

Deposit Account application form – SMSF

 Please staple all relevant material together

AMP Bank sales channel agent name (please print)	
<input type="text"/>	
Sales ID number	Contact number
<input type="text"/>	<input type="text"/>

Instructions for completing this form

This application is for Self Managed Superannuation Funds applicants only. For ‘Personal Customers and Sole Traders’, ‘Companies and Financial Institutions’, ‘Regulated Trusts’, ‘Unregulated Trusts’, and ‘Foreign Companies and Other Organisations’, please use the **Deposit Account** application forms for those customer types, available at amp.com.au.

To open an Offset Deposit Account, use the **Offset Deposit Account application form**, available at amp.com.au.

Please note: We will not be able to process your application if you leave out any section, unless otherwise stated.

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

1. Select your customer and account type

All account types, other than term deposits, will be opened on receipt of the application form and certified identification. A term deposit account will be opened on receipt of the application form, certified identification and funds. Please refer to section 15 for identification procedures.

1.1 Select your customer type

- SMSF – Individual Trustee established in Australia and regulated by the ATO
- SMSF – Corporate Trustee established in Australia and regulated by the ATO

1.2 Select your account (more than one account can be selected)

- AMP SuperEdge Cash Account
- AMP SuperEdge Pension Account
- AMP Notice Account (You must also select an eligible AMP Bank account to link this account)
- AMP SuperEdge Saver Account
- Term Deposit

Please specify your account name eg Joe Bloggs as Trustee for Joe’s Super Fund.

2. Trust details

2.1 General information

Full name of Trust	<input type="text"/>
Full business name(s) of Trustee(s) in respect of the trust, if any	<input type="text"/>
Australian Business Number (ABN)	<input type="text"/>

2.2 Source of wealth

Please select how you have built your overall wealth. Select the one response most relevant.

- Income from employment (regular and/or bonus)
- Investment income (eg rent, dividends, pension)
- Business income
- One-off payment (eg matured investment, court settlement, redundancy, inheritance)
- Sale of assets (eg shares, property)
- Windfall (eg gift, lottery winnings, gambling)

3. Trustee and Signatory details

If you are a Company Trustee, complete sections 3.1 and 3.2. If you are an Individual Trustee, complete only section 3.2.

3.1 Company Trustee

Proprietary Public

Full name of company (as registered by ASIC)

How many directors does your company have?

Australian Company Number (ACN)

Country of Incorporation

Australia Other, please specify:

Registered office address (a PO Box is not acceptable)

Suburb

State

Postcode

Country

Principal place of business address (a PO Box is not acceptable)

As above, or

Suburb

State

Postcode

Country

Mailing address

As above, or

Suburb

State

Postcode

Country

3.2 Individual Trustee(s) or Company Trustee Signatories

Please cross the boxes to indicate whether you are an Individual Trustee, a Director of a Company Trustee, or Signatory. More than one box can be crossed, please note that a director who is also a signatory on the account must provide identification.

If more than two people, please copy this page and attach as a separate sheet.

- Trustee 1 (Identification required)
 Director 1 (Identification required)
 Signatory 1 (Identification required)

Prime contact

Title

Surname (Last name)

First name

Middle name(s)

Date of birth

Gender

 Male Female

Residential address (a PO Box is not acceptable)

Suburb

State

Postcode

Country

Australian mobile number

Preferred contact number

Email

Trustee 2 (Identification required)

Director 2 (Identification required)

Signatory 2 (Identification required)

Prime contact

Title

Surname (Last name)

First name

Middle name(s)

Date of birth

Gender

 Male Female

Residential address (a PO Box is not acceptable)

Suburb

State

Postcode

Country

Australian mobile number

Preferred contact number

Email

4. Electronic Communication

Selecting 'Yes' below allows you to submit information via Electronic Communication, as described in Part E of the Account Access and Operating Terms and Conditions. Information you can submit includes application forms, supporting documentation, transaction and account maintenance requests. You agree that we may respond to your Electronic Communication via the same means.

