

Direct debit request

Information sheet

When to use this form

Use this form to set up, change or cancel a regular direct debit payment from your bank (or other) account. You can also use this form to make an additional contribution to an AMP account/plan.

Note: You can also have your Direct debit request actioned over the phone by calling Customer Service on 131 267.

Direct debit service agreement

The following terms will apply to any direct debit that you, your spouse or your employer set up to make contributions by a direct debit request.

Before you request a direct debit arrangement, you must confirm that the account you want to nominate can have direct debit (eg some passbook savings accounts cannot have direct debit). To find out if AMP Life can debit from your account, contact your financial institution.

Please double-check the account details you provide by comparing them with a recent statement from your financial institution.

This agreement allows AMP Life to deduct from your nominated account the amount and at the frequency you request.

If AMP Life wants to change this agreement, it will notify you 14 days in advance of any change. If you disagree with this change, please notify AMP Life within these 14 days.

AMP Life will keep your financial details confidential. However, it will disclose these details:

- if you give permission
- if a court order applies
- to settle a claim
- if AMP Life's financial institution needs information.

Note: If the due date is on a weekend or public holiday, your payment will be processed on the next business day.

Providing your Tax File Number (TFN)

Your direct debit authority may not be created if a valid TFN has not been provided.

- If you have not provided a valid TFN, your personal member or spouse (non-concessional) direct debit contributions request will be suspended until we have received a valid TFN.
- Your member or spouse (non-concessional) direct debit contributions will commence 3 days after we receive a valid TFN.
- If you wish to make a personal contribution on which you intend to claim a tax deduction, you need to provide your TFN before making the contribution.

To provide your TFN log in to your account at amp.com.au and complete the online **TFN notification form**.

Your direct debit authority may not be created if you are no longer eligible to make personal member contributions or if your spouse is no longer eligible to have spouse contributions made to their account (ie if you are making spouse contributions). Please refer to the **product disclosure statement** for further details on eligibility to contribute.

Your responsibility to AMP Life

It is your responsibility to ensure that sufficient cleared funds are available in your account on the due date for payment to permit processing of the direct debit request.

If there are not sufficient funds and your financial institution dishonours the payment, any charges incurred by your financial institution and/or AMP Life may be debited from your account or recovered.

It is your responsibility to ensure that the authorisation given to AMP Life to draw on your financial institution account is consistent with the account authority or signing instructions held by your financial institution for that account.

You indemnify us against all losses, costs, damages and liabilities that we suffer as a result of you breaching this agreement, or providing us with an invalid or non-binding direct debit request addressed to us.

Changes to your agreement

If you want to change or cancel this agreement or dispute a debit, go to amp.com.au and log into your account or contact AMP Customer Service on 131 267.

You can also call us if you want to:

- change this agreement—for example:
 - the amount you pay
 - how often you pay
 - your account number
 - deferring payment due to unforeseen circumstances.

Note: Any change request must be received by AMP Life at least 3 business days before the changes take effect.

- cancel this agreement or an individual payment—this request must be received by AMP Life at least 3 days before the changes take effect
- dispute a debit that has been made from your account—AMP Life will respond to your initial dispute within 5 business days.

Important: If you believe that a direct debit has not been correctly processed, you should contact us immediately on 131 267.

Ad hoc direct debit

You, your spouse or your employer can request us to transfer ad hoc amounts from your, your spouse's or your employer's bank account. Ad hoc direct debits are not an automatic periodical deduction of a fixed amount. Debits from your, your spouse's or your employer's bank account will only occur each time you, your spouse or your employer instruct us.

Spouse direct debit arrangements

If your spouse sets up a direct debit arrangement to pay spouse contributions to your account:

- all information about your spouse's direct debit arrangement will be sent to you as the member (rather than your spouse) using the contact address you have given us
- your spouse must agree to the terms of the **direct debit service agreement**
- your spouse should contact us directly if they wish to vary or cancel their direct debit arrangement
- your spouse must consent to us using their personal information in accordance with the **privacy policy**.

Note: In this policy, 'you' and 'your' refers to your spouse, and not you as a member.

Privacy policy

The privacy of your personal information is important to us.

We collect and hold personal information about you so we can provide you with financial products and services and assist you with your ongoing financial needs. If we do not collect this information, we may not be able to provide you with these products and services. We may also use your personal information for other purposes, such as enhancing our customer service and product options, and to inform you of opportunities which may be beneficial to you via direct marketing. Please contact us if you do not want to receive this information.

Personal information may be shared with business areas or companies within the AMP group. We may also provide information to local and overseas entities which provide AMP with administrative, financial, research or other services, other insurers and credit providers, financial advisers, brokers and other organisations authorised by AMP to assist in reviewing customer needs. A list of countries where these providers are likely to be located can be accessed via our Privacy Policy.

