applicant, or each person or persons authorised by the Applicant to submit the Application on behalf of the Applicant, warrants and agrees that he or she:

- has provided a printed copy of Part A below to each individual named in the Application and has obtained the consent of each,
- makes the declarations and confirmations in Part B below, and
- agrees to be bound by the terms and conditions in Part C below.

Part A. Privacy Collection and Disclosure Notice

AMP Bank collects personal information from you (the Individual) in this application. Personal information:

- is required to be collected under the *Anti-Money Laundering and Counter Terrorism Financing Act 2006*.
- is required and if not provided AMP Bank may not be able to process this application.
- is collected to identify the Individual, to establish new products and services, to manage existing product(s) and services and for related purposes including marketing and research.
- is collected about the Individual throughout the customer relationship, for the purposes of managing accounts and verifying or updating personal information held about the Individual. The disclosures below relate to personal information collected at any time.
- can be disclosed to related bodies corporate for their marketing and research purposes and, to joint venture partners, business partners, associates, advisers, market researchers and service providers both here and overseas. From March 2014, a list of countries where these providers are likely to be located can be accessed via the AMP Privacy Policy.

- can be disclosed with other information AMP Bank holds about the Individual to a financial planner, broker or originator named in this application, or to joint venture partners, business partners and third party service providers for the purpose of those parties providing the information to the financial planner, broker or originator named in this application.
- is treated in accordance with the AMP Privacy Policy which contains information about how individuals may access their personal information held by AMP and how they can seek correction of that information or make a complaint about a breach of the Australian Privacy Principles and how AMP will deal with this complaint.

The AMP Privacy Policy is available at amp.com.au/bank

To opt out of direct marketing from AMP Bank, to obtain further information about how AMP handles your personal information or to request access to the personal information AMP holds about you, call 13 30 30 or write to:

AMP Bank, Locked Bag 5059, PARRAMATTA NSW 2124

Part B. Declaration by Applicant

The following declaration is made by the Applicant, or by each of the person or persons authorised to make the Declarations on behalf of the Applicant.

By submitting the Application for the Deposit Account through SuperIQ, I declare, acknowledge and confirm that the Applicant:

1. Has read and understood the Privacy Collection and Disclosure Notice above.
2. Has obtained consent from any other individual whose personal information has been disclosed by the Applicant in this application, and has informed the individual of the information within the Privacy Collection and Disclosure Notice above.
3. Agrees to be bound by AMP Bank's Deposit Products Terms and Conditions, the AMP SuperEdge Deposit Product Terms and Conditions and AMP Bank Access and Operating Conditions (the Terms and Conditions), available at amp.com.au/bank and acknowledges that the first time the Applicant or a person authorised by the Applicant operates the Deposit Account, the Applicant is bound by those Terms and Conditions.

4. Understands that AMP Bank may decline the Application for any reason at its absolute discretion.
5. Is not commonly known by any other names other than those disclosed in the Application.
6. Has provided true and accurate information in relation to the Application. Any document or information to be used for the purposes of the Application (whether or not provided on or with the Application):
 - is correct and complete,
 - if it is 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 the Applicant 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-terrorist financing legislation, and
7. Understands that it may be a criminal offence to knowingly provide false or misleading information or documents in connection with this application.
8. Consents to AMP Bank providing information held about the account(s) being applied for and the account holder(s) to a financial planner, broker or originator named in this application, and/or to joint venture partners, business partners and related party and third party service providers for the purposes of those parties,
 - (i) providing the information to the financial planner, broker or originator named in this application, or
 - (ii) providing administration services to the account holder(s).

Such information may comprise customer information (including personal information), account documentation and account information (including account balance, and current and historical account and transactional information).

By submitting the Application the Applicant also acknowledges that AMP Bank may decide to delay or refuse any request or transaction (this includes preventing withdrawals from the Deposit Account) if AMP Bank has not been able to verify the identity of the Applicant or of any individuals named in the Application, or if AMP Bank believes in good faith that allowing the transaction may cause an offence to be committed. The Applicant agrees that AMP Bank is not responsible for any such delay or refusal.

The Applicant also confirms and acknowledges that either:

- the Applicant’s Tax File Number or Exemption has been provided in the Application, or
- the Applicant’s Tax File Number or Exemption has not been provided and AMP Bank may withhold from any interest earned on the Deposit Account an amount calculated at the highest marginal rate.

Part C. Deposit Account Limited Access Terms and Conditions

For any Deposit Account the terms below (Limited Access Terms) apply together with the Terms and Conditions.

The Limited Access Terms vary the Terms and Conditions and will prevail to the extent of any inconsistency.

Transactions and access to the Account are restricted to the following:

- unlimited transfers between accounts held by the Applicant with AMP Bank,
- transfers to other bank accounts the Applicant has registered through BankNet. The applicant may also use BankNet to nominate a Daily Transfer Limit of up to \$25,000 per day for each registered external account.

Deposit Account signing authority will be set to ‘Any to Sign’ to enable these transactions and access methods.

Part D. Requesting Additional Account Access Methods

To apply for additional access methods please complete the Request For Additional Account Access Methods AMP Bank Deposit Accounts form available from AMP Bank on 13 30 30 or at amp.com.au/bank.

- cheque book
- transfers to other registered bank accounts, totalling more than \$25,000 per day per registered external account
- direct debit transactions
- use of AMP BankFax service

The completed form PLUS a certified copy of one of the Primary Photographic Identification Documents listed below for EACH account signatory must be sent to:

AMP Bank Limited
 Locked Bag 5059
 PARRAMATTA NSW 2124

Primary Photographic Identification Document means:

- a current Australian Driver’s Licence containing a photograph and signature, or
- a current Australian Passport or one expired within the preceding two years, or
- a card issued under a State or Territory law, for the purpose of proving a person’s age, containing a photograph of the person in whose name the card is issued.

Please retain this information sheet for your records.
 Do not return it with your completed form(s).