

Master Limit restructure request form

To request a restructure under your Master Limit, please complete all the relevant sections as instructed below, and return the signed, completed form to: AMP Bank, Reply Paid 79702, PARRAMATTA NSW 2124 or email a scanned copy to: loanservicingenquiries@amp.com.au.

Important information

- All borrowers and guarantors must sign this form.
- This request and any correspondence relevant to this request form part of your loan agreement.
- This request will change your Loan Agreement and the sub-accounts held under your Master Limit. All terms and conditions applicable to all sub-accounts as set out in your Loan Agreement continue to apply.
- The sum of your sub-account limits must always be less than or equal to your approved Master Limit.
- Your primary sub-account must always be a line of credit in the names of all borrowers.
- AMP Bank recommends that you take independent legal and financial advice in regard to your loan(s) and this restructure request.
- AMP Bank recommends that you complete this form with the assistance of an AMP Bank representative.
- AMP Bank will only accept a fully completed form signed by all borrowers (and guarantors, if any) for this request.
- For new Offset Deposit Accounts requested as part of this application, section 5 **must** be completed.
- For new sub-accounts with an Interest Only period and whenever a sub-account is switched to a product with an Interest Only period, section 7 of this form **must** be completed.

Your restructure request and completing this form

The sections of this form that you must complete vary depending on the types of change included in your restructure request. Please check the following details carefully, and be sure to complete all of the sections of this form relevant to your request.

If your request includes several different changes, please complete each of the sections that coincide with each part of your restructure request.

Please print in CAPITAL LETTERS and place a cross in any applicable boxes.

Section	Description of restructure type	Cross box if included in this request
1. Borrower(s) details	Complete this section for all requests.	<input checked="" type="checkbox"/>
2. Existing Master Limit and primary sub-account details	Complete this section for all requests.	<input checked="" type="checkbox"/>
3. Vary sub-account credit limits	You want to increase or decrease the limits on one or more of your existing sub-accounts.	<input type="checkbox"/>
4. Add new sub-account(s)	You want to add one or more new sub-accounts.	<input type="checkbox"/>
5. Offset Deposit Account application	You want to request a new Offset Deposit Account.	<input type="checkbox"/>
6. Switch sub-account product type, interest rate option, repayment type and/or repayment frequency	You want to change any of the following on one or more of your sub-accounts: <ul style="list-style-type: none"> – the type of product (eg from a variable rate loan to a line of credit or fixed rate loan) – the type of repayments (eg from Interest Only to Principal and Interest, or vice versa) – the frequency of your loan repayments (eg from monthly to fortnightly). 	<input type="checkbox"/>
7. Information required in support of requests for Interest Only period	You require a new sub-account with an Interest Only period or an existing sub-account is switched to a product with an Interest Only period.	<input type="checkbox"/>
8. Close sub-account(s)	You want to close one or more of your sub-accounts.	<input type="checkbox"/>
9. Funds disbursement instructions	Complete this section for all requests. If there are excess funds as a result of your restructure request, you must let us know how you want any excess funds to be paid.	<input checked="" type="checkbox"/>
10. Acknowledgements and signature(s) of borrower(s)/ guarantor(s)	Complete this section for all requests.	<input checked="" type="checkbox"/>

1. Borrower(s) details

Borrower 1 surname

First name

Middle name(s)

Date of birth

Residential address (must not be a PO Box)

Suburb

State

Postcode

Country of residence

If Other, please specify

Australia Other

Primary mailing address

Suburb

State

Postcode

Borrower 2 surname

First name

Middle name(s)

Date of birth

Residential address (must not be a PO Box)

Suburb

State

Postcode

Country of residence

If Other, please specify

Australia Other

Primary mailing address

Suburb

State

Postcode

2. Existing Master Limit and primary sub-account details

The following details can be found on your original Loan details document.

Current Master Limit amount

Master Limit expiry date

Primary sub-account (line of credit) account number

3. Vary sub-account credit limits

I/We request AMP Bank to vary the credit limits of the sub-accounts as below.

