

2 September 2025

AMP Investment Trust

Product Disclosure Statement

This is a replacement product disclosure statement which replaces the product disclosure statement dated 12 February 2025.

Offer of units in the AMP Investment Trust - open to new investment and investors

Issued by AMP Wealth Management New Zealand Limited

This document gives you important information about this investment to help you decide whether you want to invest. There is other useful information about this offer on disclose-register.companiesoffice.govt.nz. AMP Wealth Management New Zealand Limited has prepared this document in accordance with the Financial Markets Conduct Act 2013. You can also seek advice from a financial advice provider to help you to make an investment decision.



A little help.



1. Key information summary

What is this?

This is a managed investment scheme. Your money will be pooled with other investors' money and invested in various investments. AMP Wealth Management New Zealand Limited (**AMP, we, our, or us**) will invest your money and charge you a fee for its services. The returns you receive are dependent on the investment decisions of AMP and the performance of the investments. The value of those investments may go up or down. The types of investments and the fees you will be charged are described in this document.

What will your money be invested in?

The AMP Investment Trust (**AIT or Scheme**) has 12 investment options offered under this Product Disclosure Statement (**PDS**)*.

These investment options are summarised below. More information about the investment target and strategy for each investment option is provided at section 3 'Description of your investment option(s)'.

Fund Name	Brief description of fund and investment objective	Risk indicator	Annual fund charges (% p.a. estimated)	Contribution fee (maximum % per contribution)^
AMP Moderate Fund	A well-diversified portfolio primarily investing in income assets and a moderate allocation to growth assets. To achieve modest to medium returns.	<div> <div>Potentially lower returns</div> <div>Potentially higher returns</div> <div> <div>1</div> <div>2</div> <div>3</div> <div>4</div> <div>5</div> <div>6</div> <div>7</div> </div> <div>Lower risk</div> <div>Higher risk</div> </div>	1.60%	5%
AMP Balanced Fund	A well-diversified portfolio with a balance of risk through holding growth and income assets. To achieve medium returns.	<div> <div>Potentially lower returns</div> <div>Potentially higher returns</div> <div> <div>1</div> <div>2</div> <div>3</div> <div>4</div> <div>5</div> <div>6</div> <div>7</div> </div> <div>Lower risk</div> <div>Higher risk</div> </div>	1.71%	5%
AMP Growth Fund	A well-diversified portfolio primarily holding growth assets with a lower allocation to income assets. To achieve medium to high returns.	<div> <div>Potentially lower returns</div> <div>Potentially higher returns</div> <div> <div>1</div> <div>2</div> <div>3</div> <div>4</div> <div>5</div> <div>6</div> <div>7</div> </div> <div>Lower risk</div> <div>Higher risk</div> </div>	1.81%	5%
AMP Aggressive Fund	A well-diversified portfolio primarily holding growth assets with a low allocation to income assets. To achieve high returns.	<div> <div>Potentially lower returns</div> <div>Potentially higher returns</div> <div> <div>1</div> <div>2</div> <div>3</div> <div>4</div> <div>5</div> <div>6</div> <div>7</div> </div> <div>Lower risk</div> <div>Higher risk</div> </div>	1.92%	5%
AMP New Zealand Cash Fund	A single sector portfolio primarily investing in cash and short-term deposits. To achieve modest returns.	<div> <div>Potentially lower returns</div> <div>Potentially higher returns</div> <div> <div>1</div> <div>2</div> <div>3</div> <div>4</div> <div>5</div> <div>6</div> <div>7</div> </div> <div>Lower risk</div> <div>Higher risk</div> </div>	0.49%	5%
AMP Global Fixed Interest Fund	A diversified portfolio primarily investing in international fixed interest securities. To achieve modest returns.	<div> <div>Potentially lower returns</div> <div>Potentially higher returns</div> <div> <div>1</div> <div>2</div> <div>3</div> <div>4</div> <div>5</div> <div>6</div> <div>7</div> </div> <div>Lower risk</div> <div>Higher risk</div> </div>	0.90%	5%
AMP Fixed Interest Income Fund	A fund that invests predominantly in New Zealand and international fixed interest assets with an allocation to cash and cash equivalents. To primarily preserve the value of your investment with some capital growth.	<div> <div>Potentially lower returns</div> <div>Potentially higher returns</div> <div> <div>1</div> <div>2</div> <div>3</div> <div>4</div> <div>5</div> <div>6</div> <div>7</div> </div> <div>Lower risk</div> <div>Higher risk</div> </div>	0.94%	5%
AMPNZ Fixed Interest Fund	A single sector portfolio primarily investing in NZ Government bonds. To achieve modest returns.	<div> <div>Potentially lower returns</div> <div>Potentially higher returns</div> <div> <div>1</div> <div>2</div> <div>3</div> <div>4</div> <div>5</div> <div>6</div> <div>7</div> </div> <div>Lower risk</div> <div>Higher risk</div> </div>	0.88%	5%

Fund Name	Brief description of fund and investment objective	Risk indicator	Annual fund charges (% p.a. estimated)	Contribution fee (maximum % per contribution) [^]
AMP International Shares Fund No. 5 ¹	A single sector portfolio primarily investing in diversified international equities. To achieve high returns.		1.10%	5%
AMP Australasian Shares Fund	A single sector portfolio primarily investing in companies listed on the NZ and Australian stock exchange. To achieve high returns.		1.54%	5%
AMP International Shares Fund	A single sector portfolio primarily investing in diversified international equities. To achieve high returns.		1.10%	5%
AMP Emerging Markets Fund	A fund that provides investors with exposure to global listed equities of developing economies around the world. To generate long term capital growth and achieve high returns.		2.14%	5%

*For further information on previous fund names, refer to our website amp.co.nz/transforming-amp

[^]This fee is agreed with your Adviser. See section 5 'What are the fees?' for further details.

¹Closed to new investors. Replaces the ANZ Property Fund.

See section 4 'What are the risks of investing?' for an explanation of the risk indicator and for information about other risks that are not included in the risk indicator. To help you clarify your own attitude to risk, you can seek financial advice or work out your risk profile at sorted.org.nz/tools/investor-profiler.

Who manages the AMP Investment Trust?

AMP is the manager of the Scheme. See section 7 'Who is involved?' for details.

How can you get your money out?

Investments in the Scheme are redeemable provided you meet minimum withdrawal and balance levels.

Your investment in these units in the Scheme can be sold but there is no established market for trading these financial products. This means that you may not be able to find a buyer for your investment.

We may suspend withdrawals in certain circumstances if we think it would be impractical or materially prejudicial to investors generally to give effect to withdrawals.

For more information about when you can withdraw, see section 2 'How does this investment work?'.

