



AMP Privacy Policy



AMP Privacy Policy

Your privacy is important to AMP

This document outlines AMP's policy on how we manage personal information we hold about our customers and shareholders.

It is AMP's policy to respect the confidentiality of information and the privacy of individuals. AMP is bound by the National Privacy Principles contained in the Privacy Act 1988 (Cth).

This policy will be reviewed from time to time to take account of new laws and technology, changes to our operations and practices and to make sure it remains appropriate to the changing environment. Any information we hold will be governed by the most current AMP Privacy Policy.

AMP organisations to which this policy applies

This policy applies to the Australian operations of the following entities in the AMP group of companies in Australia:

- AMP Limited
- AMP Life Limited
- The National Mutual Life Association of Australasia Limited
- AMP Capital Investors Limited
- AMP Capital Funds Management Limited
- National Mutual Funds Management Limited
- Australian Securities Administration Limited
- Hillross Financial Services Limited
- N.M. Superannuation Proprietary Limited
- AMP Superannuation Limited
- AMP Bank Limited
- National Mutual Life Nominees Limited
- AMP Financial Planning Pty Limited
- AMP Shopping Centres Pty Limited
- Arrive Wealth Management Limited
- Synergy Capital Management Pty Limited
- NMMT Limited

AMP organisations to which this policy does not apply

This policy does not apply to the following entities and their subsidiaries in the AMP group of companies in Australia. These entities have their own privacy policy:

- Jigsaw Support Services Limited
- Charter Financial Planning Limited
- ipac Securities Limited
- Genesys Group Pty Limited
- Multiport Pty Limited
- SMSF Advice Pty Limited.

AMP's privacy policy is based on openness

We are committed to being open about how we use personal information and the AMP Privacy Policy is available to anyone who asks for it.

Where our documents ask for personal information, we will normally state the general purposes for its use and to whom it may be disclosed.

The purposes for which AMP collects personal information

Our business is to understand and meet our customers' needs over their lifetime for a wide range of financial and other services. To do this effectively, we need to collect certain personal information.

Our business provides financial products and services under various brands. This policy applies to the collection of personal information by all our businesses under each of the brands that operate under an AMP entity to which this policy applies.

The types of financial products and services provided by us include (but are not limited to):

- life insurance products protecting against risks
- investment products to build wealth
- superannuation and retirement income products to provide for your retirement years
- banking and other services to provide deposit and credit facilities
- financial planning advice and other services to help individuals understand their financial needs and make financial and investment decisions
- management of investment assets such as shares, property (including shopping centres), fixed interest and cash

Unless informed otherwise, the personal information we hold is mainly used for establishing and managing the financial products or services of our customers, and reviewing their ongoing needs.

AMP Limited also holds personal information in relation to its shareholders. We use personal information about shareholders to fulfil our legal obligations and to keep our shareholders informed of AMP's progress and the products and services that we provide to our customers.

Collecting personal information also allows us to meet legal obligations we might have including those under the Anti-Money Laundering and Counter-Terrorism Financing Act and the U.S. Foreign Account Tax Compliance Act.

We may also use personal information we have collected for purposes related to those set out above - for example, enhancing customer service and product options and providing our customers with ongoing information about

opportunities that may be useful for their financial needs.

These may include investment, retirement, financial planning, banking, credit, life insurance products and enhanced customer services that may be made available by us or by a financial planner.

The use of sensitive information is subject to greater restrictions and is discussed below.

What kind of personal information do we ask for?

Because of the nature of the products and services provided as well as Australian and international government regulations and taxation laws, we ask for a range of personal information from our customers and shareholders.

The type of personal information we collect may include (but is not limited to) name, address, date of birth, contact details, income, assets and liabilities, account balances, tax and financial statements, employment details and whether you are a U.S. citizen.

How do we collect information?

Where reasonable and practicable, we obtain personal information directly from our customers (such as through application or other forms), and from maintaining records of information provided in the course of ongoing financial planning advice, applications, claims or customer service.

We may also obtain information from other sources such as lawyers or accountants if they have been authorised by our customers. When we are provided with personal information about a third party, we will require that third party to be informed of certain matters, such as AMP's identity and our contact details.

We may ask for other information from time to time (for example, through market research, surveys or special offers) to enable us to improve our service or consider the wider needs of our customers or potential customers.

Some of our insurance and superannuation plans, our financial planning businesses and our banking business also involve us collecting sensitive information. For more details, see the section on 'Sensitive information' below.

If a customer chooses not to provide the information we need to fulfil their request for a specific product or service, we may not be able to provide them with the requested product or service.

Who may we disclose personal information to?

Depending on the product or service concerned and particular restrictions on sensitive information, personal information may be disclosed to:

- other areas and organisations within the AMP group who provide financial and other services
- financial planners, brokers and those who are authorised by AMP to review customers' needs and circumstances from time to time

- service providers and specialist advisers to AMP who have been contracted to provide AMP with administrative, financial, insurance, research or other services
- other insurers and credit providers
- courts, tribunals and other dispute resolution bodies in the course of a dispute
- regulatory authorities (such as the ATO, APRA, ASIC, AUSTRAC and IRS)
- credit reporting or reference agencies or insurance investigators
- employers participating in our superannuation or insurance plans
- policy committees in our superannuation plans
- anyone authorised by an individual, as specified by that individual or the contract
- anyone authorised by law to obtain information about you.

