

AMP SuperEdge Loan – Declaration Confirmation and Privacy Consent form

A reference in this document to application is a reference to the electronic application completed by a loan originator on your instruction.

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

1. Privacy Disclosure Statement

AMP Bank Limited (we/us/our) ABN 15 081 596 009, Australian credit licence 234517, AFSL No. 234517 obtains, uses and discloses personal information and credit information as set out below.

Our Policies

Privacy Policy

Personal information is treated in accordance with the AMP Privacy Policy. This policy explains how you may:

- access your personal information held by AMP
- seek correction of that information
- make a complaint about a breach of the Australian Privacy Principles or about how AMP deals with such complaints.

The AMP Privacy Policy may be obtained by visiting our website at amp.com.au/bank or by contacting us on 13 30 30.

Credit Reporting Policy

Credit information is treated in accordance with the AMP Bank Credit Reporting Policy. This policy explains:

- how we manage your credit-related personal information,
- how you may:
 - access your credit eligibility information held by us,
 - seek correction of your credit information or credit eligibility information held by us, and
 - complain about a failure by us to comply with the credit reporting provision of the Privacy Act or the Credit Reporting Code and how we will deal with such complaints, and
 - whether it is likely that AMP Bank will disclose your credit information or credit eligibility information to entities that do not have an Australian link and, if so, the countries in which those entities are likely to be located.

The AMP Bank Credit Reporting Policy may be obtained by visiting our website at amp.com.au/bank or by contacting us on 13 30 30.

Collection of information

We collect personal information from the applicant(s) named in this Application (You), including information obtained in this form. Personal information:

- is required to assess your Application for a loan and if You are successful, to enable us to establish and manage any loan or facilitate the provision of a loan to You, and
- is required to be collected under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*.

We collect personal information and credit eligibility information from Credit Reporting Bodies listed on our website amp.com.au/bank and other credit providers named in this Application. This collection:

- is for the purpose of assessing this application for consumer or commercial credit and for future management of the customer or commercial loan, including collection of overdue payments, and
- is authorised under the *Privacy Act 1988* (Cth).

If we are unable to collect your personal or credit information, we may be unable to process your Application.

Disclosure of information

We may disclose your personal information to:

- a financial adviser or broker named in this application
- any other person named in this application, including your employer, estate agent, referee or accountant
- our related bodies corporate
- property valuers
- joint venture partners, business partners, associates, advisers, market researchers and service providers both here and overseas. From March 2014, a list of countries where these providers are likely to be located can be accessed via the AMP Privacy Policy.

We may disclose your personal information and credit eligibility information to:

- Credit Reporting Bodies listed on our website amp.com.au/bank
- Credit Providers named in this application or named in a credit report issued by a Credit Reporting Body
- persons involved in securitisation arrangements with us
- a Guarantor or proposed Guarantor named in this application
- Mortgage insurers.

1. Privacy Disclosure Statement (continued)

Information provided to Credit Reporting Bodies

We provide information to Credit Reporting Bodies (CRBs). The information that we provide 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.

Marketing and other purposes

In addition to the purposes stated above we may use your personal information for marketing and research purposes.

To opt out of direct marketing from AMP Bank, to obtain further information about how AMP handles your personal information or to request access to the personal information AMP holds about you, call 13 30 30 or write to:

AMP Bank, Locked Bag 5059, PARRAMATTA NSW 2124

Agreement

By submitting this Application you agree that:

- you have read the Privacy Disclosure Statement,
- we may collect, use and disclose your personal information, credit information, credit eligibility information and Credit Reporting Body information, as disclosed above,
- you consent to us obtaining credit reporting information from a Credit Reporting Body for consumer credit related purposes and for commercial credit related purposes,
- unless you have opted out, that we may use your personal information for marketing or research purposes,
- we may act on facsimile instructions if it appears to us the instructions have been appropriately authorised,
- we may refuse to act on any facsimile instruction for any reason, or refuse to act until we receive confirmation of the instructions from You by other means,
- we may communicate with You by email for the purposes of the loan and for marketing purposes, and
- you have obtained the consent of any individual whose personal information you have disclosed in this application and you have informed the individual of the information in this Privacy Disclosure Statement.

2. Additional information

A. SMSF information required

SMSF Trustee: Individual(s): No. of Trustees: OR Company: No. of directors:

SMSF Members: No. of members:

SMSF Trust Incorporation Date

B. Applicant details

To be completed by:

- All individual SMSF Trustees, or
- All directors of a company SMSF Trustee

If there are more than two Applicants, please copy this section, complete and attach as a separate sheet.