Notes:

1. The sum of all sub-account limits must always be less than or equal to the approved Master Limit.
2. Credit limits on fixed rate sub-accounts may not be varied during the fixed rate period.
3. Minimum limit of \$10,000 applies to each sub-account.
4. Please list only those sub-accounts on which you wish to change the credit limit/loan limit.
5. If additional changes are required, please photocopy this page and include it with your restructure request.

Existing structure

Sub-account account number(s)	Current sub-account credit limit/loan limit	Current sub-account balance
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$

3. Vary sub-account credit limits (continued)

New structure

Sub-account account number(s)	New sub-account credit limit/loan limit	New sub-account balance
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$

4. Add new sub-account(s)

I/We request AMP Bank to add new sub-account(s) as below.

Notes:

1. The sum of all sub-account limits including any new sub-accounts must always be less than or equal to the approved Master Limit.
2. Minimum limit of \$10,000 applies.
3. Interest rates and fees applicable to any new sub-account(s) will be those current on the date your request is processed by us, except where a Fixed rate lock fee is requested on any new fixed rate sub-account (refer below). Payment for the Fixed rate lock fee (if applicable) must be submitted with this request.
4. Separate repayments are required for all sub-accounts.
5. Lines of credit are restricted to monthly repayment frequency only.
6. The maturity date of any new sub-account will be the earlier of 30 years from the anniversary of your original settlement date, or the latest maturity date for any current sub-account.
7. Your primary sub-account must always be a line of credit in the name of all borrowers.
8. Any changes that include an Interest Only period will need to be accompanied by further information to support your application. Further information can be found in the 'Checklist of documents required in support of requests for Interest Only period' on page 8. The 'Financial details' section must also be completed if the change includes an Interest Only period.
9. If additional changes are required, please photocopy this page and include it with your restructure request.
10. If you request an Offset Deposit Account, offsets are available on select variable rate loans only. For more information go to amp.com.au/eligibleloanaccounts.

New sub-account(s) details

New sub-account 1

Product type (eg Professional Package Variable Rate Loan)

Requested credit limit/loan amount (minimum \$10,000)

Loan primary purpose: Owner Occupied Investment

The primary purpose selected will determine the available loan product.

Repayment type: Principal and Interest Interest Only for Years (nominate from 1 to 5 years)

Section 7 of this form **must** be completed to accompany any new sub-account(s) with a repayment type of Interest Only.

Repayment frequency (Principal and Interest Loans Only): Monthly Fortnightly Weekly

Interest Only and lines of credit – only monthly payments are permitted.

To open an Offset Deposit Account section 5 of this form must be completed.

Complete the following for fixed rate loans only

Fixed rate lock fee

Yes (Available on fixed rate sub-account only. Fees apply.) No

Fixed rate lock fee (0.15% of fixed rate sub-account loan amount)

4. Add new sub-account(s) (continued)

New sub-account(s) details (continued)

Payment options:

- Salary deduction
- Internal transfer from new AMP Bank Offset Deposit Account (If more than one Offset Deposit Account is to be opened and linked to your new sub-account, please contact us once your new accounts are active to arrange the internal transfer)
- Internal transfer from another AMP Bank account number
- Direct Debit from linked external account BSB Account

If you do not have an external account registered with AMP Bank, please complete the **Register or Cancel an External Bank Account form**, and submit it with this request.

New sub-account 2

Product type (eg Professional Package Variable Rate Loan)

Requested credit limit/loan amount (minimum \$10,000)

\$

Loan primary purpose: Owner Occupied Investment

The primary purpose selected will determine the available loan product.

Repayment type: Principal and Interest Interest Only for Years (nominate from 1 to 5 years)

Section 7 of this form **must** be completed to accompany any new sub-account(s) with a repayment type of Interest Only.

Repayment frequency (Principal and Interest loans only): Monthly Fortnightly Weekly

Interest Only and lines of credit – only monthly payments are permitted.

To open an Offset Deposit Account section 5 of this form must be completed.

Complete the following for fixed rate loans only

Fixed rate lock fee

Yes (Available on fixed rate sub-account only. Fees apply.) No

Fixed rate lock fee (0.15% of fixed rate sub-account loan amount)

\$

Payment options:

- Salary deduction
- Internal transfer from new AMP Bank Offset Deposit Account (If more than one Offset Deposit Account is to be opened and linked to your new sub-account, please contact us once your new accounts are active to arrange the internal transfer)
- Internal transfer from another AMP Bank account number
- Direct Debit from linked External Account BSB Account

If you do not have an external account registered with AMP Bank, please complete the **Register or Cancel an External Bank Account form**, and submit it with this request.

