

Privacy Policy

March 2014



We are committed to protecting your privacy

This document outlines the AMP group's policy on handling the personal information it collects about individuals including customers, potential customers and shareholders.

We respect the confidentiality of your information and take your privacy seriously, abiding by the Australian Privacy Principles contained in the Privacy Act 1988 (Cth). When we request personal information, we will normally explain why we need it, how it will be used and who we may share it with.

This policy answers the following questions about privacy at AMP:

Why does AMP need your personal information?	2
<ul style="list-style-type: none">- Will my information be used for Direct Marketing?- What happens if I do not provide information that has been requested?	
What types of personal information does AMP collect?	3
<ul style="list-style-type: none">- Does AMP collect sensitive information?- How does AMP collect personal information?- Can you remain anonymous or use a pseudonym when dealing with us?	
How does AMP protect your personal information?	4
<ul style="list-style-type: none">- Who does AMP share personal information with?- Is AMP likely to disclose personal information to overseas recipients?- How does AMP update personal information?- How long will AMP keep your information?	
How can you contact AMP about Privacy?	7
<ul style="list-style-type: none">- How do I find out about the personal information AMP holds about me?- What should I do if I have a complaint?- How can I escalate my concerns?	
What about privacy and the internet?	9
About this policy	10

Why does AMP need your personal information?

Understanding and meeting our customers' financial needs over the course of their lifetime is a central part of our business. We do this by providing financial products and services under various brands offered by businesses within the AMP group. To do this effectively, we need to collect certain personal information.

In this Privacy Policy, personal information is any information that could identify you or be used to establish your identity.

The types of financial products and services we provide include:

- life insurance products
- investment products
- superannuation and retirement income products
- advice and administration services supporting self-managed superannuation funds
- banking and other services (deposit and credit facilities)
- financial planning advice and other services to help you understand your financial needs and make financial and investment decisions
- management of investment assets such as shares, property, fixed interest and cash.

AMP mainly collects, holds, uses and discloses customers' personal information so we can establish, manage and provide these products and financial services. We may also use and disclose your information for purposes related to those mentioned above, such as arranging for services to be provided by third parties and enhancing our customer service and product options (see the next section 'Will my personal information be used for Direct Marketing').

We also hold personal information about our shareholders. This is used to fulfil our legal obligations and to keep our shareholders informed of AMP's business performance and the products and services we provide.

In addition, some laws require us to collect personal information. These include the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth), the Corporations Act 2001 (Cth), the National Consumer Credit Protection Act 2009 (Cth) and the U.S Foreign Account Tax Compliance Act.

Will my personal information be used for Direct Marketing?

We may also use your personal information to keep you informed about the range of financial products and services offered by the AMP group. These may include superannuation, investment, retirement, banking, credit and life insurance products, and financial planning services.

You can opt out of receiving direct marketing information from us at any time (see the 'How can you contact AMP about privacy?' section below).

What happens if I do not provide information that has been requested?

It's your choice whether to provide your information. However, if you don't, we may be unable to fulfil your request for a specific product or service. Where you are seeking financial planning services, it may also affect our ability to properly analyse your personal circumstances.

What types of personal information does AMP collect?

We may ask for a range of personal information to assist us in providing you with relevant financial products and services. The information we may request includes (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 citizenship status.

Does AMP collect sensitive information?

We sometimes need to collect and use sensitive information, such as when we consider applications for some insurance and banking products, or when assessing a claim.

Sensitive information includes information or an opinion relating to a person's racial or ethnic origin, political views or memberships, religious beliefs or affiliations, membership of a professional or trade association or trade union, sexual orientation or practices and criminal record. It also includes information about a person's health and medical history.

The Australian Privacy Principles set out restrictions about the way sensitive information can be used.

Unless you give us your consent, or if we are required or permitted by law, we will only use or disclose sensitive information for the purposes for which it was provided.

How does AMP collect personal information?

AMP will collect your personal information directly from you where this is reasonable and practical. We gather this information either through applications or other forms that you complete, or by recording the information you provide via phone calls, interviews and other forms of communication.

