



AMP Bank App Terms and Conditions

These terms and conditions apply to the AMP Bank app. By downloading the AMP Bank app, you acknowledge and agree to these terms and conditions.

Part A

Effective from 15 October 2024

1. Downloading and using the AMP Bank app

The AMP Bank app can be downloaded from the Apple App Store or the Google Play Store, or any other way we advise you. You agree not to download the and install the AMP Bank app from any other location.

The AMP Bank app is available 24 hours a day, seven days a week, subject to systems availability and maintenance. Visit amp.com.au for any service announcements impacting the AMP Bank app.

AMP Bank grants you a royalty free, non-transferable, non-exclusive licence to download, install and use the software for the AMP Bank app on your device for your own purposes to open and manage your AMP Bank account. This licence will terminate immediately when you delete the AMP Bank app.

2. Unacceptable use

You must not (and must not attempt to):

- install or transfer the AMP Bank app to, anyone else's device;
- translate, adapt, vary, modify, violate, reverse-engineer, decompile, disassemble, create derivative works or otherwise interfere with any element of the AMP Bank app or assist anyone else to do any of these things;
- collect or harvest any information or data from the AMP Bank app or our systems or attempt to decipher any transmissions to or from our systems;
- use the AMP Bank app in an unlawful manner or in contravention of any term of your contract with us;
- use the AMP Bank app to access, store, distribute or transmit any material which is or may be considered:
- unlawful, harmful, threatening, defamatory, obscene, infringing, harassing or racially or ethnically offensive;

- used as a vehicle for, or results in, or may result in financial abuse;
- facilitates illegal activity;
- depicts sexually explicit images;
- promotes unlawful violence;
- discriminatory based on race, gender, colour, religious belief, sexual orientation, disability; or
- otherwise illegal or causes damage or injury to any person or property; or
- reverse engineer, decompile, disassemble, or otherwise attempt to discover the source code; or
- share your password, PIN or any other security information, with any other person.

If you do anything which is prohibited, you may be responsible for any losses we suffer as a result. You indemnify, defend, and hold harmless AMP Bank from any claims, including legal fees, related to the distribution or use the AMP Bank app.

You must not delete the AMP Bank app from your device until all of your AMP Bank app accounts have been closed and any remaining funds have been returned to you.

3. The AMP Bank app and updates

The AMP Bank app requires permissions and access to your device and other applications. If you don't grant these permissions and this access, you may be unable to use the AMP Bank app or some of its features.

We may make updates to the AMP Bank app from time to time. We'll let you know when we plan to do so and for how long the AMP Bank app will be unavailable (if at all). If we have an emergency or need to do unplanned maintenance on the AMP Bank app, we'll try to let you know as soon as possible.

You must upgrade the AMP Bank app when we make new versions available. If you don't (or you don't upgrade your device's operating system to the latest version available), certain features of the AMP Bank app may not work as intended. We're not responsible for the performance of the AMP Bank app on your device if you don't update the AMP Bank app or your device's operating system to the latest version available.

4. Fees and charges

We won't charge any additional fees or charges for downloading or using the AMP Bank app (this doesn't include any fees and charges that might apply to you if you open an AMP Bank account with us).

You are responsible for all internet access, data download and other network charges arising from downloading or using the AMP Bank app (including any global roaming charges where you use the AMP Bank app overseas). You acknowledge and agree that AMP Bank has no responsibility or liability for those charges.

5. Security and your information

When you download the AMP Bank app, you will be required to provide certain security information. You are responsible for keeping your device, the AMP Bank app and your security information secure and confidential. You must let us know immediately if you think anyone else has your security information or has otherwise managed to unlawfully access your AMP Bank account. We will never ask you for your passcode, PIN or password, so you must not share these with other people, even if you think they work for us.

6. Your obligations

If you do anything that is against these terms and conditions, we may ask you to close your AMP Bank accounts, stop using the AMP Bank app and delete the AMP Bank app from your device.

7. Meaning of words

account means an AMP Bank account that can be opened via the AMP Bank app only.

device means a device such as a smartphone or tablet which is eligible to download and use the AMP Bank App.

security information means your passcode, PIN or password any other such security information we may introduce later, that:

- is intended to be known only to you;
- we require you to keep safe and confidential; and
- may be required to be provided when you access the AMP Bank app, your account or make or manage payments.

we or **us** or **our** or **AMP Bank** means AMP Bank Limited ABN 15 081 596 009, AFSL and Australian credit licence 234517, and its successors and assigns.

you and **your** means the person or persons in whose name the account is held.

The singular includes the plural and vice versa.

A reference to:

- any thing includes the whole and each part of it.
- a document includes any variation or replacement of it.

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