- Yes, I/we would like to operate and transact by Electronic Communication
 No, I/we would not like to operate and transact by Electronic Communication

5. Statement delivery method (please complete for all account types except Term Deposits)

Statement delivery method (please cross one box only) Online Paper

If you choose online statements, you must nominate one or more persons (below) to access your account statements online. This also means that account statements will not be mailed to you.

Please note: Only persons who are also authorised signatories (as detailed in section 3.2) on your account(s) may be nominated. The nominated person(s) listed must also have registered for My AMP (online banking) and have provided their email address so that we can notify them when new statements are available.

Person 1

Full Name

Email

Person 2

Full Name

Email

6. Account signing authority

Please choose your signing authority:

- Any to sign (any one of the signatories can operate the account).
- All to sign (all of the signatories are required to act to operate the account). Access Cards are not available. You will be able to view your account information online but will not be able to transact online.
- Any two to sign (two of the signatories are required to act to operate the account). Access Cards are not available. You will be able to view your account information online but will not be able to transact online. Complete only if there are three or more signatories.

7. Source and purpose of funds

7.1 Source of funds

If applying for more than one account and the source of funds is not the same for each account, please specify in 7.1.2.

For each account, please select the source of funds to be used. Select the one response most relevant for each.

7.1.1 Source

- Income from employment (regular and/or bonus)
- Investment income (eg rent, dividends, pension)
- 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)

7.1.2 Account type

(eg AMP SuperEdge Saver Account)

7.2 Nature and purpose of business relationship

If applying for more than one account and each account will be used for a different purpose, please specify in 7.2.2.

For each account, please select your reason for opening the account(s). Select the one response most relevant for each.

7.2.1 Nature and purpose

- Everyday banking eg regular deposits and withdrawals for everyday expenses
- Business income eg regular deposits and withdrawals for 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

7.2.2 Account type

(eg AMP SuperEdge Saver Account)

8. Register bank accounts held with AMP Bank or other financial institutions

8.1 Register an existing AMP Bank or an external bank account

Please complete this section if you wish to transfer funds **from** your new AMP Bank account **to** another AMP Bank account, or **to** an external bank account you hold with another bank, building society or credit union.

An external account registered here cannot be a credit card. An external account registered here will be visible to all authorised signatories of the account.

Please link the following account to my new AMP Bank account (please place a cross in the applicable box):

My existing AMP Bank account

Existing AMP Bank account number

My external bank account

Account in the name(s) of

Name of Financial Institution

Branch name

BSB number

Account number

Warning: Please enter your account details correctly as AMP Bank is not liable for any loss or other consequences arising from the account information above being incorrect. Your external bank account details can be found on a previous bank statement or cheque book.

Daily Transfer Limits on withdrawals to external bank accounts

Please note: A default Daily Transfer Limit of \$5,000 applies on withdrawals from your new AMP Bank account to any external bank account you register above. The Daily Transfer Limit includes all withdrawals you make on any single day **from** your new AMP Bank account **to** your registered external account.

You may nominate a higher or lower Daily Transfer Limit below to apply to withdrawals **from** your AMP Bank account **to** your registered external account. The maximum Daily Transfer Limit you may nominate is \$250,000.

Daily Transfer Limit \$

8.2 Linking the AMP Notice Account

If you have applied for a new AMP Notice Account, your new account must be linked to an eligible AMP Bank account. Your new AMP Notice Account may be linked to any of the account types listed in section 1.2 **except** a Term Deposit or another AMP Notice Account.

Your funds will be transferred into your linked account upon expiry of your notice period.

Please link my AMP Notice Account to my existing AMP Bank account, as nominated above.

I am applying for an eligible AMP Bank account (selected in section 1.2) to be linked to my new AMP Notice Account.

8.3 Linking the AMP SuperEdge Pension Account

If you have applied for a new AMP SuperEdge Pension Account, your new account **must** be linked to an AMP SuperEdge Cash Account held by your SMSF.

If your SMSF has an existing AMP SuperEdge Cash Account, please nominate that account in section 8.1 above.