How will your investment be taxed?

The Scheme is a portfolio investment entity (PIE).

The amount of tax you pay in respect of a PIE is based on your prescribed investor rate (PIR). This can be 0%, 10.5%, 17.5% or 28%. See section 6 of the PDS ('what taxes will you pay?') for more information.

Where can you find more key information?

AMP is required to publish quarterly updates for each investment option. The updates show the returns, and the total fees actually charged to investors, during the previous year. The latest fund updates are available at amp.co.nz/ait-qfu. The manager will also give you copies of those documents on request.

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2. How does this investment work?

This PDS offers you units in the investment funds set out in Section 3 below within the Scheme. The Scheme is registered under the Financial Markets Conduct Act 2013.

In making an investment decision, we recommend you seek advice from a financial advice provider. You can do this through your own Adviser or, if you don't have one, go to amp.co.nz to find an Adviser near you.

About the Scheme

The key benefits of investing in the Scheme are:

- flexible investment as it gives you control of which funds to invest in and you can decide when to make withdrawals;
- having greater access to investments you may otherwise not be able to access as an individual as your money is pooled with other investors' money and invested by AMP;
- having your investment managed by experienced professionals;
- having access to a range of investment funds, you can choose from the funds (outlined in this PDS) or any other funds within the Scheme which are set out in the AIT – closed to new investors and AIT – eInvest Funds PDSs. Investment in the funds offered in the AIT – closed to new investors PDS is currently only available to you if you are currently invested in that particular fund, or are invited by AMP to invest in another fund offered under that PDS, and investment in the funds offered in the AIT – eInvest Funds is only available via a Service Provider – refer to the relevant PDSs for more information.

The Scheme is structured as a unitised trust which is divided into a number of separate funds. Each fund invests into underlying assets. The Scheme is governed by the trust deed between AMP and Public Trust (**Supervisor**). Each fund's assets are held on trust by the Supervisor or its appointed custodian.

As an investor, you buy 'units' that represent your share in the relevant fund(s), although you don't acquire an interest in any particular asset of the Scheme or asset of any particular fund.

Generally, the difference between the price at which you buy units in a fund and withdraw them is your return. Each fund's unit price is determined by the value of its assets, less fees and expenses. The funds currently do not distribute income.

All liabilities incurred in relation to a fund (for example, the expenses of buying investments for that fund) can only be met from the assets of that fund. The assets of one fund cannot be used to meet the liabilities of another fund within the Scheme.

When you invest in the Scheme, a Cash Management Account (**CMA**) facility is set up for you. If you joined prior to 22 August 2016 you may not have signed up to the CMA facility. However, you can request to establish a CMA facility. The CMA is where the money associated with your investments flows in and out. For more information on how the CMA facility works refer to the 'Other Material Information document' (**OMI**) available from amp.co.nz/forms.

Joining the Scheme

Investment in the funds offered in this PDS is open to any person present in New Zealand (both existing and new investors). AMP may accept or decline applications at its discretion.

Individuals, trusts, companies and partnerships can all invest in the funds offered in this PDS. You can also hold a joint account with another individual.

Making investments

You choose the amount you wish to invest and how often investments are made provided you maintain a minimum of \$1,000 in each of your chosen funds. The minimum initial contribution for each fund is \$1,000. After the initial investment, there is no obligation to make additional investments.

Your units will be issued at the unit price for the fund you've chosen applying on the valuation day for which your application is effective. If we receive your application prior to 5:00pm on a business day, your application will be effective for the next valuation day. If we receive your application after 5:00pm or on a non-business day, your application will be treated as having been received on the next business day. Valuation days are every business day unless valuations are suspended by AMP.

You can make regular or lump sum payments as set out below :

Payment Option	How to Invest?
Regular payments	<p>Regular payments can be made by direct debit.</p> <p>How to set up a direct debit: Complete the Direct Debit Authority included at the back of this PDS (which is also available from your Adviser or on the AMP website). You'll also need to tell us how you want your payment invested.</p> <p>Frequency: Weekly, fortnightly, four-weekly, monthly or quarterly</p> <p>Minimum amount: \$50 per payment</p> <p>Yearly increase facility: You can choose to use our yearly increase facility where your direct debit amount increases each year by either:</p> <ul style="list-style-type: none">- A percentage specified by you (minimum 5%); or- The annual inflation rate (official Consumer Price Index calculated by Statistics New Zealand). <p>We will increase your payments on the anniversary of your initial investment in the fund(s) being established. We will give you five weeks' notice of the increase and you will be given the option to decline it.</p>
Lump-sum payments	<p>How to make a lump-sum payment: You can make lump-sum payments by internet banking or direct credit.</p> <p>You need to complete the 'Additional contributions form' and give the completed form to your Adviser or send it to Customer Services.</p> <p>Frequency: As often as you like.</p> <p>Minimum amount: The initial investment must be for at least \$1,000 in any fund. Each additional lump-sum payment must be a minimum of \$250.</p>
Your Adviser may apply higher minimums	Advisers may apply higher minimums than shown above to their services. You can obtain further information about these from your Adviser.

Withdrawing your investments

You can withdraw from the fund or funds at any time. You need to complete the "Withdrawing funds form" confirming the amount you wish to withdraw and from which fund(s) and provide this to your Adviser or send it directly to Customer Services.

Withdrawals may be made by way of regular payments or as a lump sum. The minimum lump sum withdrawal amount is \$500 while the minimum regular withdrawal amount is \$100. Regular withdrawals can be made monthly or quarterly. The minimum amount that must remain in each fund after a withdrawal is \$1,000.

If we receive your withdrawal request before 5:00pm on a valuation day, your withdrawal will be determined at the unit price applying on that day, unless we determine it is not reasonably practicable for withdrawals to be effective for that day (in which case the unit price applying on the next valuation day will be used). If we receive your application after 5:00pm or on a day that is not a valuation day, your application will be treated as having been received on the next valuation day.

You can transfer your holdings in a fund to another person or party subject to the prescribed minimum balances. A transfer is treated as a withdrawal of units from one fund and an application for units in another fund. You should contact your Adviser to arrange this.

We may at any time suspend (delay) processing withdrawal, transfer or switch requests if we think it would be impractical or materially prejudicial to the interests of investors generally to process them. The suspension may only exceed 90 days (or, in the case of any request to transfer your investment to someone else, 30 business days) if the Supervisor has given its prior approval. For more information about withdrawals, see OMI available from amp.co.nz/forms.

There may be a delay in processing withdrawals over 31 March annually due to the finalisation and filing of investors' PIE tax with IRD.