Fixed rate lock fee

Fixed interest rates are subject to change without notice. The rate you will receive will be the rate applicable to your choice of fixed rate loan period that is current on the date we process your restructure request. This rate may be different from the rate current on the date this request is completed/submitted.

If you request to lock in a fixed rate and pay the Fixed rate lock fee, the interest rate which will apply to your fixed rate loan will be the lower of:

1. The interest rate current on the date we receive your Fixed rate lock fee, held for up to 90 days after that date.
2. The interest rate current on the date we process your restructure request and establish your new fixed rate loan sub-account.

5. Offset Deposit Account application (only complete this section if you are requesting Offset Deposit Accounts)

Up to 10 Offset Deposit Accounts can be linked to each loan split. An Offset Account may be opened in one, some or all of the applicant(s)' names.

New sub-account 1 for \$

Access options required:

		Access card	
Account holders for Offset 1		Account holder 1	<input type="checkbox"/>
		Account holder 2	<input type="checkbox"/>
Account holders for Offset 2		Account holder 1	<input type="checkbox"/>
		Account holder 2	<input type="checkbox"/>
Account holders for Offset 3		Account holder 1	<input type="checkbox"/>
		Account holder 2	<input type="checkbox"/>

New sub-account 2 for \$

Access options required:

		Access card	
Account holders for Offset 1		Account holder 1	<input type="checkbox"/>
		Account holder 2	<input type="checkbox"/>
Account holders for Offset 2		Account holder 1	<input type="checkbox"/>
		Account holder 2	<input type="checkbox"/>
Account holders for Offset 3		Account holder 1	<input type="checkbox"/>
		Account holder 2	<input type="checkbox"/>

Please copy this page and attach if you require Offset Deposit Accounts on more than 2 loan splits **or** more than 3 Offset Deposit Accounts per loan split.

5.1 Source of funds

We will not be able to process your application if this section is not completed.

Applicant 1

Select the source of funds to be used for the offset account(s).
Select the one response most relevant.

- Income from employment (regular and/or bonus)
- Investment income (eg rent, dividends/or bonus)
- Business income
- One-off payment (eg matured investment, court settlement, redundancy, inheritance)
- Sale of assets (eg shares, property)
- Windfall (eg gift, lottery winnings, gambling)
- Borrowed funds
- Government benefits (eg childcare rebate, family tax benefit)

Applicant 2

Select the source of funds to be used for the offset account(s).
Select the one response most relevant.

- Income from employment (regular and/or bonus)
- Investment income (eg rent, dividends/or bonus)
- Business income
- One-off payment (eg matured investment, court settlement, redundancy, inheritance)
- Sale of assets (eg shares, property)
- Windfall (eg gift, lottery winnings, gambling)
- Borrowed funds
- Government benefits (eg childcare rebate, family tax benefit)

5.2 Nature and purpose of business relationship

We will not be able to process your application if this section is not completed.

Applicant 1

Select your reason for opening the offset account(s). Select the one response most relevant.

- Everyday banking eg regular deposits and withdrawals for everyday expenses
- Business income eg regular deposits and withdrawals for everyday expenses (mostly for non-individuals)
- Savings eg regular deposits with few withdrawals, earning interest to grow your balance
- Building wealth eg a large initial deposit, using investment returns to grow your wealth over time

Applicant 2

Select your reason for opening the offset account(s). Select the one response most relevant.

- Everyday banking eg regular deposits and withdrawals for everyday expenses
- Business income eg regular deposits and withdrawals for everyday expenses (mostly for non-individuals)
- Savings eg regular deposits with few withdrawals, earning interest to grow your balance
- Building wealth eg a large initial deposit, using investment returns to grow your wealth over time

5. Offset Deposit Account application (only complete this section if you are requesting Offset Deposit Accounts) (continued)

5.3 Additional tax details

This section must be completed if you have completed section 10.1 and/or 10.2 to open an Offset Account.