If you are applying for a new AMP SuperEdge Cash Account and new AMP SuperEdge Pension Account with this application, please ensure that you have selected both of these accounts in section 1.2.

9. Cheque book/deposit book (available for AMP SuperEdge Cash Account or AMP SuperEdge Pension Account) (if not required go to section 10)

Do you require a cheque book or deposit book? If 'No' – leave blank.

Yes, I/we would like a cheque book in the account name

Yes, I/we would like a deposit book in the account name

If you are opening more than one account that is eligible for cheque and deposit books and you cross the boxes above we will send you one of each for each of the new accounts.

10. AMP Visa Debit Card (Only available for AMP SuperEdge Pension Account) (if not required go to section 11)

Please note: AMP Visa Debit Cards will be issued if the account signing authority is 'any to sign' in section 5. Cards must be issued in the signatory's name, not the trust name.

Signatory 1 – name on card

Signatory 2 – name on card

11. Term Deposits only (if not required go to section 12)

Please fill in this section if you are opening a term deposit. Otherwise proceed to section 12.

Your Term Deposit will be opened once we receive your application form and deposit with accompanying certified identification.

Note: AMP Bank may adjust the maturity date to be a banking day. The interest rate applied to your Term Deposit will be the rate that is current on the day the account is opened and deposit received by us.

Select your term Years Months

For terms of one year or more, when would you like interest paid? (Lower interest rates will apply where interest is paid other than annually)

Annually Every 6 months Every 3 months Every month (please choose one)

How would you like the interest paid?

Reinvest interest (available for terms of one year or less)

Transfer interest into my AMP Bank account or external bank account (registered in section 8.1).

What would you like to do when your deposit matures?

Please note that if you do not provide maturity instructions your Term Deposit will be closed at maturity, and the amount of the deposit and any interest will be paid to your account registered in section 8.1. If there is no account registered in section 8.1, the deposit and interest will be sent to your address by bank cheque.

Reinvest for the same term

Reinvest for a term of Years Months

Transfer to my AMP Bank account or external bank account (registered in section 8.1).

How do you want to pay your opening deposit?

Your opening deposit amount \$

By cheque (must be payable to the applicant(s) or AMP Bank Limited)

AMP Bank to deduct from my AMP Bank account or external bank account (registered in section 8.1) on (date)

For direct debits from an external bank account to open your Term Deposit, you must provide a copy of an account statement that is no more than six months old for your registered external bank account, confirming the BSB, account number and account name. The conditions applying to direct debit requests are contained in AMP Bank's Account Access and Operating terms and conditions available at amp.com.au.

Signature of AMP Bank or external bank account holder

Date

Signature of AMP Bank or external bank account holder

Date

All signatories on the registered AMP Bank or external bank account must sign this section.

(If more than two signatories, please copy this page and attach as a separate sheet.)

If you have asked AMP Bank to transfer the opening deposit from your AMP Bank or external bank account registered in section 8, please ensure sufficient funds are available in your registered account. If there are insufficient funds in your registered account, you may be charged dishonour fees.

Please note: If you have not provided proof of identity to us since 12/12/2007, you may need to be re-identified **before** we can transfer the opening balance by Direct Debit from your registered account.

12. Declaration and consent by signatory/signatories

The following declaration is made by each signatory separately on behalf of the Applicant.

By signing below, as a signatory on behalf of the company, or trust, I declare, acknowledge and confirm that I:

