



10 October 2022



Martin John Brimage & Roberta Anne
Wilkes-Brimage ATF Brimage Family
Super Fund
16 Cormorant Drive
HEWETT SA 5118

R05

Your contacts

E info@ampbanking.com.au
W amp.com.au
T 13 30 30
AMP Bank
Reply Paid 79702 Parramatta NSW 2124

Account details

ACCOUNT NUMBER
TD535892012
BSB NUMBER
939-200
ACCOUNT HOLDER
Martin John Brimage & Roberta Anne Wilkes-
Brimage ATF Brimage Family Super Fund

Dear Sir/Madam,

Here are your term deposit details:

Thanks for opening your new term deposit with us.

Here's a summary of your term deposit

Account number	TD535892012
Amount	\$50,000.00
Start date	10 October 2022
Term	365 days
Interest rate	3.80% pa
Interest payment frequency	Yearly
First interest payment amount	\$1,900.00

What happens to your term deposit when it matures?

You've chosen to withdraw the total balance which we will pay to your nominated account when your term deposit matures on 10 October 2023.

Call us if you'd like to change your maturity instructions. We'll also contact you to reconfirm your instructions before your term deposit matures.

If you change your mind

You can change your mind and withdraw the funds within the first 7 days from when this term deposit started (the grace period) without incurring an interest rate adjustment. Remember, for term deposits with a term of 2 months or longer, you can make a full or partial withdrawal after this grace period ends on 17 October 2022, but before the maturity date, if you've given us at least 31 days' notice. If you make a withdrawal after the 7 day grace period, the interest rate applicable to the amount withdrawn is adjusted by the rates shown in the **Interest Rate Adjustment table** below.

For example, if you request to withdraw all or part of your deposit and less than 25% of the original term has lapsed at the time the withdrawal is processed, then the interest rate (the adjusted interest rate) is 2.75% per annum less than the rate which originally applied to the deposit. We don't apply these restrictions for customers in hardship.

Please call us if you'd like to like to request an early withdrawal.

Interest Rate Adjustment table

Portion of term completed	Interest rate adjustment
Less than 25%	2.75% pa
25% to less than 50%	2.25% pa
50% to less than 75%	1.75% pa
75% to less than 90%	1.25% pa
90% or more	0.75% pa

Higher interest rates may be available for other terms or on our other deposit products. For more details go to **amp.com.au/termdeposits**.

Want to know more?

Please view the terms and conditions for information about your new account, available at **amp.com.au/bankterms** or call or email us and we'll send you a copy.

We're here to help

If you have any questions or need help, call us on 13 30 30 from Monday to Friday (8am – 8pm) or Saturday and Sunday (9am – 5pm), Sydney time. You can also email us at **info@ampbanking.com.au**

Yours sincerely

The AMP Bank Team



1 January 2023

R05



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Account details

BSB ACCOUNT NUMBER
939 200 TD535892012

Term Deposit Statement

Account summary

Account name Martin John Brimage & Roberta Anne Wilkes-Brimage ATF Brimage Family Super Fund

Statement period 10 October 2022 - 31 December 2022

Statement number 01

Transaction details

Date	Transaction description	Debits \$	Credits \$	Balance \$
	Opening balance			0.00 cr
10/10/2022	Transfer to Term Deposit		50,000.00	50,000.00 cr
	Closing balance			50,000.00 cr

Interest details

Interest period	Interest earned
This financial year	\$0.00
This statement period	\$0.00

Interest rates for your Term Deposit for this period

00608

Term Start date	Interest rate p.a.
10/10/2022	3.80%

If you want to dispute any transactions on your account

You should always check the transactions on your statement to make sure they're correct. If you'd like to dispute a transaction, contact us at info@ampbanking.com.au or on 13 30 30. You can also refer to our **Account access and operating terms and conditions**. It outlines our internal dispute resolution process and includes other details about using your account. You can get a copy at amp.com.au/bankterms or by calling us.

Dispute Resolution

We have a free dispute resolution mechanism that covers complaints you may have. You can access this by lodging a complaint at amp.com.au/support/complaints, by calling us or by writing to us at AMP Bank, Locked Bag 5059, Parramatta NSW 2124. We are also a member of the Australian Financial Complaints Authority, a free dispute resolution service.

Helping you keep your account safe and secure

We take the security of your account very seriously. It's important that you keep your devices (such as a smartphone or tablet you use to access online banking) and your security access codes (such as your TelePIN, user names, passwords and answers to secret questions) safe and secure.

- Don't disclose any of your Security Access Codes to anyone.
- Choose Security Access Codes that are unique and difficult to guess. If you need to keep a record, protect it by disguising it, storing it in a safe place and separate from your Devices.
- Don't select a numeric pass code that represents your birth date, or an alphabetical pass code that is a recognisable part of your name.
- Avoid using shared computers such as internet cafes and libraries for online banking and change your password regularly.
- Check your accounts regularly for unauthorised transactions.

If you suspect that someone may know your Security Access Codes or you don't recognise a transaction, call us immediately on 13 30 30. Go to amp.com.au/securityguidelines for more information on keeping your account safe and secure and liability for an unauthorised transaction.

Make a green statement

As we're an online bank, we invite you to join us in going paperless.

If you switch to get your bank statements and other correspondence from us in My AMP, you can keep things private and secure, as well as having everything in one place.