How to switch between funds

You can generally switch your investment to another fund offered in this PDS. You can also switch your investment to another fund offered in the AIT - closed to new investors PDS if you are currently invested in that particular fund, or are invited by AMP to invest in another fund offered under that PDS. Switches are subject to the restrictions on withdrawals noted above.

A switch is treated as a withdrawal of units from one fund and an application for units in another fund. All the conditions and restrictions on making investments and withdrawals will therefore apply.

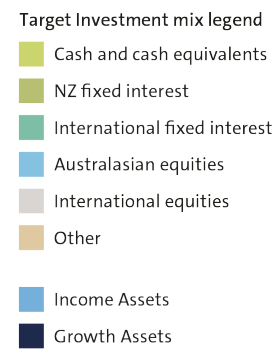
To complete a switch you will need to complete a 'Changing your investments form' available from amp.co.nz/forms. There are no restrictions on the number of switches that you can request.

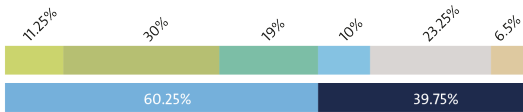
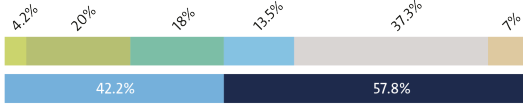
3. Description of your investment option(s)

AMP believes that the target investment mix drives the majority of the returns available in the market.

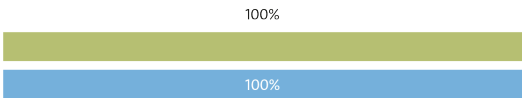
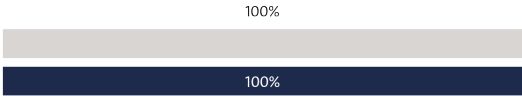
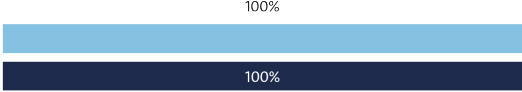

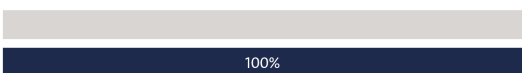
We believe that it is difficult to consistently outperform the market via the adoption of short-term active positions, and that keeping investment costs down is an important component of returns. Accordingly, the funds will access returns using mainly index management strategies within asset classes.

We also believe investing sustainably will deliver long-term returns in line with or better than the broader market index. We have a clear approach to sustainable investing that avoids investing in companies that are involved in businesses or sectors that are our focus areas in terms of non-sustainability. For more information on the sustainable investment philosophy, refer to amp.co.nz/nz/about/sustainability.



Fund name	Investment objective and strategy summary (including target investment mix)	Risk indicator	Minimum suggested investment timeframe
AMP Moderate Fund	<p>To achieve modest to medium returns – in exchange there may be small movements up and down in the value of your investments.</p> <p>To provide a well-diversified portfolio that primarily invests in lower-risk income assets with a moderate allocation to growth assets.</p> <p>Target investment mix</p> 	<p>Potentially lower returns Potentially higher returns</p> <p>1 2 3 4 5 6 7</p> <p>Lower risk Higher risk</p>	4 years
AMP Balanced Fund	<p>To achieve medium returns – in exchange there will be some movements up and down in the value of your investments.</p> <p>To provide a well-diversified portfolio that has a balance of risk through holding growth assets and an allocation to lower-risk income assets.</p> <p>Target investment mix</p> 	<p>Potentially lower returns Potentially higher returns</p> <p>1 2 3 4 5 6 7</p> <p>Lower risk Higher risk</p>	4 years

Fund name	Investment objective and strategy summary (including target investment mix)	Risk indicator	Minimum suggested investment timeframe
AMP Growth Fund	<p>To achieve medium to high returns – in exchange there will be larger movements up and down in the value of your investments.</p> <p>To provide a well-diversified portfolio that aims to provide growth, primarily through holding growth assets diversified with a lower allocation to lower-risk income assets.</p> <p>Target investment mix</p>	<p>← Potentially lower returns Potentially higher returns →</p> <p>1 2 3 4 5 6 7</p> <p>← Lower risk Higher risk →</p>	7 years
AMP Aggressive Fund	<p>To achieve high returns – in exchange there will be larger movements up and down in the value of your investments</p> <p>To provide a well-diversified portfolio that aims to provide growth, primarily through holding growth assets. The fund has a low allocation to income assets.</p> <p>Target investment mix</p>	<p>← Potentially lower returns Potentially higher returns →</p> <p>1 2 3 4 5 6 7</p> <p>← Lower risk Higher risk →</p>	10 years
Single sector funds			
AMP New Zealand Cash Fund	<p>To achieve modest returns – in exchange there should be no significant short-term movements up and down in the value of your investments.</p> <p>To provide a well-diversified portfolio that primarily invests in cash and short-term deposits.</p> <p>Target investment mix</p>	<p>← Potentially lower returns Potentially higher returns →</p> <p>1 2 3 4 5 6 7</p> <p>← Lower risk Higher risk →</p>	1 year
AMP Global Fixed Interest Fund	<p>To achieve modest returns - preserving the value of your investment with some capital growth.</p> <p>To provide a well-diversified portfolio on international fixed interest securities.</p> <p>Target investment mix</p>	<p>← Potentially lower returns Potentially higher returns →</p> <p>1 2 3 4 5 6 7</p> <p>← Lower risk Higher risk →</p>	3 years
AMP Fixed Interest Income Fund	<p>To primarily preserve the value of your investment with some capital growth by predominantly investing in New Zealand and international fixed interest assets, with an allocation to cash and cash equivalents.</p> <p>Target investment mix</p>	<p>← Potentially lower returns Potentially higher returns →</p> <p>1 2 3 4 5 6 7</p> <p>← Lower risk Higher risk →</p>	3 years