We may also collect personal information from external sources. Examples of the people or organisations who may provide us with information are:

- employers, when a new employee joins their superannuation or insurance plan
- parents or guardians in respect of children
- people authorised by you (such as lawyers or accountants)
- other credit providers
- public sources of information (such as telephone directories)
- market research organisations (through surveys or telephone polls)

- third-party brokers (such as insurance and mortgage brokers)
- credit reporting bodies.

When we are provided with personal information about an individual from a third party, we seek to ensure the individual is aware of certain matters, such as AMP's identity and our contact details.

Can you remain anonymous or use a pseudonym when dealing with us?

If you wish to remain anonymous or to use a pseudonym when dealing with us, we may be able to provide you with limited information or services, such as general details about our products.

However in many cases it will be impracticable for us to assist you if you wish to remain anonymous or use a pseudonym. For example, we are generally not permitted to issue a financial product to a person without first collecting their personal information. Also, the provision of many financial services is highly personalised, with the quality and scope of financial advice heavily dependent on the individual circumstances of each customer. Because of this, if you choose not to identify yourself or wish to use a pseudonym, we may be unable to provide you with the specific product or service you want. It may also affect our ability to properly analyse your personal circumstances so our recommendations may not be completely appropriate or suitable for you.

How does AMP protect your personal information?

Whether your personal information is gathered through face-to-face meetings or by interacting with us via telephone, mail, internet or other methods, we take steps to store your information securely. We hold your personal information in a combination of secure computer storage facilities, paper-based files and other formats.

We take a number of steps to protect personal information from misuse, loss, unauthorised access, modification or improper disclosure. These include instructing our staff and financial advisers who handle personal information to respect the confidentiality of customer information and the privacy of individuals.

Who does AMP share personal information with?

From time to time we may share your personal information with other entities both within and outside of the AMP group. The entities that we might share your personal information with vary according to the product or service involved, but could include:

- other areas and organisations within the AMP group that provide financial and other services
- financial planners, brokers and other parties authorised or accredited by AMP

- service providers and specialist advisers we engage to provide us with services such as administrative, financial, insurance or research services, some of whom may contact you on our behalf
- other insurers, including reinsurance companies, and credit providers
- courts, tribunals and other dispute resolution bodies in the course of a dispute
- credit reporting or reference agencies or insurance investigators
- employers contributing to or otherwise participating in our superannuation or insurance plans
- policy committees in our superannuation plans
- anyone authorised by you or to whom you have provided your consent (either expressly or impliedly), including but not limited to other financial services providers that we may need to deal with on your behalf
- anyone to whom we are required or authorised by law to disclose your personal information (for example, law enforcement agencies, and national and international government and regulatory authorities including but not limited to the Australian Taxation Office, the Australian Prudential Regulation Authority, the Australian Securities and Investments Commission, the Australian Transaction Reports and Analysis Centre and the United States Internal Revenue Service)
- other financial services institutions - in order to detect, investigate or prevent actual or potential fraud in connection with the products or services we provide to you.

Is AMP likely to disclose personal information to overseas recipients?

Some of the entities we share information with may be located in, or have operations in, other countries. The current list of countries to which your personal information could be sent is set out below:

Reinsurance providers	<i>Germany, Japan, Switzerland, United States</i>
Administration, research and other financial services and specialist advice	<i>Canada, India, Malaysia, the Philippines, United States</i>
Sending or receiving superannuation benefits overseas	<i>England, New Zealand</i>

We normally require any external organisations with whom we share your personal information to comply with the Australian Privacy Principles.

Some financial planners or advisers in the AMP group may enter their own outsourcing arrangements to countries other than those in the table above. Those arrangements will be disclosed separately by the financial planner or adviser to their clients.

Please also note that personal information collected by one part of AMP may be shared with other companies in the AMP group.

How does AMP update personal information?

We realise that your personal information changes frequently – people move house, change jobs and update other personal circumstances on an ongoing basis. In most cases you can alter your details over the telephone or via the AMP website.

