



AMP Bank GO Fuel Cashback Terms & Conditions

30 April 2026

Credit provider and product issuer is AMP Bank Limited ABN 15 081 596 009, AFSL and Australian credit licence 234517.

Promoter

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

Offer Period

The cashback offer applies to Eligible Transactions made between 12:00am AEST on 1 May 2026 and 11:59pm AEST on 30 June 2026 ("Offer Period").

Eligibility

The offer is available to new and existing AMP Bank GO Everyday Business Account customers who satisfy the eligibility requirements set out below.

To be eligible to participate in the offer, a customer must, during the Offer Period:

- be an Australian business entity with a valid ABN or ACN;
- hold and use an AMP Bank GO Everyday Business Account with linked debit card;
- make Eligible Transactions in accordance with these Terms and Conditions;
- hold an open Everyday Business Account that remains in good standing at the time any cashback is credited; and
- comply with these Terms and Conditions.

New Customers

To be eligible for the offer as a new customer, the customer must successfully apply for an AMP Bank GO Everyday Business Account on or before 11:59pm AEST on 15 May 2026. Eligible new customers who meet this requirement may receive cashback on Eligible Transactions made during the Offer Period, subject to these Terms and Conditions.

Eligible Transactions

An Eligible Transaction is a settled (completed) transaction that meets all the following criteria:

- the transaction is for the purchase of fuel at most service stations or fuel dispensers;
- the transaction is made using an AMP Bank GO Everyday Business Account debit card (including via Apple Pay or Google Pay) linked to an AMP Bank GO Everyday Business Account; and
- the transaction is classified as a fuel or petrol purchase by the merchant at the time the transaction is processed.

Eligible Transactions are generally limited to transactions under the following Merchant Category Codes (MCCs):

- MCC 5541 – Service Stations (with or without Ancillary Services)
- MCC 5542 – Fuel Dispenser, Automated
- MCC 5172 – Petroleum and Petroleum Products
- MCC 5983 – Fuel Dealers: Coal, Fuel Oil, Liquefied Petroleum, Wood

MCCs are assigned by the merchant and/or payment network. The Promoter does not control how a transaction is classified. Eligibility for cashback will be determined by the Promoter (acting reasonably) based on the merchant category information received via the relevant payment network.

Ineligible Transactions

The following are not Eligible Transactions:

- refunds, reversals, chargebacks or cancelled transactions;
- ATM withdrawals, cash advances or balance transfers;
- transactions that are not classified by the merchant as fuel or petrol purchases; and
- transactions made using cards or accounts other than an AMP Bank GO debit card linked to an Everyday Business Account.

Offer

Eligible customers will receive 10% cashback on Eligible Transactions made during the Offer Period, subject to:

- a maximum cashback of AUD\$100 per customer per calendar month for the months of May and June 2026; and
- compliance with these Terms and Conditions.

The maximum total cashback a customer can receive under this offer is AUD\$200 across the Offer Period.

Cashback Payment

- Cashback will be calculated based on the value of Eligible Transactions.
- Cashback will be credited directly to the customer's Everyday Business Account linked to the eligible card.
- Cashback will typically be paid within 10 business days after the end of the month in which the Eligible Transactions are completed.
- The account must remain open and in good standing at the time the cashback is credited.
- The cashback may appear on the customer's account statement with a description similar to "AMP Fuel Cashback" or such other description as determined by the Promoter.

Verification and Adjustments

The Promoter reserves the right, at any time, to:

- verify the eligibility of customers, accounts and transactions participating in this offer;
- determine whether a transaction qualifies as an Eligible Transaction in accordance with these Terms and Conditions;
- withhold, reverse or adjust any cashback where a transaction is refunded, reversed, cancelled, incorrectly classified, or otherwise found to be ineligible; and
- take any reasonable action, including disqualification from the offer, where the Promoter reasonably believes a customer has engaged in fraudulent, misleading or improper conduct in connection with the offer.

Any adjustment or decision made by the Promoter under this section will be final, subject to any rights the customer may have under applicable law.

Privacy

The Promoter collects and uses personal information in accordance with its Privacy Policy, available at <https://www.amp.com.au>, for the purposes of administering this offer.

General

- This offer is not transferable, exchangeable or redeemable for cash.
- The Promoter is not responsible for delays or errors caused by systems, merchants or events outside its control.
- The Promoter may vary, suspend or withdraw this offer (including by withdrawing the promotion from its marketing channels or stopping it being available to new customers) at any time, subject to applicable laws. Any such change will not affect cashback for Eligible Transactions made during the Offer Period by customers who are otherwise eligible under these Terms and Conditions.
- The Everyday Business Account and AMP Bank GO debit card are subject to their own terms and conditions, available on the Promoter's website.
- All amounts are stated in Australian dollars.