Fund name	Investment objective and strategy summary (including target investment mix)	Risk indicator	Minimum suggested investment timeframe
AMP NZ Fixed Interest Fund	<p>To achieve modest returns - preserving the value of your investment with some capital growth.</p> <p>To provide a well diversified portfolio that primarily invests in NZ Government bonds.</p> <p>Target investment mix</p> 	<p>← Potentially lower returns Potentially higher returns →</p> <p>1 2 3 4 5 6 7</p> <p>← Lower risk Higher risk →</p>	3 years
AMP International Shares Fund No. 5^	<p>To achieve high returns through long term capital growth.</p> <p>To provide a well-diversified portfolio that has exposure to diversified international equities of companies listed on stock exchanges.</p> <p>Target investment mix</p> 	<p>← Potentially lower returns Potentially higher returns →</p> <p>1 2 3 4 5 6 7</p> <p>← Lower risk Higher risk →</p>	10 years
AMP Australasian Shares Fund	<p>To achieve high returns through long term capital growth.</p> <p>To provide a well-diversified portfolio that has exposure to equity securities of companies that are listed on the NZ and Australian stock exchanges.</p> <p>Target investment mix</p> 	<p>← Potentially lower returns Potentially higher returns →</p> <p>1 2 3 4 5 6 7</p> <p>← Lower risk Higher risk →</p>	10 years
AMP International Shares Fund	<p>To achieve high returns through long term capital growth.</p> <p>To provide a well-diversified portfolio that has exposure to diversified international equities of companies listed on stock exchanges.</p> <p>Target investment mix</p> 	<p>← Potentially lower returns Potentially higher returns →</p> <p>1 2 3 4 5 6 7</p> <p>← Lower risk Higher risk →</p>	10 years
AMP Emerging Markets Fund	<p>To achieve long term capital growth and high returns through exposure to equities of companies listed on stock exchanges of developing economies around the world.</p> <p>The fund has exposure to a selection of international company securities in developing markets in a diversified equity portfolio.</p> <p>Target investment mix</p> 	<p>← Potentially lower returns Potentially higher returns →</p> <p>1 2 3 4 5 6 7</p> <p>← Lower risk Higher risk →</p>	10 years

^Closed to new investors. Replaces the ANZ Property Fund.

The Statement of Investment Policy and Objectives (**SIPO**) sets out the investment policies and objectives for each fund. We may change the SIPO for any fund without notifying you. We'll give the Supervisor prior notice of any changes.

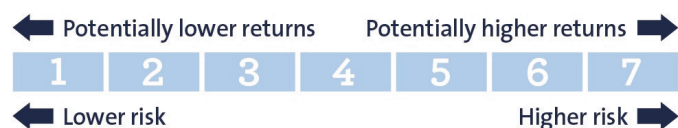
The updated SIPO is available, free of charge, from the AMP website at amp.co.nz/forms under AMP Investment Trust. Material changes to the SIPO will be described in the Scheme's annual report.

Further information about the assets in each fund can be found in the fund updates at amp.co.nz/ait-qfu.

4. What are the risks of investing?

Understanding the risk indicator

Managed funds in New Zealand must have a standard risk indicator. The risk indicator is designed to help investors understand the uncertainties both for loss and growth that may affect their investment. You can compare funds using the risk indicator.



For the filled-in risk indicator for each fund detailed in this PDS, see section 1 'Key information summary'.

The risk indicator is rated from 1 (low) to 7 (high). The rating reflects how much the value of the fund's assets goes up and down (volatility). A higher risk generally means higher potential returns over time, but more ups and downs along the way.

To help you clarify your own attitude to risk, you can seek financial advice or work out your risk profile at sorted.org.nz/tools/investor-profiler.

Note that even the lowest category does not mean a risk-free investment, and there are other risks (described under the heading 'Other specific risks') that are not captured by this rating.

This risk indicator is not a guarantee of a fund's future performance. The risk indicator is based on the returns data for the 5 years to 30 June 2025. While risk indicators are usually relatively stable, they do shift from time to time. You can see the most recent risk indicator in the latest fund updates for each fund.

General investment risks

Some of the things that may cause the fund's value to move up and down, which affect the risk indicator, are:

Investment risks	Description
Asset allocation risk	Negative or lower than expected returns from the funds' investments in that particular sector, as different assets have different levels and types of risk. For example, equities and property are considered riskier and exposed to more volatile investment returns than cash and fixed interest assets.
Market risk	The funds' investment return will fluctuate as a result of changes in market conditions. These conditions include economic and regulatory conditions, political events, environmental and technological issues.
Currency risk	The value of a financial instrument will fluctuate as a result of changes in foreign exchange rates. Investments denominated in foreign currencies will fall if the New Zealand Dollar strengthens against those currencies, all else being equal.
Interest rate risk	The funds' investment return will fluctuate as a result of changes in interest rates. The funds' exposure to interest rate risk primarily arises from investments in interest-bearing instruments such as cash and bonds, but can also affect property and shares.
Credit risk	A borrower may default on their financial obligations, either in whole or in part, under a contract. The impact of this will be a reduction in the level of returns or the full amount of the investment not being recovered.
Liquidity risk	The funds will experience difficulty in either realising assets or otherwise raising sufficient funds to satisfy financial obligations. Low liquidity means it may not be possible to sell assets at the desired time at fair value. This will impact the funds' ability to pay withdrawal requests as required.

Other specific risks

Other factors impact investors' returns that are not reflected in the risk indicators. These include investment strategy and appointment of service providers.

In relation to the underlying funds into which the funds in this PDS invest, AMP has appointed BlackRock Investment Management (Australia) Limited (**BlackRock**)¹, to provide investment management services to AMP - the underlying fund manager.

To reduce this risk, AMP has a monitoring process in place to ensure BlackRock is compliant with contractual arrangements and our investment strategy guidelines.

Other specific risks include concentration risk (as the single sector funds are concentrated in a particular asset class). Details of these, and other general risks, can be found in the OMI on the Scheme's offer register entry at disclose-register.companiesoffice.govt.nz.

¹ BlackRock® is a registered trademark of BlackRock, Inc. and its affiliates ("BlackRock") and is used under license. BlackRock makes no representations or warranties regarding the advisability of investing in any product or the use of any service offered by AMP Wealth Management New Zealand Limited. BlackRock has no obligation or liability in connection with the operation, marketing, trading or sale of any product or service offered by AMP Wealth Management New Zealand Limited.

5. What are the fees?

You will be charged fees for investing in the Scheme. Fees are deducted from your investment and will reduce your returns. If AMP invests in other funds, those funds may also charge fees. The fees you pay will be charged in two ways:

- regular charges (for example, annual fund charges). Small differences in these fees can have a big impact on your investment over the long term;
- one-off fees (for example, contribution fees).

These are as follows for the funds offered in this PDS:

Fund	Management fee*	Costs and expenses (estimated)*	Total annual fund charges (estimated)*
Diversified funds			
AMP Moderate Fund	1.35%	0.25%	1.60%
AMP Balanced Fund	1.45%	0.26%	1.71%
AMP Growth Fund	1.55%	0.26%	1.81%
AMP Aggressive Fund	1.65%	0.27%	1.92%
Single sector funds			
AMP New Zealand Cash Fund	0.30%	0.19%	0.49%
AMP Global Fixed Interest Fund	0.70%	0.20%	0.90%
AMP Fixed Interest Income Fund	0.75%	0.19%	0.94%
AMP NZ Fixed Interest Fund	0.69%	0.19%	0.88%
AMP International Shares Fund No. 5 [^]	0.90%	0.20%	1.10%
AMP Australasian Shares Fund	1.35%	0.19%	1.54%
AMP International Shares Fund	0.90%	0.20%	1.10%
AMP Emerging Markets Fund	1.85%	0.29%	2.14%

*Percentage of net asset value

[^]Closed to new investors. Replaces the ANZ Property Fund.

