

TERMS & CONDITIONS – TAP. PAY. WIN.

1. 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 ("AMP Bank").

2. Promotion Period

The promotion commences at 12:00am AEST on 11 August 2025 and ends at 11:59pm AEST on 28 September 2025 ("Promotion Period").

3. Eligibility

Entry is open to individuals who:

- Are Australian residents aged 18 years or over at the commencement of the Promotion Period;
- Hold an AMP Bank GO Everyday Transaction or Everyday Business Transaction account during 11 August 2025 to 31 October 2025.
- Reside in any Australian state or territory (except for South Australia)
- Complete at least one eligible transaction of \$5 or more during the Promotion Period.
- Hold an open AMP Bank GO Everyday Transaction or Everyday Business Transaction account when any prize is to be deposited.

Employees of AMP Services Limited, AMP Bank or related bodies corporate are not eligible to participate in the competition.

4. Eligible Transactions

Each of the following, when made from an AMP Bank Go Everyday Transaction or Everyday Business Transaction account and valued at \$5 or more which must be a settled (completed) transaction, will be considered an Eligible Transaction:

- Purchases made with an AMP Bank GO Everyday Transaction or Everyday Business Transaction account debit card (including Apple Pay / Google Pay);
- BPAY payments.

For clarity, the following types of transactions are not eligible transactions:

Transactions that are made in the following categories:

- 7273 – Dating services & Escort Services
- 7995 – Gambling and Betting, including Lottery Tickets, Casinos, etc
- 4829 – Money Transfers including cryptocurrency
- 6051 – Non-Financial Institutions include cryptocurrency
- 5813 Drinking Establishments (Alcoholic Beverages)
- 5921 Package Stores – Beer, Wine and Liquor
- 6011 ATM transactions The transaction category is decided by the merchant when you make the transaction and AMP Bank does not have any determination or control over the transaction category.
- Incomplete transactions, refunds, chargebacks and transactions that are reversed or cancelled will be ineligible for entry

5. How to Enter

Each Eligible Transaction completed during the Promotion Period will earn the customer one (1) automatic entry into the prize draw.

There is no cap on the number of entries per customer.

Only one (1) prize will be awarded per customer, regardless of the number of entries.

6. Prizes

The total prize pool is \$50,000, allocated (3 major prize winners drawn first and then 40 minor prize winners) as follows:

\$30,000 Major prizes (3 x winners \$10,000 each)

\$20,000 Minor prizes (40 x winners \$500 each)

All prizes will be deposited into the winner's AMP Bank GO Everyday Transaction account or Everyday Business Transaction account by 31 October 2025.

7. Draw Details

The prize draw will be conducted in the presence of an independent scrutineer by TPAL at L 2, 11 York Street Sydney 2000 on 10 October 2025 at 11:00am AEDT.

Winners will be selected via a certified random electronic draw system.

In the event a prize is not claimed by 24 October 2025, a redraw will be conducted in the presence of an independent scrutineer (if required) on 27 October 2025 at 11:00am AEDT. Redraw winners will be selected via a certified random electronic draw system.

8. Winner Notification

Winners will be notified by phone/email and in-app message by 22 October 2025. Payment will be made, by 31 October 2025.

The winners' first initial, last name and postcode will be published on the AMP website at <http://www.amp.com.au> by 31 October 2025.

Unclaimed prize winners (if any) will be notified by phone/email and in-app message by 3 November 2025, and their first initial, last name and postcode will be published on the AMP website at <http://www.amp.com.au> by 10 November 2025.

9. Permits

This promotion is authorised under:

- NSW Authority No. TP/04475
- ACT Permit No. TP 25/01762

10. Privacy and consent

- By participating, entrants agree to AMP Bank collecting and using their personal information for the purposes of conducting the promotion and delivering prizes, in accordance with AMP's Privacy Policy available [here](#).

- The winners may be asked to participate in a promotional activity on social media whereby they consent to including their name, business name and other relevant information.
- Entrants consent to AMP Bank using the entrant's name, likeness, image and/or voice (including photograph, film and/or recording of the same (where applicable) in any media without remuneration for the purpose of conducting this promotion (which may include disclosure to third parties, AMP Bank's related bodies corporate, agencies and contractors), promoting this competition (including any outcome), promoting future promotions of AMP Bank (of any kind), promoting AMP Bank and promoting any products manufactured, distributed and/or supplied by AMP Bank.
- This competition is in no way sponsored, endorsed or administered by, or associated with, Facebook, Twitter or any other social network. Entrants understand that they are providing their personal information to AMP Bank and not to Facebook, Twitter or any other social network. The information an entrant provides will only be used for the purposes outlined in these Terms and Conditions. Any questions, comments or complaints about this competition must be directed to AMP Bank and not to Facebook, Twitter or any other social network. Facebook, Twitter or any other social network will not be liable for any loss or damage or personal injury which is suffered or sustained by an entrant, as a result of participating in the competition (including taking/use of a Prize), except for any liability which cannot be excluded by law.]

11. General

- AMP Bank reserves the right to verify transaction eligibility
- (including an entrant's name, age, email address and place of residence)
- Prizes are not transferable, exchangeable or redeemable for cash other than as stated.
- AMP Bank is not responsible for technical malfunctions, delayed transactions, or other issues outside its control.
- AMP Bank's decision in relation to any aspect of the promotion is final.

AMP Bank reserves the right, at any time, to:

- verify the validity of the Entry and the identity of the entrant; and
- to disqualify any entrant who is not an Person eligible entrant; to disqualify any entrant who submits an Entry that is not in accordance with these Terms and Conditions or tampers with the entry process
- Terms and conditions in relation to the AMP Bank GO Everyday Accounts apply and can be viewed [here](#).
- If for any reason any aspect of this promotion is not capable of running as planned, including by reason of computer virus, communications network failure, bugs, tampering, unauthorised intervention, fraud, technical failure or any cause beyond the control of AMP Bank, AMP Bank may in its sole discretion cancel, terminate, modify or suspend the promotion subject to State or Territory regulation.
- All references to \$ is to Australian Dollars.