Where the borrower is a company SMSF Trustee, the director/s will be referred to as Applicant/s. All directors of a company SMSF Trustee must complete and sign the application.

Applicant 1

Individual Trustee of SMSF

Director SMSF Trustee

Country of Residency

Australia Other

Applicant 2

Individual Trustee of SMSF

Director SMSF Trustee

Country of Residency

Australia Other

2. Additional information (continued)

If Other – please specify

Country of citizenship

Australia Other

If Other – please specify

If self-employed

ABN

Industry/nature of business

Accountant

Accountant's phone number

If Other – please specify

Country of citizenship

Australia Other

If Other – please specify

If self-employed

ABN

Industry/nature of business

Accountant

Accountant's phone number

3. Additional details for Company Trustees

Type of Company

Proprietary Other

How many directors does the company have?

4. Security Trust details

Date of Deed

Entered into between: and
(name of party 1)

and
(name of party 2)

and
(name of party 3)

(name of party 4)

5. Other SMSF details

SMSF Annual Running Expenses \$

SMSF solicitor's/conveyancer's contact details

Name of firm

Registered address (must not be a PO Box)

Suburb

State

Postcode

Contact name

Contact phone number

Fax number

Mobile number

5. Other SMSF details (continued)

Other Guarantor/ Director/ Member details

Solicitor contact details – Guarantor/Director/Member 1

Name of firm

Registered address (must not be a PO Box)

Suburb

State

Postcode

Contact name

Contact phone number

Fax number

Mobile number

Solicitor contact details – Guarantor/Director/Member 2

Name of firm

Registered address (must not be a PO Box)

Suburb

State

Postcode

Contact name

Contact phone number

Fax number

Mobile number

6. Offset Deposit Account applications

Open an Offset Deposit Account(s) in the name of the borrower. The number of Offset Deposit Accounts opened will be as indicated in online application.

For your Offset Deposit Account(s), please cross the access options you require:

AMP Visa Debit Card – Applicant 1

AMP Visa Debit Card – Applicant 2

Cheque book

Deposit book

Note: AMP Visa Debit Cards are only available where the Account Signing Authority is 'any to sign'.

7. Statement delivery method

Statement delivery method (please cross one box only)

If you are an existing AMP Bank customer:

- your selection will apply to statements for all accounts, and
- if you do not check one of the options below your standing instructions will remain unchanged for all accounts.

Online Paper

Note: By choosing online statements, your statements will be available to you on BankNet. You will be able to download the PDF and/or print the statements. You will receive email notification when your statement is added to BankNet. You will have to check your emails regularly and provide and update your email address if it changes. You can switch to paper statements at any time via BankNet or by calling us on 13 30 30.

8. National Relay Service registration

Do you want to register to use the National Relay Service? This service is only available on accounts with a signing authority of 'any to sign'.

Terms of Use: We may act on instructions through the National Relay Service if it appears to us that the instruction has been appropriately authorised. We may refuse to act on any instruction for any reason, or refuse to act until we receive confirmation of the instructions from you by other means. We will make reasonable efforts to ensure any instructions are acted upon as quickly as possible.

You indemnify us against all losses, costs, damages and liability that we suffer as a result of acting on any instructions we receive through the National Relay Service that appears to us to have been authorised by you.

Yes, I/we would like to register to use the National Relay Service No

9. General declarations

You declare that:

1. The SMSF Trust (**Fund**) has been established in accordance with and is currently fully compliant with the *Superannuation Industry (Supervision) Act 1993* (Cth) (**SIS Act**).
2. Under the Fund Deed, the trustee/s of the Fund has the power to borrow and is not prohibited from borrowing under limited recourse borrowing arrangements to acquire a residential investment property pursuant to section 67A of the SIS Act.

9. General declarations (continued)

3. The Fund has the power to invest and is not prohibited from investing in a residential investment property pursuant to section 67A of the SIS Act.