AMP Access Account – basic features available to eligible concession card holders

AMP Access Account – Basic Features, is available to eligible customers who hold one of the following Commonwealth government concession cards: Commonwealth Seniors Health Card, Health Care Card, or Pensioner Concession Card. Please visit amp.com.au or call us on 13 30 30 for more information. Terms and conditions apply. Before making a decision about this product you should consider the terms and conditions, available at amp.com.au/bankterms or on 13 30 30.

Beware of scams and adopt safeguards

Scams continue to rise at an alarming rate and can have devastating financial and emotional impacts. Recent data breaches which may have exposed personal information such as name, mobile and email addresses add to the risk of scammers contacting you. It is important that you remain vigilant and report any suspicious activity to us by calling 13 30 30 (Option 5).

We recommend that you enable push notifications on My AMP app or SMS withdrawal notifications for your AMP accounts. This will alert you of any potentially unauthorised activity on your accounts.

You can adopt the following safeguards to protect your online identity:

- Never give anyone remote access to your phone, computer or online bank accounts;
- Enable 2 factor authentication for email accounts, online banking and any other websites or apps payments are made from;
- Regularly monitor account activity and report any unauthorised activity;
- Never provide your personal details to anyone who contacts you by phone, especially unsolicited calls; and
- Take care when responding to emails and SMS, even if it seems genuine.

Stay alert and safe online, check out our security tips at: www.amp.com.au/banksecurity

New Payment Platform – Real Time Payments

Effective 1 December 2022, AMP Bank has connected to the New Payments Platform (NPP), enabling our customers to receive funds in real time through a payment service called single credit transfer (SCT).

You can find out more about NPP and real time payments here:

<https://www.amp.com.au/banking/ways-to-bank/new-payments-platform>

Product information

Further information is available on request by calling us on 13 30 30.

Statement Errors

Sometimes we make mistakes. Please check this statement carefully and if you think there is an error please tell us by calling 13 30 30.



16 February 2023



Martin John Brimage & Roberta Anne
Wilkes-Brimage ATF Brimage Family
Super Fund
16 Cormorant Drive
HEWETT SA 5118

046

Your contacts

E deposits@amp.com.au

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AMP Bank

Reply Paid 79702 Parramatta NSW 2124

Your details

ACCOUNT HOLDER

Martin John Brimage & Roberta Anne Wilkes-
Brimage ATF Brimage Family Super Fund

Changes to the AMP Bank Term Deposit interest rate adjustments for early withdrawal

Dear Sir/Madam,

AMP Bank Term Deposit Account ending in TDxxxxx2012

We're making some changes to the interest rate adjustments for early withdrawal of term deposits set out in clause 1.6 of the Deposit products fees and charges guide.

These changes will be effective from **31 March 2023 for any early withdrawal requested on or after 31 March 2023 and will apply to your AMP Bank Term Deposit Account.**

If a term deposit is withdrawn early, the interest rate that applies to your account will be reduced by the interest rate adjustments shown in the tables below:

If an early withdrawal is requested **before 31 March 2023:**

Portion of term completed	Current interest rate adjustment (reduction to your interest rate p.a.)
Less than 25%	2.75% p.a.
25% to 50%	2.25% p.a.
50% to 75%	1.75% p.a.
75% to 90%	1.25% p.a.
90% or more	0.75% p.a.

If an early withdrawal is requested **on or after 31 March 2023:**

Portion of term completed	Interest rate adjustment (% reduction to your interest rate)
Less than 20%	90%
20% to less than 40%	80%
40% to less than 60%	60%
60% to less than 80%	40%
80% or more	20%

We're also making changes to the section on early withdrawals from your term deposit in the Deposit product terms and conditions.

Full details of these and other changes are in the Deposit products fees and changes guide, Deposit products terms and conditions and Account access and operating terms and conditions. Please take the time to read these documents, which will be available from 28 February 2023 at **amp.com.au/bankterms**.

We're here to help



Email: deposits@amp.com.au



Call us: 13 30 30 from Monday to Friday (8am – 8pm) or Saturday and Sunday (9am – 5pm), Sydney time.

Yours sincerely

The AMP Bank Team

What you need to know

The product issuer is AMP Bank Limited ABN 15 081 596 009, AFSL and Australian Credit Licence 234517. Information including interest rates is correct as at 16 February 2023 and is subject to change. Terms and conditions apply and are available at **amp.com.au/bankterms** or by calling 13 30 30. Fees and charges may be payable. A target market determination for this product is available at **amp.com.au/bank/TMD**.



1 July 2023

046



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Account details

BSB ACCOUNT NUMBER
939 200 TD535892012

Term Deposit Statement

Account summary

Account name Martin John Brimage & Roberta Anne Wilkes-Brimage ATF Brimage Family Super Fund
Statement period 1 January 2023 - 30 June 2023
Statement number 02

Transaction details

Date	Transaction description	Debits \$	Credits \$	Balance \$
	Opening balance			50,000.00 cr
	Closing balance			50,000.00 cr

Interest details

Interest period	Interest earned
This financial year	\$0.00
This statement period	\$0.00

Interest rates for your Term Deposit for this period

Term Start date	Interest rate p.a.
01/01/2023	3.80%

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Notice of removal of Customer Advocate escalation process

From 1 July 2023, if you make a complaint and you aren't satisfied with the outcome of our internal dispute resolution process, you will no longer be able to ask the AMP Customer Advocate to review your complaint. If your complaint has not been resolved to your satisfaction, you can refer your complaint to the Australian Financial Complaints Authority (AFCA). For more information, visit <https://www.amp.com.au/support/complaints>

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