AMP Bank GO Refer a Friend Terms and Conditions

20 August 2026

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

Promoter

1. 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)**.

Promotional Period

2. The Refer a Friend offer runs from 12:00am AEST on 20 August 2026 to 11:59pm AEST on 22 October 2026 (inclusive) and is available for the first 700 Eligible Referrals **("Promotional Period")**, unless varied or withdrawn by the Promoter.

Refer a Friend Offer

3. During the Promotional Period, if:

    a. an AMP Bank GO customer meets the eligibility criteria set out in clause 10 and shares a unique referral code **("Referral Code")** with a friend who is not an existing AMP Bank GO customer **("Referrer")**; and

    b. the referred friend who receives a Referral Code and meets the eligibility criteria set out in clause 11 **("Referred Friend")**,

    the Referrer who made the referral may receive a $50 referral payment for each referral **("Referral Payment"),** up to a maximum of 3 Referral Payments ($150 per Referrer), and the Referred Friend may receive one $50 welcome payment **("Welcome Payment")**.

4. The Referral Payment and the Welcome Payment are subject to the eligibility criteria in these Terms and Conditions, including clauses 10, 11 and 12.

5. The Referral Payment will be credited to the Referrer's AMP Bank GO Everyday Account.

6. The Welcome Payment will be credited to the Referred Friend's AMP Bank GO Everyday Account.

7. Subject to these Terms and Conditions, payments will generally be credited in the calendar month following the month in which the Referred Friend satisfies all eligibility criteria. For example, if the Referred Friend satisfies the eligibility criteria in September, the applicable payments will generally be credited in October. As the Promotion commences on 20 August, the earliest eligible payments will be credited in October.

8. The Referral Payment paid to the Referrer may appear as "Refer Bonus" or similar. The Welcome Payment paid to the Referred Friend may appear as "Welcome Bonus" or similar.

9. The Referral Payment and Welcome Payment are not transferable or exchangeable, and cannot be taken as cash.

10. All payment amounts are in Australian dollars.

11. To be eligible to receive a Referral Payment, the person sharing the Referral Code must:

    a. be an existing AMP Bank GO customer;

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

    c. not hold or use a joint account for the purposes of participating in this promotion;

    d. receive or be issued a valid Referral Code by the Promoter;

    e. share their Referral Code with a Referred Friend during the Promotional Period;

    f. comply with these Terms and Conditions; and

    g. have not received the maximum of **3 Referral Payments** during the Promotional Period. **(Eligible Referrer)**

12. To be eligible to receive the Welcome Payment, the Referred Friend must:

    a. be a new AMP Bank GO customer that has opened an individual AMP Bank GO Everyday Account during the Promotional Period;

    b. not open or use a joint account for the purposes of participating in this promotion;

    c. within 30 days of opening an AMP Bank GO Everyday Account:

        i. deposit at least $2,000 into their AMP Bank GO Everyday Account from an external account;

        ii. make at least 3 settled (completed) card transactions of more than $10 each using their AMP Bank GO Everyday Debit Mastercard (including through Apple Pay or Google Pay);

        iii. provide the Referrer's Referral Code to AMP Bank GO through live chat in the AMP Bank GO app; and

        iv. comply with these Terms and Conditions.
        ("Eligible Referred Friend/s")

13. An Eligible Referral occurs when both:

    a. the Referrer satisfies the requirements in clause 10;

    b. the Referred Friend satisfies the requirements in clause 11; and

    c. the Referrer and Referred Friend are one of the first 700 Referrals to satisfy the requirements set out in this clause and keep their account open and in good standing.
    ("Eligible Referral")

Eligible Transactions

14. 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).
("Eligible Transaction")

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

16. The following transactions will not be eligible 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;

    d. any transactions the Promoter reasonably determines to be fraudulent, abusive, or not aligned with the intent of the Refer a Friend offer.
    ("Ineligible Referrals")

17. The Promoter is not responsible for delays caused by third-party merchants, payment providers, payment networks or system issues.

18. The Promoter reserves the right to disqualify any customer who it reasonably believes has breached 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.

19. 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 GO, AMP Bank GO may cancel, terminate, modify or suspend the Promotion subject to State or Territory regulation.

20. The AMP Bank GO Everyday Account and Debit Mastercard are subject to their own terms and conditions, which are available at https://www.amp.com.au/appterms.

Privacy

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

Frequently Asked Questions (for guidance only)

For existing customers sharing their referral code

1. **What is the AMP Bank GO Refer a Friend Promotion?**
   The AMP Bank GO Refer a Friend Promotion gives eligible existing customers and their friends **$50 each** when the referred friend opens an eligible AMP Bank GO Everyday Account and both the referrer and referred friend meet the eligibility requirements set out in the AMP Bank GO Refer a Friend Terms and Conditions.