If we believe the information we hold is incomplete or out of date, we may also seek to correct or complete our records by gathering data from other sources such as public records and other organisations.

How long will AMP keep your information?

We may be legally required to maintain some of your records for a significant period of time. However once we believe information is no longer needed we may remove any identifying details or destroy the records entirely.

How can you contact AMP about privacy?

You can contact us to:

- seek more information about anything contained in this policy, or to request a copy of this policy in a different format
- update or correct your personal information
- opt out of receiving direct marketing material
- ask about accessing or correcting the personal information we hold about you; or
- make a privacy related complaint.

in one of the following ways.

- By telephone: 1300 157 173
- By email: askamp@amp.com.au
- In writing: PO Box 300 Parramatta NSW 2124.

How do I find out about the personal information AMP holds about me?

Under the Privacy Act you have the right to access the personal information we hold about you, with some exceptions. To make a request you need to complete a form outlining what information you require. Access forms can be obtained by contacting us as set out above.

AMP is permitted to refuse access to personal information in certain situations. Examples include where:

- giving access would have an unreasonable impact on the privacy of other individuals
- giving access would be unlawful, or where denying access is required or authorised by an Australian law or a court order
- both of the following apply:
 - (i) we have reason to suspect that unlawful activity, or misconduct of a serious nature, that relates to our functions or activities has been, is being or may be engaged in; and
 - (ii) giving access would be likely to prejudice the taking of appropriate action in relation to the matter
- giving access is likely to interfere with law enforcement activities.

Before providing the requested information we will give you an estimate of any potential costs associated with this, including expenses for locating, retrieving, reviewing and copying any of the material you need.

What should I do if I have a complaint?

To raise any concerns you might have in relation to privacy, please contact us via the contact channels listed at the start of this section. We may then refer a complaint to a specific business area within the AMP group and a representative of that area may respond to your concerns. For example, where you have a financial planner.

We take privacy-related complaints very seriously and consider all complaints carefully as part of our commitment to being open, honest and fair in dealing with your concerns. In most cases, we'll contact you within five working days of receiving your complaint to let you know what actions we are taking regarding the matter.

How can I escalate my concerns?

If you feel your complaint has not been satisfactorily addressed in the first instance, or that it is taking too long to resolve, you can ask for your concerns to be escalated to the AMP Privacy Officer. Contact details are as follows:

By email - PrivacyOfficer@AMP.com.au

In writing - The AMP Privacy Officer
P.O. Box 300
Parramatta NSW 2124

If you still have concerns further assistance may be available from:

The Financial Ombudsman Service

Phone: 1300 780 808

Website: www.fos.com.au

Email: info@fos.com.au

or

The Office of the Australian Information Commissioner

Phone: 1300 363 992

Website: www.oaic.gov.au

Email: enquiries@oaic.gov.au

What about privacy and the internet?

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 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.

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.

About this policy

Any information we hold is governed by the most current AMP Privacy Policy. The policy is publicly available via our website amp.com.au, or you can contact us about obtaining the policy in different formats (see the 'How can you contact AMP about Privacy' section on page 7). This policy is reviewed from time to time to take account of new laws and technology, and changes to our operations and practices, and to make sure it remains appropriate to the changing environment.

This policy applies to entities within the AMP group operating in Australia. These include AMP Limited, AMP Capital Investors Limited, AMP Life Limited, The National Mutual Life Association of Australasia Limited, AMP Bank Limited, AMP Superannuation Limited, N.M. Superannuation Proprietary Limited, ipac Securities Limited, AMP Capital Funds Management Limited, NMMT Limited, National Mutual Funds Management Limited, Australian Securities Administration Limited, Synergy Capital Management Limited, AMP Shopping Centres Pty Limited, AMP Financial Planning Pty Limited, Hillcross Financial Services Limited, Charter Financial Planning Limited, Genesys Group Pty Limited, Arrive Wealth Management Limited, SMSF Advice Limited, Cavendish Superannuation Proprietary Limited, Multiport Proprietary Limited and Jigsaw Support Services Limited.