Personal Customers and Sole Traders

Are you a foreign tax resident?

Applicant 1 Yes No

Applicant 2 Yes No

If you are a foreign tax resident and also a taxpayer in Australia, you should answer 'Yes'. All foreign tax residents and US citizens and resident alien individuals (ie green card test and substantial presence test) should answer 'Yes'.

The ATO website provides residency test calculators to help you determine your tax residency, and information on CRS and FATCA. Additional information about CRS and FATCA can be found on the OECD and IRS websites (oecd.org and irs.gov)

If you are a foreign tax resident, please provide details below. If you are unable to provide a Tax Identification Number (TIN), you must select reason A, B or C as listed below. A tax identification number is an identifying number used for tax purposes, normally issued by the local tax authority in a country – eg in Australia, the ATO issues a Tax File Number (TFN).

Applicant 1

Country

TIN

- A. The country of tax residence does not issue TINs
- B. The country of tax residence issues a TIN but I cannot provide it
- C. The country of tax residence does not require TIN to be disclosed

Applicant 2

Country

TIN

- A. The country of tax residence does not issue TINs
- B. The country of tax residence issues a TIN but I cannot provide it
- C. The country of tax residence does not require TIN to be disclosed

Please copy and attach this page if you are a tax resident in more than one foreign country. You must provide details of each country, and each TIN (or reason A, B, or C for not having a TIN) on this form.

Companies and trusts

You must complete this section if you are applying for an Offset account and the applicant is either an Australian proprietary company or an unregulated trust (eg Family, Unit, Estate)

Is the company/trust a foreign tax resident? Yes No

Does the company/trust have any controlling persons who are foreign residents? Yes No

If any entities have been identified as foreign residents, then a completed Foreign Tax Resident Declaration – Entities form should be submitted with this Master Limit restructure request form. The form is available at amp.com.au.

6. Switch sub-account product type, interest rate option, repayment type and/or repayment frequency

I/We request AMP Bank to change the product type and/or interest rate option, repayment type and/or repayment frequency of the sub-accounts as below.

Notes:

1. If you request to change a fixed rate sub-account to a variable rate product or a different fixed rate product during the fixed rate period, break costs may apply. See below.
2. You must also nominate your preferred repayment type and frequency for the new product type.
3. Your primary sub-account must always be a line of credit in the name of all borrowers.
4. Lines of credit are restricted to monthly repayment frequency only.
5. Any changes that include an Interest Only period will need to be accompanied by further information to support your application. Further information can be found in the 'Checklist of documents required in support of requests for Interest Only period' on page 8. The 'Financial details' section must also be completed if the change includes an Interest Only period.
6. If additional changes are required, please photocopy this page and include it with your restructure request.

Sub-account 1

Sub-account account number

Current product (eg Professional Package Variable Rate Loan)

New product

6. Switch sub-account product type, interest rate option, repayment type and/or repayment frequency (continued)

Sub-account 1 (continued)

Loan primary purpose: Owner Occupied Investment

The primary purpose selected will determine the available loan product.

Repayment type: Principal and Interest Interest Only for Years (nominate from 1 to 5 years)

Section 7 of this form **must** be completed to accompany any new sub-account with a repayment type of Interest Only.

Repayment frequency (Principal and Interest loans only): Monthly Fortnightly Weekly

Interest Only and lines of credit – only monthly payments are permitted.

Complete the following for fixed rate loans only

Fixed rate lock fee

Yes (Available on fixed rate sub-account only. Fees apply.) No

Fixed rate lock fee (0.15% of fixed rate sub-account loan amount)

\$

Sub-account 2

Sub-account account number

Current product (eg Professional Package Variable Rate Loan)

New product

Loan primary purpose: Owner Occupied Investment

The primary purpose selected will determine the available loan product.

Repayment type: Principal and Interest Interest Only for Years (nominate from 1 to 5 years)

Section 7 of this form **must** be completed to accompany any switch in repayment type to Interest Only.

Repayment frequency (Principal and Interest loans only): Monthly Fortnightly Weekly

Interest Only and lines of credit – only monthly payments are permitted.