You further declare that you:

4. Understand that an AMP Bank SuperEdge Loan will be available only on AMP Bank's approval of this application based on AMP Bank's lending guidelines.
5. Authorise that your AMP Bank SuperEdge Loan and offset accounts may be operated by any one account owner or director. (If you require the AMP Bank SuperEdge loan and offset account to be operated by more than one account owner or signatory, specify this in a **Change Account Signing Authority** form.)
6. Authorise AMP Bank to arrange a valuation of the security property by an AMP Bank approved licensed valuer.
7. Am satisfied that your additional financial commitment to AMP Bank will not adversely impact on your ability to meet all your other financial obligations (including living expenses) as and when they fall due.
8. Confirm that you can comfortably afford all repayments resulting from your loans without incurring substantial financial hardship.
9. Am not aware of any factors, for example, a possible claim made against you 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 your ability to make repayments or which may cause substantial hardship to you making repayments.
10. Acknowledge that AMP Bank is relying on this statement in considering whether to approve this loan application.
11. Confirm and declare that the information set out here is true, accurate and complete and that you are not commonly known by any other names unless you have disclosed otherwise to AMP Bank Limited. You also undertake to advise AMP Bank if any change occurs which makes the information untrue, inaccurate or incomplete before you drawdown the loan.
12. Acknowledge that AMP Bank reserves the right to obtain further financial information and/or other documentation from you at any time before or after the loan(s) have been approved by AMP Bank.
13. Understand and acknowledge that, no warranties or representations are provided by AMP Bank regarding the tax effectiveness or taxation treatment of any borrowing.
14. If you have instructed AMP Bank to open the Offset Deposit Account(s), as indicated in section 6, you acknowledge that you have accessed and read the terms and conditions for this account and its access methods in the AMP Bank's Deposit Products Terms and Conditions brochure at amp.com.au/bankforms.
15. You acknowledge that you have accessed and read AMP Bank's Account Access and Operating Terms and Conditions brochure available at amp.com.au/bankforms.
16. That where you have provided any information about one or more other persons you have obtained any such person's consent to the disclosure and have informed them:
- of AMP Bank's identity,
 - why their information has been collected by AMP Bank and how it will be used and to whom it may be disclosed by AMP Bank, and
 - that they may obtain access to their information and how to contact AMP Bank.
17. Confirm that any document or information to be used for the purposes of this application (whether or not provided on or with this application):
- May be used for any other products, services or benefits offered or provided to us by or through AMP Bank or any other company in the AMP group.
18. Acknowledge that it may be a criminal offence to knowingly provide false or misleading information or documents in connection with this application.
19. Consent to AMP Bank providing information held about the account(s) being applied for and the account holder(s) to a financial adviser, broker or originator named in this application, and/or to joint venture partners, business partners and related party and third party service providers for the purposes of those parties,
- (i) providing the information to the financial adviser, broker or originator named in this application, or
 - (ii) providing administration services to the account holder(s).

Such information may comprise customer information (including personal information), account documentation and account information (including account balance, and current and historical account and transactional information).

If a third party is signing this application on your behalf, the last three declarations are also given by and bind the third party in the third party's personal capacity.

9. General declarations (continued)

| Applicant 1 | Applicant 2 | |
|--|--|--|
| <input type="checkbox"/> True <input type="checkbox"/> False | <input type="checkbox"/> True <input type="checkbox"/> False | You have not made a debt agreement under Part IX of the <i>Bankruptcy Act 1966</i> . |
| <input type="checkbox"/> True <input type="checkbox"/> False | <input type="checkbox"/> True <input type="checkbox"/> False | You have not been declared bankrupt or insolvent, or executed deed of arrangement under Part X of the <i>Bankruptcy Act 1966</i> . |
| <input type="checkbox"/> True <input type="checkbox"/> False | <input type="checkbox"/> True <input type="checkbox"/> False | You have not been a director or officer of a company to which a manager, receiver, controller, administrator or liquidator has been appointed. |
| <input type="checkbox"/> True <input type="checkbox"/> False | <input type="checkbox"/> True <input type="checkbox"/> False | You have not been a director of a company in the last five years other than as disclosed in this application. |
| <input type="checkbox"/> True <input type="checkbox"/> False | <input type="checkbox"/> True <input type="checkbox"/> False | You have not defaulted under any credit contract in the last five years. |

Please note: If you answered false to any of the above questions, please attach separate details.

10. Signatures of applicants

By signing below:

- you make the declarations under the heading 'General declarations' above,
- you acknowledge that you have read the '**Privacy Disclosure Statement**' above and that you consent to the use and disclosure of your personal information set out in that statement, and
- warrant that the information you have provided in, and in connection with, this application is true and correct.

This form must be signed by all applicants included in this application.