2. **Who can refer a friend?**
   You may be eligible to refer a friend if you already have an AMP Bank GO Everyday Account, have been issued a valid referral code, and your account is in good standing.

   Ready to share? Your referral code is in the AMP Bank GO app. Go to your Everyday Account and tap the icon in the top right. Follow the instructions to Refer a Friend.

3. **How do I refer a friend?**
   Simply share your referral code with your friend during the Promotional Period. For you both to be eligible, they must be one of the first 700 customers to open an AMP Bank GO Everyday Account and, within 30 days of opening the AMP Bank GO Everyday Account, complete the following:
   - deposit at least $2,000 into their account;
   - make three settled (completed) card transactions over $10 each using their AMP Bank GO Everyday Debit Mastercard; and
   - provide your referral code through live chat in the AMP Bank GO app.

4. **How much can I earn?**
   If you meet the eligibility criteria as a Referrer, you can earn $50 for each eligible referral, up to a maximum of three referral payments during the Promotional Period. That's up to $150 in total.

5. **When will I receive my $50 referral payment?**
   Once your friend has met all eligibility requirements, your $50 Referral Payment will generally be credited to your linked AMP Bank GO Everyday Account in the following calendar month, with the first payments commencing in October. Look out for "Refer Bonus" in the app.

6. **Can I refer more than 3 friends?**
   Yes. You can share your referral code with as many friends as you like. However, Referral Payments are capped at three Eligible Referrals, provided the Eligible Referral is one of the first 700 Eligible Referrals during the Promotion Period.

7. **Can I refer myself?**
   No. Self-referrals and duplicate referrals aren't eligible, and referrals that fall outside the spirit of the Promotion may not qualify.

8. **Can I post my referral code publicly?**
   Referral codes should be shared with friends and family in good faith and in the spirit of the offer. AMP Bank may disqualify referrals that are in breach of the AMP Bank GO Refer a Friend Terms and Conditions.

9. **Why might I not receive the $50 payment?**
   To receive the $50 payment, all offer requirements set out in the AMP Bank GO Refer a Friend Terms and Conditions need to be met. You may miss out if your friend isn't one of the first 700 eligible referrals, doesn't provide their referral code through live chat in the AMP Bank GO app, isn't eligible as a new customer, or doesn't complete the required deposit and card transactions. Both accounts also need to be in good standing when the payment is made.

For friends opening a new account

1. **I've received a referral code. What do I need to do?**
   If you're a new AMP Bank GO customer and meet the Promotion requirements, you may be eligible to receive a $50 Welcome Payment into your AMP Bank GO Everyday Account.

   In order to be eligible to receive a Welcome Payment, you must be one of the first 700 customers to open an AMP Bank GO Everyday account, and within 30 days of opening your AMP Bank GO Everyday Account;
   - provide your friend's referral code through live chat in the AMP Bank GO app;
   - deposit at least $2,000 into your account; and
   - make three settled (completed) card transactions over $10 each using your AMP Bank GO Everyday Debit Mastercard.

2. **Who counts as a new customer?**
   A new customer is a customer who opens a new AMP Bank GO Everyday Account during the Promotion Period. For full eligibility criteria, please refer to the AMP Bank GO Refer a Friend Terms and Conditions.

3. **What card transactions count?**
   Eligible card transactions are settled purchases over $10 each made using your AMP Bank GO Everyday Debit Mastercard, including purchases made through Apple Pay or Google Pay where available. For full eligibility criteria, please refer to the AMP Bank GO Refer a Friend Terms and Conditions.

4. **What transactions are not eligible?**
   Transactions that are refunded, reversed, charged back, disputed or pending do not count. ATM withdrawals, cash advances, gambling transactions, foreign currency purchases, crypto asset purchases, stored value purchases, fees, charges and internal transfers are also excluded.

5. **When do I need to complete the requirements?**
   To be eligible for the offer, you'll need to open your AMP Bank GO Everyday Account during the Promotional Period, be one of the first 700 referrals that are eligible, and complete the deposit, card transaction and referral code requirements within 30 days of opening your account. For full eligibility criteria, please refer to the AMP Bank GO Refer a Friend Terms and Conditions.

6. **What happens if I forget to provide the referral code?**
   The referral code needs to be provided through live chat in the AMP Bank GO app within the required timeframe. If it isn't, neither you nor your friend will be eligible for the payment.

7. **When will I receive my $50 welcome payment?**
   Your $50 Welcome Payment will generally be credited to your linked AMP Bank GO Everyday Account in the calendar month after all eligibility requirements have been met. Keep an eye out for "Welcome Bonus" in the app.

8. **I can't find my referral code, what do I need to do?**
   If you've misplaced the referral code, ask your friend to resend it to you. AMP Bank GO can't provide referral codes on behalf of customers.

9. **Do I need to keep my account open?**
   Yes. Your account must remain open and in good standing at the time the payment is made.

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