Normally, we require that organisations outside the AMP group of companies who handle or obtain personal information as service providers to AMP acknowledge the confidentiality of this information, undertake to respect any individual's right to privacy and comply with the National Privacy Principles and this policy.

Sensitive information

Some personal information we hold is 'sensitive' and subject to greater restrictions.

Sensitive information relates to a person's racial or ethnic origin, political opinions or membership of political bodies, religious beliefs or affiliations, philosophical beliefs, membership of a professional or trade association or trade union, sexual preferences or activities, criminal record, state of health and medical history.

Some sensitive information is usually needed for applications for death, sickness and disability insurance and to manage claims on those products. It may also be relevant for applications and management of credit as well as for other applications relating to the provision and operation of a financial service or product.

It is AMP's policy that sensitive information will be used and disclosed only for the purposes for which it was provided, unless the customer agrees otherwise or the use or disclosure of this information is allowed by law. Documents asking for sensitive information will explain this.

The way we use tax file numbers and information received from a credit reporting agency about an individual is also restricted by law.

Management of personal information

AMP trains its employees and financial advisers who handle personal information to respect the confidentiality of customer information and the privacy of individuals. AMP regards breaches of your privacy very seriously and may take disciplinary action..

AMP has appointed Privacy Officers to ensure that AMP's management of

personal information is in accordance with this statement and the Privacy Act.

How do we store personal information?

Safeguarding the privacy of your information is important to us, whether you interact with us personally, by phone, mail, over the internet or other electronic medium. We hold personal information in a combination of secure computer storage facilities, paper-based files as well as in other formats. We take steps to protect personal information we hold from misuse, loss, unauthorised access, modification or improper disclosure.

We may need to maintain records for a significant period of time. However, once we consider information is no longer needed, we may remove any details that identify you or we may securely destroy the records.

How do we keep personal information accurate and up-to-date?

AMP endeavours to ensure that the personal information it holds is accurate and up-to-date. We realise that this information changes frequently with changes of address and other personal circumstances. We can generally update your customer information over the telephone or via the AMP website.

Your right to request what personal information about you is held by us

Under the Privacy Act, you generally have the right to access any personal information that AMP holds about you on request. The Act does set out some exceptions to this.

To make a request, you will need to complete an application form specifying the information you require and provide documentation verifying your identity.

We will acknowledge your request within 14 days and will respond promptly to your request. We may charge a fee to cover the cost of verifying the application and locating, retrieving, reviewing and copying any material that you have requested. If the information sought is extensive, we will advise you of the likely cost in advance and can help to refine your request if required.

Anonymity

The nature of the provision of financial services does not lend itself to treating customers with anonymity. All transactions require personal information about the individual for whom the transaction is being completed. However, in some cases we may be able to provide information or a service anonymously, for example, enquiries about our products from a potential customer.

What if you have a complaint?

If you consider that any action of AMP breaches this policy or the National Privacy Principles or otherwise doesn't respect your privacy, you can make a complaint.

To make a complaint, please telephone us on 1300 157 173.

If you are not satisfied with our response, you can telephone the Australian Information Commissioner's hotline on 1300 363 992 or, if calling from outside

Australia, + 61 2 9284 9749.

How to contact us

Phone AMP on 1300 157 173 if you want to:

- make a general enquiry about this policy;
- change your personal information; or
- obtain an application form for access to your personal information.

Privacy: Web supplement

This statement outlines some privacy issues specific to the amp.com.au, ampcapital.com.au and ampcapital.com websites.

Interactive tools

The AMP and AMP Capital websites provide you with many interactive tools designed to help you make an informed choice with certain financial and other decisions. Some of these tools include budget planners, debt reduction calculators, home loan comparison, key factsheets and superannuation calculators.

AMP may collect personal information you enter when using the interactive tools on our website.

What is a Cookie and how does AMP use cookies?

Cookies are small pieces of text stored on your computer to help us determine the type of browser and settings you are using, where you have been on the web site, when you return to the web site, where you came from, and to ensure your information is secure. The purpose of this information is to provide you with a more relevant and effective experience on the AMP and AMP Capital websites, including presenting web pages according to your needs or preferences.

We use cookies to give you access to certain pages of the websites without having to log in each time you visit. AMP may also use independent external service providers to track the traffic and usage on the web site.

Cookies are frequently used on many websites on the internet and you can choose if and how a cookie will be accepted by changing your preferences and options in your browser. You may not be able to access some parts of amp.com.au, ampcapital.com.au or ampcapital.com if you choose to disable the cookie acceptance in your browser, particularly the secure parts of the website. We therefore recommend you enable cookie acceptance to benefit from all the services on the website.

Technology improvements

AMP is constantly striving to improve functionality on this site through technology changes. This may mean a change to the way in which personal information is collected or used.

Links to third party websites

The AMP and AMP Capital websites have links to external third party websites that may benefit the user.

External websites should contain their own privacy statements and we recommend you review them when using their websites.

Please note, however, that third party websites are not covered by this policy, and these sites are not subject to AMP's privacy standards and procedures.

Website Analytics

Website analytics measurement software is used to assist in tracking traffic patterns to and from the AMP websites, anonymously surveying users of the sites. The system is used to collect such information as the number of unique visitors, how long these visitors spend on the website when they do visit, and common entry and exit points into and from the website.

This non-personal information is collected and aggregated by third party software and provided to us to assist in our analysis of our websites. You cannot be identified personally from this information and no personal information is stored about you.