1. Have authorised AMP Bank to verify my account details as set out above.
2. Have read and understood and consent to the Privacy Collection and Disclosure Notice in section **14.2**.
3. Have obtained consent from any other individual whose personal information has been disclosed by me in this application, and I have informed the individual of the information within the Privacy Collection and Disclosure Notice below.
4. Agree to be bound by the AMP SuperEdge Deposit Product Terms and Conditions, which AMP Bank will make available to me after application. I may also obtain a copy of this document before application at **amp.com.au**. (I understand that I will automatically agree to them the first time I or a person authorised by me operates the account.)
5. Acknowledge that early withdrawal from term deposits for two months or more can be subject to 31 days' notice.
6. Understand that AMP Bank may decline this application for any reason in its absolute discretion.
7. Am not commonly known by any other names other than as disclosed in this application form, unless I have disclosed otherwise to AMP Bank.
8. Have provided true and accurate information in relation to this application. Any document or information to be used for the purposes of this application (whether or not provided on or with this application):
 - is correct and complete,
 - may be used for any other products, services or benefits offered or provided to me through AMP Bank or any other company in the AMP group and subject to their privacy obligations, may be disclosed to and used by the providers of such products, services or benefits to facilitate compliance with anti-money laundering and counter-terrorist financing legislation.
9. Understand that it may be a criminal offence to knowingly provide false or misleading information or documents in connection with this application.
10. 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).
11. If this application is made by an SMSF Trustee, then the SMSF Trust has been established in accordance with and is currently fully compliant with *Superannuation Industry (Supervision) Act 1993* (Cth).

Where I have appointed an agent or third party signatory and that person is signing this application on my behalf, the last three declarations above are also given by and bind my agent or third party in the agent's or third party's personal capacity. I will provide proof of authority (such as a Power of Attorney, accompanied by a **Third Party Access form**) which I have obtained from **amp.com.au**.

By submitting this application I also acknowledge that AMP Bank may decide to delay or refuse any request or transaction (this includes preventing withdrawals from the account) if AMP Bank has not been able to verify my or a signatory's identity, or if AMP Bank believe in good faith that allowing the transaction may cause an offence to be committed. I understand that AMP Bank does not accept responsibility for any such delay or refusal.

I also confirm that if I have not provided a Tax File Number or exemption and acknowledge that AMP Bank may deduct tax from any interest earned on my account as required by law.

Signature of Applicant

Executed pursuant to section 127 of the *Corporations Act 2001* (Cth) / or individual trustees.

Signature

X

Name and position

Director/Sole Director/Company Secretary
(please choose one)

I am also an account signatory.

If an account signatory has not signed above, please sign below.

Signature

X

Account Signatory

Signature

X

Name and position

Director/Company Secretary
(please choose one)

I am also an account signatory.

If an account signatory has not signed above, please sign below.

Signature

X

Account Signatory

13. Next steps

13.1 Trust checklist

Trusts are required to provide the following documents to help identify and verify them.

- Certified copy of your Certificate of Incorporation (Companies including Trustee Companies)
- A search of the ASIC database.

We will also perform a super fund look up on your behalf.

13.2 Individual checklist

Individuals (including individual Trustees and account signatories) – complete identification as per section 14 for the following:

- Individual Trustee named in section 3.2
- Any signatory to the account

13.3 Sending this form

Mail (no stamp required), email or fax this completed form to:

AMP Bank – Customer Transaction Services
Reply Paid 79702
PARRAMATTA NSW 2124
deposits@amp.com.au
1300 555 503

You must have provided Electronic Communication consent in section 4 above to email or fax this form.

14. Supporting information

14.1 Internet Banking and BankPhone access

For BankPhone access on your new account, you will need to call us on 13 30 30 to register after your new account has been established and we have completed our identification verification processes. You can register for Internet Banking at amp.com.au.

14.2. Privacy Collection and Disclosure Notice

AMP Bank collects personal information from you (the Individual) in this application. Personal information:

- is required to be collected under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*.
- is required and if not provided AMP Bank may not be able to process this application.
- is collected to identify the Individual, to establish new products and services, to manage existing product(s) and services and for related purposes including marketing and research.
- is collected about the Individual throughout the customer relationship, for the purposes of managing accounts and verifying or updating personal information held about the Individual. The disclosures below relate to personal information collected at any time.
- can be disclosed to related bodies corporate for their marketing and research purposes and, to 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.
- can be disclosed with other information AMP Bank holds about the Individual to a financial adviser, broker or originator named in this application, or to joint venture partners, business partners and third party service providers for the purpose of those parties providing the information to the financial adviser, broker or originator named in this application.
- is treated in accordance with the AMP Privacy Policy which contains information about how individuals may access their personal information held by AMP and how they can seek correction of that information or make a complaint about a breach of the Australian Privacy Principles and how AMP will deal with this complaint.