Description of the above fee categories:

Fee	Description	How is the fee paid?
Annual fund charges	Management fee Used to pay for the general administration costs of the funds and the investment management services, including those of the underlying fund managers.	The annual fund charges are deducted from, and reflected in the unit price of, the funds concerned.
	Costs and expenses Includes the Supervisor's fee, costs and expenses charged by the underlying funds and the expenses incurred in running the fund. These include accounting, audit, and regulatory compliance costs. These charges (excluding the Supervisor's fee) are estimated.	

All fees are disclosed on a before-tax basis. GST will be added to fees and may be included in expenses, where applicable.

See the OMI available from amp.co.nz/forms for more information.

Individual action fees

Contribution fee

We may deduct a contribution fee for purchase of units up to 5% of each payment. This fee is agreed with your Adviser. This fee is deducted from the amounts of each contribution made.

There are currently no establishment, termination or withdrawal fees charged. You may be charged other fees on an individual basis for investor-specific decisions or actions. Further information is in the OMI at amp.co.nz/forms.

Example of how fees apply to an investor

Marcus invests \$10,000 in the AMP Moderate Fund. He is charged a contribution fee of \$500 (5% of \$10,000). This brings the starting value of his investment to \$9,500. He is also charged annual fund charges, which work out to about \$152.00 (1.60% of \$9,500). These fees might be more or less if his account balance has increased or decreased over the year.

Estimated total fees for the first year

Individual action fees: \$500

Fund charges: \$152.00

Other charges: \$Nil

See the latest fund update for an example of the actual returns and fees investors were charged over the past year.

This example applies only to the AMP Moderate Fund. If you are considering investing in other funds in the Scheme, this example may not be representative of the actual fees you may be charged.

Financial Adviser Fee/Service Provider Fee

Your Adviser may charge you fees to cover the cost of establishing or reviewing your investment plan and the ongoing services they provide. You agree the amount of these fees with your Adviser. Some of those fees may be noted on your application form, in which case AMP will deduct the fees from your CMA and pay them to your Adviser.

The fees can be changed

The Supervisor's fee is covered by the annual fund charges. The Supervisor's fee can be changed with AMP's agreement.

We may waive part or all of any management fee or decrease any management fee. Subject to the trust deed we may increase the management fee in any fund by giving at least one month's prior notice to all affected investors of that fund.

AMP must publish a fund update for each fund showing the fees actually charged during the most recent year. Fund updates, including past updates, are available at amp.co.nz/ait-qfu.

6. What taxes will you pay?

The Scheme is a portfolio investment entity. The amount of tax you pay is based on your prescribed investor rate (**PIR**). To determine your PIR, go to amp.co.nz/pie. If you are unsure of your PIR, we recommend you seek professional advice or contact the Inland Revenue Department. It is **your** responsibility to tell AMP your PIR when you invest or if your PIR changes. If you do not tell AMP, a default rate may be applied. If the rate applied to your PIE income is lower than your correct PIR, you will be required to pay any tax shortfall as part of the income tax year-end process. If the rate applied to your PIE income is higher than your PIR, any tax over-withheld will be used to reduce any income tax liability you may have for the tax year and any remaining amount will be refunded to you.

For more information about the tax consequences, see the OMI on the AMP website at amp.co.nz/forms.

7. Who is involved?

About AMP Wealth Management New Zealand Limited

Details about AMP are in the OMI on the Scheme's offer register at disclose-register.companiesoffice.govt.nz.

Address: AMP Wealth Management New Zealand Limited
Freepost 170, PO Box 55, Shortland Street
Auckland 1140

Telephone: 0800 267 111

Who else is involved?

	Name	Role
Supervisor	Public Trust	Supervises AMP as the manager.
Custodian	Public Trust through its subsidiary FS Nominees Limited	Holds the assets of the funds on behalf of investors.
Administration Manager	AMP Services (NZ) Limited	Provides administration functions.

8. How to complain

You can lodge a complaint as follows:

Go to our website: amp.co.nz
Email us at: investments@amp.co.nz
Call us on: 0800 267 111, Monday to Friday 9am – 5pm
Write to us at: Customer Response Manager
AMP Wealth Management New Zealand Limited
Freepost 170, PO Box 55, Shortland Street, Auckland 1140

If you've reached the end of our internal complaints process without your complaint being resolved, you can complain to our dispute resolution scheme, the Insurance & Financial Services Ombudsman Scheme by:

Telephone: 0800 888 202
Email: info@ifso.nz
Post: PO Box 10-845
Wellington 6143

You can also make a complaint to the Supervisor:

Telephone: 0800 371 471
Email: CTS.enquiry@PublicTrust.co.nz
Post: Public Trust
Client Services Manager, Corporate Trustees Services
SAP Tower, Level 16
151 Queen Street
Auckland 1010
Private Bag 5902
Wellington 6140

If you've reached the end of the Supervisor's internal complaints process without your complaint being resolved, you can complain to the Supervisor's dispute resolution scheme, Financial Services Complaints Limited by:

Telephone: 0800 347 257
Email: complaints@fscl.org.nz
Post: PO Box 5967
Wellington 6140

There's no fee for either dispute resolution scheme to investigate/resolve complaints.

9. Where you can find more information

Further information relating to the Scheme, including financial statements, annual reports, fund updates, the trust deed, and SIPO, is on the offer register and scheme register at disclose-register.companiesoffice.govt.nz. A copy of information on the offer register and scheme register is available on request to the Registrar of Financial Service Providers.

Investors in the Scheme will also receive transaction statements at least in six monthly intervals. The statement will also show you how your balance is broken down between your funds. A transaction statement is available free of charge by contacting us.

AMP will also provide on a regular basis information about the performance of the funds to your Adviser. You should discuss with your Adviser the reporting arrangements best suited to meet your needs. You can keep track of your investment by contacting your Adviser at any time.

We will also send you an annual PIE tax statement by 31 May each year, showing you how much PIE tax has been paid or rebated to you for the tax year.

Other general information is available free of charge at amp.co.nz or on request to AMP at 0800 267 111.

10. How to apply

To invest in any of the funds offered in this PDS, please complete the application form at the back of this PDS. Payment for your units will also need to be made, as set out in section 2, 'How does this investment work?'.