Complete the following for fixed rate loans only

Fixed rate lock fee

Yes (Available on fixed rate sub-account only. Fees apply.) No

Fixed rate lock fee (0.15% of fixed rate sub-account loan amount)

\$

Important note: Break costs and changes to Fixed Rate sub-accounts

Changing the product type of a fixed rate loan during the fixed rate term means you are 'breaking' the fixed rate term. If you do this break costs may apply.

When we receive your request, we will advise you if such costs apply.

A break cost is a reasonable estimate of the cost incurred by the bank in lost interest and administration time when a fixed rate term loan is broken. The break costs method estimates our loss but does not necessarily reflect any actual transaction that we may enter into (either before or at the time of the break).

Your fixed rate loan is a contract with the Bank. To provide you with the fixed rate loan for the term you elect, the Bank enters into a contract in the wholesale market at a fixed wholesale rate for the whole of that term. When you 'break' your fixed rate term early, the Bank needs to exit its wholesale contract and in doing so may incur a cost.

Where the break results in a cost to us, the cost is recoverable from you under the terms of your contract. After calculating the amount of the cost, the Bank recovers that amount from you by way of break costs.

If we receive a benefit because you repaid all or part of the loan owing early, the benefit will **not** be paid to you.

It's important to note that break costs may be considerable and can change from day to day. We recommend that you obtain independent accounting and legal advice before you request to change a fixed rate loan sub-account, since to do so may mean you have to pay break costs.

7. Information required in support of requests for Interest Only period

The below information is required whenever a new sub-account with an Interest Only period is requested and whenever a sub-account is switched to a product with an Interest Only period.

Checklist of documents required in support of requests for Interest Only period

1. PAYG applications (if not applicable go to 2)

- Two consecutive computer generated payslips (latest not more than one month old) confirming at least three months' YTD income, OR (where above not available)
- Two consecutive computer generated payslips (latest not more than one month old) with less than three months' YTD income Plus one of the following:
 - Latest year's group certificate
 - Last computer generated payslip from last financial year showing at least three months' YTD income.

2. Self-employed or company director applications (if not applicable go to 3)

- Tax returns from the past two years and a minimum of one year's Tax Assessment Notice.
- Balance sheets and P&L statements for two years (if applicable).

3. Company/trust applications

- Every Director /Trustee must complete the Financial details section on this form. Joint borrowers may combine their details.
- Company/Trust balance sheets, P&L statements and tax returns from the past two years with an ATO Assessment Notice.
- Tax returns from the last two years with a minimum of one year's Tax Assessment Notice for all directors/trustees.

Financial details (combined for Applicants 1 and 2)

What you own (Assets)	Value	Monthly income	What you owe (Liabilities)	Balance	Monthly payments	Financier
Your home	\$		Mortgage on your home	\$	\$	
Address						
Rental property 1	\$	\$	Mortgage on your rental property 1	\$	\$	
Address						
Rental property 2	\$	\$	Mortgage on your rental property 2	\$	\$	
Address						
Savings accounts	\$		Other loan 1	\$	\$	
			Other loan 2	\$	\$	
Motor vehicle 1	\$		Credit card 1 Limit \$			
Motor vehicle 2	\$		Credit card 2 Limit \$			
Other assets	\$		Store card 1 Limit \$			
Home contents	\$		Store card 2 Limit \$			
Superannuation	\$					
Shares	\$					
Other income	\$	\$				
Total	\$	\$	Total	\$	\$	

7. Information required in support of requests for Interest Only period (continued)

Monthly living expenses

Please declare in the below table the itemised basic and discretionary monthly living expenses for each applicant.