A. Applications by Individuals as SMSF Trustees, sign here:

Signature of applicant 1

X

Date

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| D | D | M | M | Y | Y | Y | Y |
|---|---|---|---|---|---|---|---|

Name (Print in CAPITAL LETTERS)

Signature of applicant 3

X

Date

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| D | D | M | M | Y | Y | Y | Y |
|---|---|---|---|---|---|---|---|

Name (Print in CAPITAL LETTERS)

Signature of applicant 2

X

Date

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| D | D | M | M | Y | Y | Y | Y |
|---|---|---|---|---|---|---|---|

Name (Print in CAPITAL LETTERS)

Signature of applicant 4

X

Date

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| D | D | M | M | Y | Y | Y | Y |
|---|---|---|---|---|---|---|---|

Name (Print in CAPITAL LETTERS)

The signature(s) will be retained by AMP Bank as your specimen signature(s).

B. Applications by a Company as SMSF Trustee, sign here:

Executed pursuant to section 127 of the Corporations Act 2001 (Cth).

Signature of applicant 1

X

Signature of applicant 2

X

Date

DDMMYYYY

Date

DDMMYYYY

Name (Print in CAPITAL LETTERS)

Name (Print in CAPITAL LETTERS)

Director/Sole director & Company secretary

Director/Sole director & Company secretary

The signature(s) will be retained by AMP Bank as your specimen signature(s).

11. Fee payment details

Payment for Pre-Approval Fee and Secure Rate Guarantee Fee must be submitted with the application. These fees are refundable if the application is declined. These fees are not refundable if the application is withdrawn.

Details of fees submitted with application to be deducted from my card:

- Visa Visa Debit MasterCard MasterCard Debit American Express

Card number

Expiry Date (Month/Year)

MMYY

Amount

\$

Name on the card (Print in CAPITAL LETTERS)

Signature of card holder

X

Date

DDMMYYYY

12. Guarantors – additional information

12.1 Financial information relating to the Borrower

Directors providing guarantees in their personal capacities have the right to receive certain financial information (Borrower Financial Information) about the SMSF before the guarantee is taken.

Borrower Financial Information includes but is not limited to copy(ies) of:

- any credit report from a credit reporting agency obtained by us for the purposes of this loan application, and
- any financial accounts or statement of financial position given to us by the SMSF for the purposes of this loan application, and
- a list of all loan conditions that have been previously met by the SMSF and that will not be shown in any final loan offer. Place a cross in the box below if you do not wish to receive the Borrower Financial Information.

No. The information is not required.

Guarantor 1 Name (Print in CAPITAL LETTERS)

Guarantor 1 Signature

X

Date

DDMMYYYY

12. Guarantors – additional information (continued)

Guarantor 2 Name (Print in CAPITAL LETTERS)

Guarantor 2 Signature

Date

If more than two guarantors, please copy this section and attach as a separate sheet.

13. Loan Originator use only

13.1 Security property(ies) in all states excluding New South Wales, Western Australia and South Australia

Identification verification declaration: (where security property(ies) is/are in all states excluding New South Wales, Western Australia and South Australia)

- I have collected the KYC information on the online application form and this **Declaration Confirmation and Privacy Consent** form, and
- I have sighted the original identification documentation and copies are attached
- OR
- I have received certified copies of the identification documentation and these are attached.

13.2 Security property(ies) in Western Australia

Complete either section 13.2.1 OR section 13.2.2

13.2.1 Appointment as agent of AMP Bank for identification verification

AMP Bank appoints the Loan Originator as its agent for the purpose of undertaking identification verification below. By completing the identification verification, the Loan Originator accepts this appointment.

Identification verification declaration: (where security property(ies) is/are in Western Australia)

I certify that for each Applicant for whom copies of identification documentation is attached:

- I met with the Applicant face to face and performed a Verification of Identity in accordance with the Western Australian Registrar and Commissioner of Titles Joint Practice: Verification of Identity (VOI) as follows:
- I sighted the original identification documentation selected below.
 - The identification documentation appeared to be genuine originals and copies are attached.
 - The Applicant appeared to have similar facial characteristics to the person in the photographs included in the original identity documents.

AND

The Verification of Identity took place in Australia at _____ on _____ (date).

Minimum document requirements for verification of identity in terms of WA VOI – mark set of sighted documents with

- Current Australian Passport PLUS current Australian Driver's Licence or Proof of Age Card with photo.

OR

- Current Australian Passport PLUS Birth or Citizenship or Descent Certificate or Resident Visa (with change of name or marriage certificate if necessary) PLUS Medicare or Centrelink or Department of Veterans Affairs (DVA) Card

OR

- Current Australian Driver's Licence or Australian Proof of Age Card with photo PLUS Birth or Citizenship or Descent Certificate or Resident Visa (with change of name or marriage certificate if necessary) PLUS current Medicare or Centrelink or Department of Veterans' Affairs (DVA) Card.