AMP Investment Trust (AIT)

Application form

Please send this completed form and any supporting documents to:
Email: investments@amp.co.nz
or
AMP Services (NZ) Limited
Freepost 170, PO Box 55
Shortland Street, Auckland 1140

Product Disclosure Statement dated 2 September 2025

The funds are not offered in any jurisdiction other than New Zealand and investment in the funds offered is open to any person present in New Zealand.

Once you have completed your details, print, sign, email or post the form and any supporting documents to the email address above.
If you're investing on behalf of a trust, company or partnership, please start at section (b) otherwise start at section (a).

*These fields must be completed

(a) Individual and joint investors

Please tick the category that describes your application: ☐ Individual ☐ Joint

Principal Client

Title

☐ Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Mx ☐ Dr ☐ Other

Date of birth

*First names

*Surname

*Residential address

Postcode

*Postal address (if different to residential address)

Postcode

Please provide at least one contact phone number

Home phone

Work phone

Mobile phone

Personal email address

*IRD number – NZ tax residents must provide an IRD number.

*Foreign Tax Residency Details

*Are you a tax resident of a country other than New Zealand? ☐ Yes ☐ No

If you have responded "no" please go to Additional Tax Details.

If you have responded "yes" please provide your details in the below table before continuing;

	Country of foreign tax residency	*Tax identification number (TIN)	If you cannot provide the tax identification number, please insert reason A or B from the list below
1	<input type="text"/>	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/>	<input type="text"/>
3	<input type="text"/>	<input type="text"/>	<input type="text"/>

A tax identification number is an identifying number used for tax purposes, normally issued by the local tax authority in a country – e.g. in New Zealand the Inland Revenue issues an IRD Number.

The reason the TIN is not available is

A The country of my tax residence does not issue TINs

B The country of my tax residence does not require TIN to be disclosed

*Additional Tax Details

*Prescribed Investor Rate (PIR)

New Zealand residents (tick one only)

☐ 0% ☐ 10.5% ☐ 17.5% ☐ 28%#

Non-residents

☐ 28%#

If you have selected non-resident please tell us your country of residence for non-resident withholding tax purposes?

*If you do not select an option with your valid IRD number, this option will be selected for you. Inland Revenue may also instruct AMP to apply a different PIR.

*Only an option if you are verified as an RWT - exempt investor

For help to determine your correct tax rates visit ird.govt.nz.

Important note: Please make sure you also complete the 'Identity verification form - Individuals' available from the 'Forms and documents - Verification of Identity' section of amp.co.nz/forms or from your Adviser.

*Withholding tax rate

New Zealand residents (tick one only)

☐ 0%^ ☐ 10.5% ☐ 17.5% ☐ 30% ☐ 33%# ☐ 39%

Non-residents

☐ Non-resident-Withholding Tax#

Second client (for joint applicants only)

Title

☐ Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Mx ☐ Dr ☐ Other

Date of birth

*First names

*Surname

*Residential address

<input type="text"/>	
<input type="text"/>	Postcode

*Postal address (if different to residential address)

<input type="text"/>	
<input type="text"/>	Postcode

Please provide at least one contact phone number

Home phone

Work phone

Mobile phone

Personal email address

*IRD number – NZ tax residents must provide an IRD number.

*Foreign Tax Residency Details

*Are you a tax resident of a country other than New Zealand? ☐ Yes ☐ No

If you have responded "no" please go to Additional Tax Details.

If you have responded "yes" please provide your details in the below table before continuing;

	Country of foreign tax residency	*Tax identification number (TIN)	If you cannot provide the tax identification number, please insert reason A or B from the list below
1			
2			
3			

A tax identification number is an identifying number used for tax purposes, normally issued by the local tax authority in a country – e.g. in New Zealand the Inland Revenue issues an IRD Number

The reason the TIN is not available is

A The country of my tax residence does not issue TINs

B The country of my tax residence does not require TIN to be disclosed

*Additional Tax Details

*Prescribed Investor Rate (PIR)

New Zealand residents (tick one only)

☐ 0% ☐ 10.5% ☐ 17.5% ☐ 28%[#]

Non-residents

☐ 28%[#]

If you have selected non-resident please tell us your country of residence for non-resident withholding tax purposes?

[#]If you do not select an option with your valid IRD number, this option will be selected for you. Inland Revenue may also instruct AMP to apply a different PIR.

^{*}Only an option if you are verified as an RWT - exempt investor

For help to determine your correct tax rates visit ird.govt.nz.

Important notes:

- For joint investors, the higher of the two PIRs and withholding tax rates will be used.
- Please make sure you also complete the 'Identity verification form - Individuals' available from the 'Forms and documents - Verification of Identity' section of amp.co.nz/forms or your Adviser.

*Withholding tax rate

New Zealand residents (tick one only)

☐ 0%[^] ☐ 10.5% ☐ 17.5% ☐ 30% ☐ 33%[#] ☐ 39%

Non-residents

☐ Non-resident-Withholding Tax[#]

(b) Trusts, companies and partnerships

Please tick the type of entity for this application: ☐ Partnership ☐ Company ☐ Trust[™] ☐ Other

[™]Investments owned by a trust should be held jointly in the names of two of the trustees.
All trustees of the trust must be identified in accordance with our AML/CFT procedures.

*Name of entity

*IRD number – NZ tax residents must provide an IRD number.

*Registered office address or principal business address

Postcode

*Foreign Tax Residency Details

*Are you a tax resident of a country other than New Zealand? ☐ Yes ☐ No

If you have responded "no" please go to Additional Tax Details.

If you have responded "yes" please provide your details in the below table before continuing;

	Country of foreign tax residency	*Tax identification number (TIN)	If you cannot provide the tax identification number, please insert reason A or B from the list below
1			
2			
3			

A tax identification number is an identifying number used for tax purposes, normally issued by the local tax authority in a country – e.g. in New Zealand the Inland Revenue issues an IRD Number

The reason the TIN is not available is

A The country of my tax residence does not issue TINs

B The country of my tax residence does not require TIN to be disclosed

*Prescribed Investor Rate (PIR)

New Zealand residents (tick one only)

0% 10.5% 17.5% 28%[#]
Company ☐ ☐ N/A ☐ ^s N/A
Trust ☐ ☐ ^{**} ☐ ☐
Estate ☐ ☐ ^{**} ☐ ☐

Non-residents

☐ 28%[#]

*Withholding tax rate

New Zealand residents (tick one only)

0%[^] 10.5% 17.5% 28% 30% 33%[#] 39%
Company ☐ ☐ N/A ☐ ^s ☐ ^{*} N/A ☐ ☐
Trust ☐ ☐ ^{**} ☐ N/A ☐ ☐ ☐
Estate ☐ ☐ ^{**} ☐ N/A ☐ ☐ ☐

Non-residents

☐ Non-resident – Withholding Tax[#]

If you have selected non-resident please tell us your country of residence for non-resident withholding tax purposes?