Basic living expenses	Monthly expense – Applicant 1	Monthly expense – Applicant 2	Discretionary living expenses	Monthly expense – Applicant 1	Monthly expense – Applicant 2
Clothing / Footwear / Cosmetics	\$	\$	Childcare / Nannies	\$	\$
Transport – public, cars, fuel	\$	\$	Education – outside school hours care / Private School fees/books	\$	\$
Owner Occupied property expenses (rent, strata fees/levies, utilities, maintenance, land/council rates and taxes)	\$	\$	Investment property (strata fees/levies, utilities, maintenance, land/council rates and taxes, investment property management fees and insurance)	\$	\$
Groceries	\$	\$	Medical costs – repeat prescriptions, aid and care	\$	\$
Spouse / Child maintenance	\$	\$	Insurances – health, car, life, income	\$	\$
Home and contents insurance	\$	\$	Recreation – dining out, entertainment and holidays	\$	\$
Other	\$	\$	Communications – intranet, telephone, Pay TV	\$	\$
			Other	\$	\$
Total monthly basic living expenses	\$	\$	Total monthly discretionary living expenses	\$	\$

8. Close sub-account(s)

I/We request AMP Bank to close the following sub-accounts and vary the credit limits as in section 3, 'Vary sub-account credit limits'.

Notes:

- You may not close the primary sub-account without nominating another sub-account to be the primary account. The replacement primary sub-account must be a line of credit.
- If you request to close a fixed rate sub-account during the fixed rate period and breakcosts may apply. Please refer to the Important note in section 6 regarding fixed rate break costs.
- Your primary sub-account must always be a line of credit in the name of all borrowers.
- If you close your primary line of credit sub-account and do not retain another line of credit sub-account, your Master Limit will expire immediately on closure of the primary line of credit sub-account.
- If additional changes are required, please photocopy this page and include it with your restructure request.

Please close the following sub-account(s)

Sub-account account number

Sub-account product type (eg Professional Package Variable Rate Loan)

Sub-account account number

Sub-account product type (eg Professional Package Variable Rate Loan)

Additional funds may be required to close the sub-account(s), so you must choose from the following options for the source of these additional funds.

8. Close sub-account(s) (continued)

Option 1 – Additional funds transferred from another sub-account

- If funds are required to close the above sub-account(s), I/we request AMP Bank to transfer the required funds from the sub-account below.

Please transfer any additional funds required from this sub-account for:

Sub-account account number

Sub-account product type (eg Professional Package Variable Rate Loan)

Option 2 – Additional funds transferred from an external account

If you wish to provide any additional funds from a source other than another sub-account, please contact AMP Bank on 13 30 30.

9. Funds disbursement instructions

- If there are funds to be disbursed as a result of this restructure request, I/we request AMP Bank to disburse those funds as detailed below.

Notes:

1. All funds must be disbursed in a single payment.
2. You may choose only one of the disbursement options. Please cross the applicable box.

Option 1 – Payment by internal transfer to an AMP Bank Account

- Please pay the funds to the AMP Bank account nominated below:

Account name

BSB

9	3	9	2	0	0
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Account number

Option 2 – Payment by Electronic Funds Transfer to an account held with another financial institution and registered with AMP Bank

- Please pay the funds to the external financial institution account nominated below:

Financial institution where account is held

Account name

BSB

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Account number

If you do not have an external account registered with AMP Bank, please complete the AMP Bank Register or Cancel an External Bank Account form, and submit it with this request.

Option 3 – Payment by bank cheque

If you select this option, the bank cheque will be sent by regular mail to your primary mailing address (as completed in section 1):¹

- Please pay the funds by bank cheque made out to the payee detailed below:

Payee details

(Note: The payee details above will appear on your bank cheque. Please ensure the details are fully correct.)

- 1 By choosing this option you accept any risk of the cheque being intercepted and the funds being misappropriated. AMP cannot guarantee safe delivery of the Bank Cheque. You should notify us if you do not receive the cheque within three business days of settlement.

10. Privacy Collection Notice

We collect personal and credit-related information from you and will use this information (along with any other information we already hold) to process your request to switch to, or refix your existing, fixed term loan. We may also collect credit-related information from Credit Reporting Bodies (CRBs) as part of this application.

We are required or authorised to collect this personal information under various laws including those relating to privacy, taxation, Anti-Money Laundering and Counter-Terrorism Financing Laws and the National Credit Code.

If we are unable to collect your personal information, we may be unable to process your application.

We will only share your personal information, as required, with:

- other members of the AMP group and external service providers that we need to deal with for the purposes described above
- courts, tribunals or government agencies, as required by law or regulations
- persons or third parties authorised by you (including other individuals, a financial adviser or broker), or if required or permitted by law
- Credit Reporting Bodies listed on our website, credit providers names in the application, persons involved in securitisation arrangements with us, a guarantor or proposed guarantor named in the application and/or mortgage insurers.