We may also disclose personal information to your spouse, your spouse's (or spouse's employer's) financial adviser or broker (if any), anyone you have authorised or if required by law, courts, tribunals and disputes resolution bodies, government agencies, and other bodies we are required to provide information to under the law.

The AMP Privacy Policy (available at amp.com.au) provides more information about how we manage and protect your personal information. It sets out how you can access and correct your information, how you may complain about a breach of privacy and our process for resolving privacy related enquiries and complaints.

Suspension and recommencement of a direct debit for regular contributions for members aged 65 and over

If you are aged 65 or over, and you, your spouse or your employer have a direct debit arrangement for regular contributions, this arrangement will be suspended unless we are satisfied that you meet the relevant working requirement or no working requirement applies for that contribution type. If you later tell us that you satisfy the working requirement, we will recommence the direct debit arrangement.

We don't follow-up your employer to make sure they are paying your contributions. If there is a discrepancy, then you should speak to your employer.

You should also check that the amount of Government co-contributions, if any, is correct.

Please keep this information sheet for your records—don't return it with your completed form(s).

Direct debit request

Use this form to set up, change or cancel a regular direct debit payment. You can also use this form to make an additional contribution. Refer to the **direct debit request information sheet** for further information on direct debit requests.

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

1. Direct debit options

What do you want to do?

- Set up a new direct debit arrangement > Complete sections **1, 2, 3***, **4, 5** or **6, 7** and **8**.
- Change an existing direct debit arrangement > Complete sections **1, 2, 3***, **4, 5** or **6, 7** and **8**.
- Cancel an existing direct debit arrangement > Complete sections **1, 2, 7** and **8**.

* Only complete section **3** if you are age 65 or over.

2. Personal details

Account number Product type

Title Date of birth

Surname

Given name(s)

Residential address

Suburb State Postcode

Contact phone number Mobile number

Email address

Tax File Number (TFN)

! You may not be able to make certain types of contributions if you have not provided your TFN. Refer to the **direct debit request information sheet** for further details.

3. Employment status (if you are age 65 or over)

! If you are 65 or over, there are restrictions on the types of contributions AMP can accept.¹ To ensure we meet this requirement, we need to ask members age 65 and over the following question:

Have you worked for at least 40 hours (in a period of 30 days) in the current financial year?

- Yes** – AMP can only accept certain contributions.
- No** – AMP can only accept Award/Workplace agreement employer contributions, and Transfers/Rollovers.

4. Contribution details

Regular contributions

! If you choose to apply Consumer Price Index (CPI), your contributions will increase each year in line with any increase in the CPI.

Member contributions

Apply CPI?

Frequency

Monthly Quarterly Half-yearly Yearly

Date to start direct debit

¹ Refer to the **product disclosure statement (PDS)** or **fact sheets** for your product for further details on the types of contributions we can accept if you are age 65 or over.

4. Contribution details continued

Spouse contributions

Apply CPI? \$

Frequency

Monthly Quarterly Half-yearly Yearly

Date to start direct debit

D	D	M	M	Y	Y	Y	Y
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Employer contributions (if applicable)

Employer name

Employer number

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Employer amount

Apply CPI?

\$

Salary sacrifice amount

Apply CPI?

\$

Member amount

Apply CPI?

\$

Frequency

Monthly Quarterly Half-yearly Yearly

Date to start direct debit

D	D	M	M	Y	Y	Y	Y
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Additional (one-off) contributions

Member contribution

\$

Spouse contribution

\$

5. Bank account details

Name of financial institution

Address of financial institution

Name of account holder

BSB number

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Account number

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6. Credit card details

! Contributions paid by a credit card will incur a processing fee of 0.88% of each contribution amount (plus GST) applied by AMP Life Limited (as the Merchant).

6. Credit card details continued

Type of card

Visa MasterCard

Card expiry date

M	M	Y	Y
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Credit card number

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Name on card

7. Authorisation and signature

Authorisation:

- I have read and understood the information provided on the **direct debit request information sheet**.
- I have read and agree to the terms of the **direct debit service agreement**.
- I request AMP Life Limited (under ID 000103) to debit my account as outlined above, until further notice.

Account holder 1

Signature of account holder 1

X

Date

D	D	M	M	Y	Y	Y	Y
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Account holder 2 (if applicable)

Signature of account holder 2

X

Date

D	D	M	M	Y	Y	Y	Y
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8. Checklist

- Have you completed all relevant sections of this form?
- Have you (and any joint account holder) signed this form where indicated?
- If you are setting up a new direct debit agreement or changing an existing direct debit agreement, have you completed section 4 for either regular contributions or additional contributions?
- If you are setting up a new direct debit agreement or changing an existing direct debit agreement, have you completed either section 5 or section 6 to advise AMP which account is to be debited?

Where to send this form

Mail, fax or email this completed form to:

AMP Life Limited
PO Box 300
PARRAMATTA 2124
1300 301 267
polinfo@amp.com.au