[#]If you do not select an option or if you provide an incorrect IRD number, this option will be selected for you.

Inland Revenue may also instruct AMP to apply a different PIR.

^{*}Companies who do not select a rate but who have provided an IRD number will have this rate selected for them.

^{**}Only available to trustees of a testamentary trust.

^{*}Only an option if you provide a certificate of exemption.

^sOnly available to Māori authorities.

For help to determine your correct tax rates visit ird.govt.nz.

Important note: Please make sure you also complete the relevant 'Identity verification form - Partnership/Company/Trusts & estates' available from the **"Forms and documents - Verification of Identity"** section of amp.co.nz/forms or your Adviser.

*Additional Tax Details

It is mandatory to complete the following section even if you are also a taxpayer in New Zealand.

Further information about the Common Reporting Standard (CRS) or the Foreign Account Tax Compliance Act (FATCA) is available from ird.govt.nz/international/exchange/crs/

Part 1

Is the Entity a Financial Institution?* ☐ Yes ☐ No

**A custodial or depository institution, an investment entity or a specified insurance company for FATCA/CRS purposes.*

If you have responded "yes" please proceed to Section c - your Investment Details. You will also need to complete a separate Foreign Tax Residence Declaration Form - Entity in addition to this application. This is available from the **"Forms and documents"** section of amp.co.nz/forms.

If the Entity is not a Financial Institution, is the Entity a Public Listed Company, Majority Owned Subsidiary of a Public Listed Company, Government Entity, International Organisation or Central Bank? ☐ Yes ☐ No

If you have responded "no" please complete Part 2 and Part 3;

If you have responded "yes" please proceed to **Section c - your investment details**.

Part 2

Is the Entity a tax resident of a country other than New Zealand? ☐ Yes ☐ No

Part 3

Does the Entity have any controlling persons*** who are tax residents of a country other than New Zealand? ☐ Yes ☐ No

**** A Controlling Person is any individual who directly or indirectly exercises control over the entity. For a company, this includes any beneficial owners controlling more than 25% of the shares in the company. For a Trust, this includes trustees, settlors and beneficiaries. For a partnership this includes any partners.*

If you have responded "no" to both Part 2 and Part 3 please continue to **Section c - Your investment details**.

If you have responded "yes" to either Part 2 or Part 3 then please complete a separate **Foreign Tax Residence Declaration Form - Entity** in addition to this application. This is available from the **"Forms and documents"** section of amp.co.nz/forms.

(c) Your investment details

Please tell us how you would like to make your initial investment in AIT (please tick those that apply).

☐ Internet banking/Direct Credit to AMP Investments Trust for \$

☐ Transfer from an existing AMP product - the existing product must allow you to transfer

Existing AMP product number

Existing AMP product type

Amount to be transferred \$

Please also complete the Scheme Transfer Request Form available from your Adviser or by calling us on 0800 267 111.

☐ Please tick if you would like to make ongoing regular payments

To set up a regular payment to your AIT investment complete the Direct Debit Authority included at the back of this Product Disclosure Statement.

Yearly increase of regular payment ☐ None ☐ CPI or % (minimum 5%)

Do you have an Adviser?

(i.e. an individual who is authorised to provide financial advice to you in relation to AMP products)

☐ Yes ☐ No

If yes, please ensure your Adviser completes section (k).

*Please provide details of the specific purpose(s) of this investment:

*Please provide details on the source of funds for this investment:

Your investment profile – please tell us what percentage of your payments you'd like to split across your account(s) and funds.

The information you provide below applies to all payments unless you advise otherwise.

Fund	Lump sum payments					Regular payments				Office Use
	Account 1	Account 2	Account 3	Account 4		Account 1	Account 2	Account 3	Account 4	
Percentage of payment amount to each account (each section of this row must total 100%) [‡]	%	%	%	%	100%	%	%	%	%	100%
Diversified funds										
AMP Moderate Fund	%	%	%	%		%	%	%	%	380
AMP Balanced Fund	%	%	%	%		%	%	%	%	381
AMP Growth Fund	%	%	%	%		%	%	%	%	382
AMP Aggressive Fund	%	%	%	%		%	%	%	%	387
Single sector funds										
AMP New Zealand Cash Fund	%	%	%	%		%	%	%	%	388
AMP Global Fixed Interest Fund	%	%	%	%		%	%	%	%	385
AMP Fixed Interest Income Fund	%	%	%	%		%	%	%	%	390
AMP NZ Fixed Interest Fund	%	%	%	%		%	%	%	%	392
AMP Australasian Shares Fund	%	%	%	%		%	%	%	%	384
AMP International Shares Fund	%	%	%	%		%	%	%	%	386
AMP Emerging Markets Fund	%	%	%	%		%	%	%	%	393
Total[¶]	100%	100%	100%	100%		100%	100%	100%	100%	

Notes:

[‡]Each section ('Lump sum payments' and 'Regular payments') of the 'Percentage of payment amount to each account' row must sum to 100%.

[¶]Each column should sum to 100% (excluding the 'Percentage of payment amount to each account' row).

A proportion of your lump sum payment may be retained in the Cash Management Account to satisfy the minimums. For more information, refer to the 'AMP Investment Trust - Other Material Information' available from amp.co.nz/forms

Your Statements

How often would you like to receive your client statements? ☐ Quarterly ☐ Half Yearly (as at 31 March and 30 September)

If no option is chosen then you will receive statements half yearly.

(d) Your investment details

Tell us the names of the account(s) you are establishing in section (c) and the Adviser fees (if any) associated for each:

Account name	Portfolio servicing fee	One-off advice fee	Lump sum contribution fee	Regular payment contribution fee	Sell order of your accounts [°]	Complete to automatically rebalance your account~ (please tick)			
1.	UP TO 1.5% P.A.	NIL OR \$	UP TO 5%	UP TO 5%	1-2-3-4	M <input type="checkbox"/>	Q <input type="checkbox"/>	HY <input type="checkbox"/>	Y <input type="checkbox"/>
2.	UP TO 1.5% P.A.	NIL OR \$	UP TO 5%	UP TO 5%	1-2-3-4	M <input type="checkbox"/>	Q <input type="checkbox"/>	HY <input type="checkbox"/>	Y <input type="checkbox"/>
3.	UP TO 1.5% P.A.	NIL OR \$	UP TO 5%	UP TO 5%	1-2-3-4	M <input type="checkbox"/>	Q <input type="checkbox"/>	HY <input type="checkbox"/>	Y <input type="checkbox"/>
4.	UP TO 1.5% P.A.	NIL OR \$	UP TO 5%	UP TO 5%	1-2-3-4	M <input type="checkbox"/>	Q <input type="checkbox"/>	HY <input type="checkbox"/>	Y <input type="checkbox"/>

To establish more than four accounts please photocopy this page and attach them to this application.