The information that we provide to Credit Reporting Bodies (CRBs) may be used by a CRB to include in reports provided to credit providers to assist them to assess your credit worthiness. If you fail to meet payment obligations in relation to consumer credit or if you commit a serious credit infringement, we may be entitled to disclose this to the CRB. You have the right to request CRBs not to use your credit reporting information for the purposes of pre-screening of direct marketing by a credit provider. You have the right to request the CRB not to use or disclose credit reporting information about you, if you believe on reasonable grounds that you have been, or are likely to be, a victim of fraud.

We may also disclose your name, residential address and/or date of birth to a CRB for the purposes of requesting the CRB to provide an assessment whether this personal information matches (in whole or in part) the personal information held by them. The CRB may prepare an assessment using this personal information, comparing this personal information with the personal information the CRB has on you and other individuals. The CRB may provide this assessment to us. If you don't consent to this, we may have to use other reasonable means of verifying your identity or decline to proceed.

Some external service providers we need to deal with can be located or host information outside Australia or may not have an Australian link. A list of countries where these providers may be located can be obtained via the AMP Privacy Policy and the AMP Bank Credit Reporting Policy. We take all reasonable steps to ensure that any information shared with external service providers is secured to protect your information.

Personal information and credit information is treated in accordance with the AMP Privacy Policy and the Credit Reporting Policy, which sets out how to access or update/seek correction of your personal and credit information or make a privacy or credit reporting related complaint. You can view our Privacy Policy and our Credit Reporting Policy online at amp.com.au/privacy or contact us on 13 30 30 for a copy.

11. Acknowledgements and signature(s) of borrower(s)/guarantor(s)

I/We the undersigned warrant and represent to AMP Bank that:

- a. I am/We are fully aware of my/our financial position under my/our proposed loan(s) and approved Master Limit after this restructure with AMP Bank.
- b. I/We acknowledge that AMP Bank recommends that I/we take independent legal and financial advice in regard to my/our loan(s) and this restructure request.
- c. I am/We are satisfied that my/our additional financial commitment to AMP Bank after this restructure will not adversely impact on my/our ability to meet all my/our other financial obligations (including living expenses) as and when they fall due.
- d. I/We confirm that I/we can comfortably afford all repayments resulting from my/our loans after this restructure including up to my/our approved Master Limit without incurring substantial financial hardship.
- e. I am/We are not aware of any factors, for example, a possible claim made against me/us involving payment of an amount of money, ill health or disability, or any other factor which may result in a decrease in income or increase in expenditure, which may affect my/our ability to make repayments or which may cause substantial hardship to me/us making repayments.
- f. I/We acknowledge that AMP Bank is relying on this statement in considering whether to approve this restructure request, and that approval is subject to AMP Bank lending criteria.
- g. I/We confirm and declare that the information set out here is true, accurate and complete, and undertake to advise AMP Bank if any change occurs which makes the information untrue, inaccurate or incomplete before I/we drawdown the loan or access the Master Limit.
- h. I/We acknowledge that AMP Bank reserves the right to obtain further financial and/or other documentation from me/us at any time before or after the loan(s), any Master Limit and/or this restructure request have been approved by AMP Bank.

11. Acknowledgements and signature(s) of borrower(s)/guarantor(s) (continued)

- i. I/We understand and acknowledge that no warranties or representations are provided by AMP Bank regarding the tax effectiveness or taxation treatment of any borrowing made by me/us under a Master Limit, as a result of any restructure of sub-accounts under a Master Limit, or of the nomination of all or any of the borrowers in the Preferred Name of a sub-account as the holders of any sub-account under a Master Limit.
- j. I/We confirm and declare that the financial information supporting this application is true and correct.
- k. If I/we have instructed AMP Bank to open the offset deposit account(s) as indicated in section 5, I/we can obtain information of the terms and conditions for this account and its access methods by reading the Terms and Conditions brochure at amp.com.au/bank.

Borrower(s) signature(s)

Signature Borrower 1

Date

Signature Borrower 2

Date