



**AMP Bank GO
Business Cashback.
July - August 2026.
Terms and Conditions**

1 July 2026

The promoter is AMP Bank Limited ABN 15 081 596 009, AFSL and Australian credit licence 234517 of Level 29, 50 Bridge Street, Sydney NSW 2000 ("Promoter").

Offer Period

The cashback offer applies to Eligible Transactions made between:

- 12:00am AEST on 1 July 2026 and
- **11:59pm AEST on 31 August 2026** ("Offer Period").

Eligibility

The offer is available to new business customers who:

- Are an Australian business entity with a valid ABN or ACN;
- Apply to open an **AMP Bank GO Everyday Business Account** during the Offer Period;
- Have not previously held an AMP Bank GO Everyday Business Account at any time prior to the Offer Period;
- Complete Eligible Transactions during the Offer Period;
- Maintain the account in good standing at the time cashback is credited; and
- Comply with these Terms and Conditions.

Eligible Transactions

An Eligible Transaction is a settled (completed) purchase that:

- Is made using an AMP Bank GO Everyday Business Debit Mastercard (including Apple Pay / Google Pay);
- Is for usual business expenditure.

Eligible Transactions generally include (but are not limited to):

- Office supplies and equipment;
- Trade materials and tools;

- Utilities and telecommunications;
- Professional services;
- Business travel and accommodation;
- Software subscriptions and SaaS tools;
- Vehicle expenses (excluding for personal use).

Ineligible Transactions

The following transactions will not qualify for cashback:

- ATM withdrawals, cash advances, or cash withdrawals at merchants;
- Purchasing foreign currency, traveller's cheques, crypto assets, or stored value products;
- Gambling, betting, or wagering transactions;
- Personal or household expenses not reasonably attributable to business use;
- Transactions inconsistent with usual business activity (as reasonably determined by the Promoter);
- Any transaction the Promoter reasonably determines to be fraudulent, abusive, or not aligned with the intent of the offer.

Offer

Eligible customers will receive:

- 10% cashback on Eligible Transactions made during the Offer Period;
- Maximum cashback of up to AUD \$300 per customer for the entire Offer Period.

There is no minimum spend requirement.

Cashback Payment

- Cashback is calculated as 10% of Eligible Transactions.
- Cashback will be credited to the linked Everyday Business Account.
- Cashback payment will typically occur within 10 business days after 31 August 2026.
- The account must remain open and in good standing at the time of cashback payment.
- The transaction descriptor may appear as: "AMP Bank GO Business Cashback" (or similar)

Verification and Adjustments

The Promoter reserves the right to:

- Verify customer eligibility and transaction validity;
- Determine whether a transaction qualifies as an Eligible Transaction;
- Withhold, reverse, or adjust cashback where transactions are:
 - Refunded;
 - Reversed;
 - incorrectly classified;
 - found to be Ineligible Transactions;
- Disqualify customers who engage in fraudulent, misleading, or improper conduct.

All decisions will be final, subject to applicable law.

Privacy

Personal information is handled in accordance with AMP's Privacy Policy available at: <https://www.amp.com.au>

General

- This offer is not transferable or redeemable for cash (outside of cashback credit).
- The Promoter is not responsible for delays due to system or merchant issues.
- The Promoter may vary, suspend, or withdraw the offer at any time (subject to law).
- Changes will not affect already eligible transactions made during the Offer Period.
- The Everyday Business Account and Debit Mastercard remain subject to their own terms and conditions, available on the Promoter's website.
- All amounts are in Australian dollars.