The AMP Privacy Policy is available at amp.com.au.

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 us.

15. Identification procedure

15.1 Primary Photographic documents

Provide one of the following:

- Current Australian driver's licence containing a photograph of the person, or
- Current Australian passport¹, or
- card issued under an Australian State or Territory law, for the purpose of proving a person's age, containing a photograph of the person in whose name the card is issued, or
- Current foreign passport or similar document issued for the purpose of international travel, that contains a photograph and the signature of the person in whose name the document is issued.

Where any document relied on as part of the procedure is in a language that is not English, it must be accompanied by an English translation prepared by an accredited translator.

15.2 Primary Non-photographic documents

Provide one of the following **AND** one secondary identification document:

- Australian birth certificate, or
- Australian citizenship certificate, or
- Pensioner concession card issued by Department of Human Services), or
- Health care card issued by Department of Human Services.

15.3 Secondary Identification documents

Provide one of the following **AND** one Primary Non-photographic document:

An original notice issued to an individual, of a kind listed below, that contains the name of the individual and his or her residential address:

- issued by the Commonwealth or an Australian State or Territory within the preceding 12 months that records the provision of financial benefits, or
- issued by the Australian Taxation Office within the preceding 12 months, or
- issued by a local government body or utilities provider (eg electricity/gas bill, telephone bill, water rates notice) within the preceding three months that records the provision of services to that address or to that person, or

AND

- In relation to a person under the age of 18, a notice that it:
 - a. was issued to a person by a school principal within the preceding three months;
 - b. contains the name of the person and his or her residential address; and
 - c. records the period of time that the person attended the school.

Where any document relied on as part of the procedure is in a language that is not English, it must be accompanied by an English translation prepared by an accredited translator.

15.4 Documents to confirm change of name

Please provide a certified copy of one of the following:

- proof of change of name by deed poll
- change of name certificate issued by registry of birth, death and marriages
- marriage certificate.

'**Certified copy**' means a document that has been certified as a true copy of an original document.

'**Certified extract**' means an extract that has been certified as a true copy of some of the information contained in a complete original document by one of the persons described in paragraphs (1) to (18) following.

People who can certify documents or extracts include: (*Italics added for ease of comprehension*)

1. (*A lawyer*) A person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described).
2. A person who, under a law in force in an Australian State or Territory, is currently licensed or registered to practise one of the following occupations: Chiropractor, Dentist, Legal practitioner, Medical practitioner, Nurse, Optometrist, Patent attorney, Pharmacist, Physiotherapist, Psychologist, Trademarks attorney and Veterinary surgeon.
3. A Judge or Master of a court.
4. A Magistrate.
5. A Registrar, Deputy Registrar or Clerk of a court.
6. A Justice of the Peace.
7. An Australian police officer, sheriff or sheriff's officer.
8. A finance company, credit union, bank, or building society officer with two or more years of continuous service.
9. An officer with, or authorised representative of, a holder of an Australian Financial Services Licence, having two or more continuous years of service with one or more licensees.
10. An officer with, or a credit representative of, a holder of an Australian credit licence, having two or more years of continuous service with one or more licensees.
11. (*An accountant*) A member of the Institute of Chartered Accountants in Australia, Australian Society of Certified Practising Accountants (CPA) or the National Institute of Accountants.
12. Teacher employed on a full-time basis at a school or tertiary education institution.
13. Person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made.
14. Commissioner for Affidavits or Declarations.
15. A Bailiff.
16. Member of Chartered Secretaries Australia.
17. Member of Engineers Australia, other than at the grade of student.
18. Member of the Association of Taxation and Management Accountants.

A full list of people who can certify documents or extracts is available at amp.com.au/identification.

Note: Certification must include the name, telephone number and qualification of the person certifying.

¹ A passport issued by the Commonwealth that expired less than two years ago is also an acceptable form of identification.