

## Client acknowledgements: Terms and conditions

### The purpose of this document

The information below is to be read in conjunction with the *Client Acknowledgment Form*. The contents of this document should be read and understood prior to signing the CAF.

Acknowledgements	Further information
<b>Financial Services Guide (FSG)/ Financial Services and Credit Guide (FSCG) and Product Disclosure Statement (PDS)</b>	<p>If you agree, we will give these documents (and any future updates or versions) to you electronically, by sending you a hyperlink or showing you where they can be accessed on the internet.</p> <p>We will explain our FSG/FSCG to you, and give you the opportunity to ask us any questions including the services, how we are paid and what could influence our advice. Our <i>Client acknowledgment form</i> will then ask you to confirm that we have done this.</p>
<b>AMP Privacy Policy</b>	<p>As part of the financial planning process, we need to collect information about you. We keep your personal information confidential, and only use it in accordance with AMP's Privacy Policy.</p> <p>Our FSG/FSCG, a copy of which has been provided to you, sets out in more detail how we collect your personal information and the ways in which that information may be used or disclosed by us. It also provides details of how you can contact us either to access and update or correct your personal information or to make a complaint about a breach of the Australian Privacy Principles.</p>
<b>Incomplete or inaccurate information</b>	<p>Our advice to you is based on the information you tell us about yourself. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you. We will ask you to confirm that, to the best of your knowledge, the information you have given us is accurate and complete.</p>
<b>Agreement to be recorded</b>	<p>If you have agreed for any future conversations between us to be recorded, you should note that:</p> <ul style="list-style-type: none"> <li>▪ The purpose of the recording is to act as a record of your conversation with the planner; and</li> <li>▪ The recording will be retained securely in your client file.</li> </ul> <p>Your recorded conversations may be made available for review by third parties such as other employees of our practice, employees of the financial planning Licensee, the regulator or a court of law. You can withdraw your consent to be recorded at any time by providing written instructions (electronic or handwritten) to us.</p>
<b>Tax File Number ("TFN") acknowledgements and agreements</b>	<p>If you agree for your TFN to be collected and handled by us and AMP Financial Planning when acting on your behalf in relation to your investments, you should note that in accordance with the Taxation Administration Act 1953 (Cth), we:</p> <ul style="list-style-type: none"> <li>▪ Can only collect your TFN where it is necessary for a lawful purpose, such as applying for an investment product, and that is the basis on which your TFN is collected;</li> <li>▪ May disclose your TFN to the Australian Taxation Office (ATO) for the purposes of searching the Lost Members Register ("LMR") records, provide other relevant information for the purposes of searching LMR records and receive the results of this LMR search;</li> <li>▪ Will retain your TFN on file for as long as it is needed in connection with the provision of financial services by us, AMP Financial Planning or another AMP planner;</li> <li>▪ May in the future, provide this information to financial planners, brokers and those who are authorised by AMP to review customers' needs and circumstances from time to time;</li> <li>▪ Will continue (as will you) to take reasonable steps to protect your TFN and your TFN</li> </ul>

