# AMP Bank GO Subscription Cashback Offer

## Terms and Conditions

The promoter is AMP Bank Limited ABN 15 081 596 009, AFSL and Australian credit licence 234517 of Level 25, 50 Bridge Street, Sydney NSW 2000 ("Promoter").

## Promotional Period

1. The Cashback offer runs for a 90-day period between 12:00am AEST on 15 July 2026 and 11:59 pm AEST on 12 October 2026 (inclusive) ("Promotional Period"), unless varied or withdrawn by the Promoter.

2. The Promotional Period comprises of three consecutive spend windows of 30 days each (**"Spend Window"**). The Spend Windows are:

    a. Spend Window 1: 15/7/2026 - 13/8/2026;

    b. Spend Window 2: 14/8/2026 - 12/9/2026; and

    c. Spend Window 3: 13/9/2026 - 12/10/2026.

## Cashback

3. Eligible Customers will receive a cashback equal to 50% of Eligible Transactions settled during the relevant Spend Window, up to a maximum of $50 per account per Spend Window and up to a total maximum of $150 per account during the Promotional Period ("**Cashback**").

    a. The Cashback will be credited to the linked Everyday Account.

    b. Cashback earned in a Spend Window will generally be credited within 30 days after the end of that Spend Window. The transaction descriptor may appear as "AMP Bank GO Cashback" (or similar).

    c. The Cashback is not transferable or exchangeable and cannot be taken as cash, in accordance with these Terms and Conditions.

    d. All Cashback amounts are in Australian dollars.

## Eligibility

4. The Cashback is available to existing targeted customers who:

    a. hold an AMP Bank GO Everyday Account during the Promotional Period;

    b. receive email communication from the Promoter about the Cashback offer;

    c. maintain an account balance of at least $2,000 AUD at the end of each Spend Window;

    d. complete Eligible Transactions during the Promotional Period;

    e. maintain an account in good standing at the time cashback is credited; and

    f. comply with these Terms and Conditions.

("**Eligible Customer/s**")

## Eligible Transactions

5. An eligible transaction is a settled (completed) purchase that is made using an AMP Bank GO Everyday Debit Mastercard (including Apple Pay or Google Pay) at participating subscription or streaming merchants covered under the following MCC Codes:

    a. MCC-4899 Cable, Satellite, and Other Pay Television and Radio Services; or

    b. MCC-5815 Digital Goods: Books, Movies, Music

("**Eligible Transaction**")

6. AMP Bank GO relies on merchant category codes assigned by merchants and payment providers. AMP Bank is not responsible for errors, omissions or incorrect merchant classifications. Transactions that are not classified under the eligible MCCs will not qualify for cashback

7. Eligible Transactions exclude transactions that are refunded, reversed, charged back or disputed.

8. The following transactions will not qualify for cashback:

    a. ATM withdrawals, cash advances, or cash withdrawals at merchants;

    b. purchasing foreign currency, traveller's cheques, crypto assets, or stored value products;

    c. gambling, betting, or wagering transactions and/or subscriptions;

    d. any transaction the Promoter reasonably determines to be fraudulent, abusive, or not aligned with the intent of the offer.

("**Ineligible Transactions**")

9. If the Promotion is interfered with in any way or is not capable of being conducted as reasonably anticipated due to any reasonable beyond the reasonable control of the Promoter, the Promoter reserves the right, in its sole discretion, to the fullest extent permitted by law:

    a. to disqualify any Eligible Customer;

    b. to disqualify any Eligible Transaction; or

    c. subject to any written directions from a regulatory authority, to take such steps as the Promoter considers reasonably necessary to address the interference or change circumstances which may include modification, suspension, termination or cancellation of the Promotion.

10. The Promoter reserves the right to disqualify any customer who it reasonably believes has breaches these Terms and Conditions, acted fraudulently, misleadingly, or unlawfully, manipulated the eligibility process, or otherwise acted contrary to the spirit, intent or fair operation of the Promotion. The Promoter may determine eligibility and compliance with these Terms and Conditions in its sole discretion.

11. The Promoter may vary, suspend, or withdraw the Promotion at any time (subject to law).

12. The Everyday Account and Debit Mastercard remain subject to their own terms and conditions, available on the Promoter's website.

## Privacy

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

## Frequently Asked Questions

1. **What is the AMP Bank GO Subscription Cashback Offer?**

   The Cashback offer gives eligible targeted customers 50% cashback on eligible Subscription purchases made with their AMP Bank GO Everyday Debit Mastercard during the Promotional Period, subject to Terms and Conditions.

2. **When does the offer run?**

   The Promotion runs from 12:00am AEST on 15 July 2026 to 11:59pm AEST on 12 October 2026, unless varied or withdrawn earlier by AMP Bank.

3. **Who is eligible for the Promotion?**

   The Promotion is available to targeted existing customers who hold an AMP Bank GO Everyday Account, complete eligible transactions, maintain the required account balance, keep their account in good standing, and comply with the campaign terms.

4. **Do I need to keep a minimum balance to earn cashback?**

   Yes. You must maintain a account balance of at least $2,000 AUD at the end of each Spend Window to unlock the cashback for the relevant Spend Window.

5. **What purchases qualify for cashback?**

   Eligible transactions are settled purchases made using an AMP Bank GO Everyday Debit Mastercard, including through Apple Pay or Google Pay, at eligible subscription or streaming merchants classified under merchant category codes:

   - MCC-4899 Cable, Satellite, and Other Pay Television and Radio Services
   - MCC-5815 Digital Goods: Books, Movies, Music

6. **Which transactions are excluded?**

   Cash withdrawals, ATM withdrawals, cash advances, foreign currency purchases, traveller's cheques, crypto assets, stored value products, gambling or wagering transactions, and fraudulent or abusive transactions do not qualify. Refunded, reversed, charged back or disputed transactions are also excluded.

7. **How much cashback can I earn?**

   You can earn 50% cashback on eligible subscription transactions, up to $50 per account per Spend Window and up to $150 per account across the Promotional Period.

8. **Is there a minimum spend requirement?**

   No. There is no minimum spend requirement, but the Cashback is subject to the maximum amount available for each Spend Window and Promotional Period.

9. **When will I receive my cashback?**

   Cashback earned in a Spend Window will generally be credited to your linked Everyday Account within 30 days after the end of that Spend Window, provided you meet eligibility requirements, your account remains open and in good standing.

10. **Why might a subscription purchase not receive cashback?**

    A purchase may not qualify if the merchant or payment provider does not classify the transaction under an eligible merchant category code, or if the transaction is refunded, reversed, disputed, charged back, or otherwise determined to be ineligible under the Terms and Conditions.

These FAQs are intended as a helpful summary only. The Terms and Conditions above are the governing terms of this offer. If there is any inconsistency between the FAQs and Terms and Conditions above, The Terms and Conditions prevail.