OR (for foreign nationals residing in Australia who cannot meet either of the options above)

- Current foreign passport PLUS Visa PLUS current Rates Notice for the property issued by the local government and driver's licence (if verification conducted in Australia).

OR

13.2.2 Verification of Identity by Australia Post

- I am unable to perform the VOI for the Applicants named in this document and have advised them:
- i) to complete the required identification through Australia Post,
 - ii) to use the correct bar-coded Australia Post form (available at amp.com.au/bankforms or by calling AMP Bank on 13 30 30) when having their identity(ies) verified by Australia Post, and
 - iii) Australia Post may charge fees for this service.

13.3 Security property(ies) in New South Wales or South Australia

Complete either section 13.3.1 OR section 13.3.2

13.3.1 Appointment as agent of AMP Bank for identification verification

AMP Bank appoints the Loan Originator as its agent for the purpose of undertaking identification verification below. By completing the identification verification, the Loan Originator accepts this appointment **and** confirms that he/she has both professional indemnity and fidelity insurance each for an amount of at least \$1.5 million per claim.

13.3.1 Appointment as agent of AMP Bank for identification verification (continued)

Identification verification declaration: (where security property(ies) is/are in New South Wales or South Australia)

I certify that for each Applicant for whom copies of identification documentation is attached:

- I met with the Applicant face to face and performed a Verification of Identity in accordance with the New South Wales and South Australia land titles offices' policies (NSW & SA VOI) as follows:
- i) I sighted the original identification documentation selected below.
 - ii) The identification documentation appeared to be genuine originals and copies are attached.
 - iii) The Applicant appeared to have similar facial characteristics to the person in the photographs included in the original identity documents.

AND

The Verification of Identity took place in Australia at _____ on _____ (date).

Minimum document requirements for verification of identity in terms of NSW & SA VOI – mark set of sighted documents with

- Current Australian Passport or a foreign passport including an Australian Resident Visa label PLUS current Australian Driver's Licence or Australian Proof of Age Card with photo PLUS change of name or marriage certificate if necessary.

OR

- Current Australian Passport or a foreign passport including an Australian Resident Visa label PLUS full Birth Certificate, Citizenship Certificate or Descent Certificate PLUS Medicare, Centrelink or Department of Veterans' Affairs card PLUS change of name or marriage certificate if necessary.

OR

- Current Australian Driver's Licence or Australian Proof of Age Card with photo PLUS full Birth Certificate or Citizenship or Descent Certificate PLUS Medicare, Centrelink or Department of Veterans' Affairs (DVA) card PLUS change of name or marriage certificate if necessary.

OR (for persons who are not Australian citizens or residents)

- Current foreign passport PLUS another form of government issued photographic identity document PLUS change of name or marriage certificate if necessary.

OR

13.3.2 Verification of Identity by Australia Post

- I am unable to perform the NSW & SA VOI for the Applicants named in this document and have advised them:
- i) to complete the required identification through Australia Post,
 - ii) to use the correct bar-coded Australia Post form (available at amp.com.au/bankforms or by calling AMP Bank on 13 30 30) when having their identity(ies) verified by Australia Post, and
 - iii) Australia Post may charge fees for this service.

13.4 Additional declarations by loan originator

Source code

Lead type

- I have explained SRG to the applicant (if applicable).
- I have included a business summary (explanation of the loan).
- I have included the Auto Assessment Worksheet.

If the Applicant/s has/have requested an Offset Deposit Account:

Advice declaration:

- I have not given any advice to the applicant(s) on AMP Bank's Offset Deposit Account product.
- I have given only general advice to the applicant(s) on AMP Bank's Offset Deposit Account product.
- I have advised the applicant(s) on AMP Bank's Offset Deposit Account product and I am qualified to provide this advice.

Credit licence declaration:

By signing below you make the following declarations:

I (the Loan Originator) declare that:

- I hold an Australian Credit Licence under the *National Consumer Credit Protection Act 2009*

OR

- I am an Authorised Credit Representative or employee of an Australian Credit Licensee under the *National Consumer Credit Protection Act 2009*

An Australian Credit Licence holder and an Australian Credit Licensee includes a person or entity registered to hold an Australian Credit Licence.

Loan Originator

Originator name

Originator signature

Phone number

Fax number

Email

ID code

Referrer

Referrer name

Phone number

Fax number

Email

ID code