	<p>information; and when we no longer require the information, we will securely destroy or permanently de-identify your TFN or TFN information.</p> <p>AMP Financial Planning may have access to your TFN when conducting normal activities associated with us, as your financial planner.</p> <p>It is not an offence to not quote your TFN. If you choose not to quote your TFN in relation to your investments, or you claim an exemption, tax may be taken out of your investment returns. The consequences of you not quoting your TFN may change due to future legislative changes.</p>
<b>Electronic Authorisation Notification</b>	<p>You can ask us to communicate with you in writing via electronic means including, but not limited to email, fax, mobile phone, scan or tablet device by indicating this in the <i>Client acknowledgment form</i>. If so:</p> <ul style="list-style-type: none"> <li>▪ We may send documents by the electronic mean(s) that you have nominated, including our financial services guides, credit guides, advice documents and product disclosure statements; and</li> <li>▪ You can authorise us to act on instructions we receive from your nominated electronic mean(s) and to receive your formal agreement via your nominated electronic mean(s).</li> </ul> <p>If you have agreed to use emails/mobile phones to provide authorisation, you need to be aware that:</p> <ul style="list-style-type: none"> <li>▪ If your email address or mobile phone number changes or you cease to have access to your nominated email address or mobile phone, you should notify us immediately.</li> <li>▪ We do not take any responsibility for the security or confidentiality of email or SMS communications sent to or through your nominated emails/mobile phone, nor for any delays in transmission due to network or other transmission errors. Neither can we guarantee that emails will be free of viruses.</li> <li>▪ You should ensure the email accounts and mobile numbers you nominate are secure and can only be accessed by you. Also, we may not be able to provide advice to you while you are overseas.</li> <li>▪ You may withdraw your consent at any time, but you must do so by writing to us, or AMP Financial Planning, that you wish to withdraw your consent in providing authorisations via email and/or mobile phone.</li> </ul> <p>By agreeing to use electronic means to receive documents, provide instructions and give agreement or acknowledgements please be aware that the following conditions apply:</p> <ul style="list-style-type: none"> <li>▪ We may refuse to act on any instruction, and will inform you of any such refusal.</li> <li>▪ We will endeavour to implement your instructions as soon as we receive them. However, please note that complex transactions may take longer to complete even if we arrange for your request to be implemented without delay.</li> <li>▪ The authorities you provide to us in this document apply to any capacity in which you act. For example, if you are a director of a company or trustee of a trust, you provide these authorisations both in your personal capacity and in your capacity as a director or trustee.</li> </ul> <p>Please note: There are some documents that can only be acted upon if physically signed in ink. These may include application forms, forms to confirm your identity, and other forms as required by third parties.</p>

## Client acknowledgement form (CAF)

Please ensure you read and understand the items below before ticking the relevant box and proceeding with the advice process.

I have been provided with the <b>Client acknowledgment Terms &amp; Conditions</b> document which explains the acknowledgments on this form in more detail and I acknowledge that I have read and understood the terms and conditions attached to this form.	
I have been informed that providing <b>complete and accurate information</b> is important, as it will be used to help form the basis of advice. I understand that if this information is incomplete or inaccurate, the advice provided to me may not be appropriate. I confirm any information I provide is complete and accurate to the extent of my knowledge.	<input type="checkbox"/>
I have been provided with the <b>FSG/FSCG version:</b> _____ including the Appendix: Privacy Collection Statement. The contents have been explained to me, and I have had the opportunity to ask questions.	
I consent to my <b>personal, sensitive and health information</b> being collected; and I understand the information will be collected, used, stored, disclosed, secured and de-identified or destroyed of in line with the AMP Privacy Policy a copy of which is available on request or online at <a href="http://amp.com.au/privacy">amp.com.au/privacy</a> .	
I agree to receive future <b>FSG/FSCG</b> versions and <b>product offer documents</b> electronically by hyperlink or by being shown where they can be accessed on the internet.	<input type="checkbox"/>
I would like to use electronic means to provide instructions, agreement and acknowledgements on documents from time to time.  Emails/text messages sent from the below email address/mobile number can be taken as my instructions.  Email 1: _____ Email 2: _____ Mobile number 1: _____ Mobile number 2: _____	<input type="checkbox"/>
I am happy for my financial planner and AMP Financial Planning (AMPFP) to <b>collect and handle my Tax File Number (TFN)</b> when acting on my behalf in relation to my investments. My TFN/Exemption number is Client 1 _____ Client 2 _____	<input type="checkbox"/>
I agree that you may <b>record</b> any future conversation held between us.	n/a
I consent to information being disclosed to <b>certain third parties</b> who have referral arrangements with you for the purposes of those third parties providing me, or offering me, their services, such as accounting, legal, tax or other services unless my consent is withdrawn in writing.	<input type="checkbox"/>
I agree to my <b>personal, sensitive and health information</b> being released to my spouse or partner unless I withdraw my consent in writing.	<input type="checkbox"/>

**Name and signature**

**Date**

_____ x _____ <b>Client 1</b>	
_____ x _____ <b>Client 2</b>	