



Additional Terms and Conditions

This document forms part of your contract with AMP Bank and contains important information about early access to participate in AMP Bank's digital banking program within the Small Business and Personal Banking Division of AMP Bank. These terms and conditions will apply until the public launch of the digital banking program.

AMP Bank's digital banking program

AMP Bank's digital banking program is scheduled for public launch in February 2025. You've been invited to participate in an early access program before the public launch to help test and generate customer insights which we can use to improve.

Eligibility

To participate in early access to AMP Bank's digital banking program, you must:

- be an Australian resident;
- be an employee or contractor of the AMP Group;
- install the AMP Bank app; and
- meet the requirements to open a transaction bank account with AMP Bank.

Participation

By proceeding to install the AMP Bank app and open an AMP Bank transaction account on the AMP Bank app, you agree to enrol in AMP Bank's digital banking program and to these Additional Terms and Conditions. If you do not agree with any part of these Additional Terms and Conditions, you should not install the AMP Bank app and participate in the digital banking program.

During your participation in the digital banking program, you will maintain all rights as a customer of AMP Bank and are entitled to raise issues and complaints and provide feedback via the AMP Bank app. AMP Bank will always continue to do our best to make things right.

Early access restrictions and requests

During the early access program, we request that you:

- not operate your AMP Bank transaction account as your sole banking account.
- not undertake large and/or time critical transactions.
- keep your account balance under \$10,000.

During the early access program we would like you to undertake certain activities. These will be listed in the Essential Documents section of a SharePoint landing page to be provided by us.

Feedback

You are encouraged to provide feedback on your experience. You can do this via the AMP Bank app. We will also ask for feedback through surveys, interviews or via other methods. If you experience any issues or have any complaints please let us know.

Digital banking features and functionality

You acknowledge that the AMP Bank app is available on an "as is" basis and continues to be under development. This may mean that some features will have limited functionality during the early access program.

The digital banking features, services and functionality available are set out on a SharePoint landing page to be provided by us. As new features and functionality are developed and released, AMP Bank will notify you via a notification to your device and by updating the SharePoint landing page.

Limited customer service during early access

Customer service assistance during the early access program will be limited to Monday to Friday 9am to 5pm Sydney time.

Best endeavours

AMP Bank has used its best endeavours in the development of the AMP Bank app to provide efficient digital transactional banking services. During the early access program there may be errors or omissions in the AMP Bank app. Please let us know if anything appears to be incorrect.

Where AMP Bank is responding to any issues raised, there may be outages and disruptions to services and functionality.

Participation in the early access program does not guarantee that any features will be permanently available or that they will be offered in the same form or with the same terms in the future.

Installing the AMP Bank app

The AMP Bank app will be made available to you via:

- Test flight (iOS)
- App Centre (Android)

During the early access program, the AMP Bank app will not be accessible to the general public.

You must use the AMP Bank app only as intended and in accordance with any instructions provided.

AMP's digital banking program features and functionality are exclusive to the AMP Bank app. You will not be able to access or view any existing AMP Bank accounts in the My AMP app or My AMP online banking in the digital banking program, nor will you be able to access or view the digital banking program features and functionality in the My AMP mobile app or My AMP online banking.

Data privacy and security

During the early access program, AMP Bank may collect personal and transaction data to assess the performance of features and functionality of the AMP Bank app.

Your data will be used solely for the purposes of evaluating and improving the AMP Bank app features and will be handled in accordance with AMP Group privacy policy.

Changes to terms

AMP Bank reserves the right to modify these terms at any time. Any changes will be communicated to you, and your continued participation in the digital banking program is acceptance of any changes.

We're here to help

You can contact us through the new AMP Bank app or on 1800 950 105 with any questions or feedback about the digital banking program, or if you require any assistance with the AMP Bank app.