The fees you've agreed with your Adviser will be deducted from your Cash Management Account and paid directly to your Adviser.

[°]The sell order you give us above will determine what order your accounts are sold to fund any withdrawals.

[~]Your account will be rebalanced in line with the investment profile you provided above. Rebalancing is available Monthly(M), Quarterly(Q), Half Yearly(HY) and Yearly(Y).

Please give us a nominated bank account for all withdrawals.

*Account name

[illegible]

*Bank

--	--

*Branch

--	--	--	--

*Account number

--	--	--	--	--	--	--

*Suffix

--	--	--

The nominated bank account must be a New Zealand bank account held in your name or jointly held in your name. If the investment is held on behalf of a trust or by multiple customers, the nominated bank account must be held in the name of all owners, the trust or as you have indicated in this application.

If you would like to have access to TTS, please tick the box below:

7

I/We wish to have access to the TTS. In doing so, I/we agree to the terms and conditions of that service as set out in the 'AMP Investment Trust - Other Material Information' document and Section (i) of this application form. If investments are jointly held, we agree that one client can authorise any part of that service without reference to the other.

Please provide a secret question and answer that only you know to help us identify you when using TTS.

Question:

Answer:

Please tick if you want to maintain an additional balance in your CMA over and above the required minimum:

7

I/we want to maintain an additional balance of: \$ or % of initial lump sum investment

5

or

Page 10

% of initial lump sum investment

For more information on the CMA minimum account balances see the 'AMP Investment Trust - Other Material Information' document available from amp.co.nz/amp/forms

Investment of money above the CMA minimum (select one)

7

Automatically invest any additional money as per my/our latest investment profile.

7

Retain all money in the CMA over the minimum.

Please tell us if you'd like to set up a regular withdrawal from your investment.

(minimum \$100)

Frequency ☐ Monthly ☐ Quarterly

1

Monthly

7

Quarterly

First payment date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Regular withdrawals will be paid from the CMA to your nominated bank account (you can give us your nominated bank account in Section (e) of this application form)⁴.

⁴As per sell-down order

(i) Acknowledgements

Cash Management Account (CMA)

All money received by or paid to AIT investors will pass through a bank account called the Cash Management Account. This bank account is an on call debt security issued by a registered bank and held in trust for investors by the Supervisor or their appointed Custodian. The Supervisor has appointed AMP to administer and manage the CMA.

Once AMP has identified the investment made by you in the AMP Investment Suite Subscription Account, your initial payment and any subsequent lump sums and regular payments you make will be deposited into your CMA for you, from which Fund investments are made. Lump sum and regular withdrawals are paid by AMP from your CMA to the AMP Investment Suite Subscription Account and then to you by AMP. The money in your CMA will attract interest for you from time to time.

I/We appoint AMP as my/our agent to undertake the administration and management of my CMA on my/our behalf. I/We acknowledge and agree that the Supervisor is entitled to act on the instructions of AMP in respect of my CMA at all times.

I/We acknowledge that:

- I/We may be required by AMP to keep a minimum balance in my CMA to fund regular withdrawals and fees. If the balance falls below one quarter of the minimum balance my/our holdings in AIT funds will be automatically sold down as required to return my CMA balance to the minimum balance. Investments will be sold down in accordance with section (d) of the application form or as specified in the 'AIT Other Material Information' document, or as subsequently notified from time to time to AMP in writing. PIE tax may be deducted when the units are sold down.
- the entry fee component (if any) of my/our investment into AIT will be paid from my CMA.
- if I/we have selected automatic investment then any amounts in my CMA over the minimum balance will be automatically invested in accordance with my/our investment profile.
- AMP may be paid brokerage/commission by any bank holding all or part of the CMA bank account for the placement of bank deposits. Any payments received will help cover the expenses of the administration of that bank account by AMP.
- AMP may deduct and receive a fee margin from any interest earned on the balance of my CMA. For more information see the 'AMP Investment Trust - Other Material Information' document.

I/We authorise any:

- portfolio servicing fee and advice fee, payable to my/our adviser, as notified in writing from time to time to AMP, to be deducted from my CMA
- monthly administration fee to be deducted from my CMA (where applicable).

I/We authorise any future applicable:

- fees due to any manager, custodian, Supervisor or other individuals
- tax, duties and levies (including penalties and interest) or bank charges to be deducted from the CMA bank account on the understanding that these fees and charges will be fully disclosed in my/our investment report.

I/We acknowledge that the Supervisor (in opening) and AMP (in administering and managing the Cash Management Account bank account) are acting on my/our behalf and not in a personal capacity and do not have any personal liability. The Supervisor is entitled to be indemnified out of my CMA for any liability it incurs in relation to my/our involvement in my CMA, other than liabilities arising out of its wilful default or wilful breach of trust.

Your investment decision

1. I/We have received, read and understood the 'AMP Investment Trust – Open to new investment and investors' Product Disclosure Statement (PDS) as at the date on the front of this application form.
2. I/We agree that, by signing this Application Form, or, if I/we are under 18, my/our legal guardian(s) on my/our behalf, agree to be bound by the AMP Investment Trust's terms and conditions. These are set out in the current trust deed, Online Register Entry, PDS, and this Application Form.
3. I acknowledge that I have rights of access to, and correction of, the information held by AMP or the Supervisor of AIT subject to the provisions of the Privacy Act 2020 (as amended or superseded). I understand that the information supplied by me with this application and any subsequent information provided, either by me, the Inland Revenue or any other authorised party, will be used by AMP and the Administration Manager to verify my identity, process this application and to administer my investment in AIT (and may be disclosed for these purposes to other parties where relevant, including the Supervisor, my Adviser, or another intermediary or distributor or to any other party as required to administer my AIT). The information may also be used by AMP or third parties to offer me other products or services made available by the AMP group, and for market research purposes. I can access and if required correct my personal information by contacting AMP.
4. By providing my/our email address, I/we consent to receiving electronic messages and information regarding AIT including but not limited to client statements (where available) or any other products, services, or promotions offered by AMP (or related companies of AMP) and I/we agree, pursuant to the Unsolicited Electronic Messages Act 2007, that the person sending any such message need not include a functional unsubscribe facility in the message.
5. I/We acknowledge applications for investment by minors (i.e. investors who are less than 18 years of age) will be recorded in the name of the minor. I/We acknowledge I/we shall be entitled to instruct over the minor's investment until the minor turns 18, at which time such right shall transfer to the minor and the minor shall have full capacity to instruct over their investment and my/our right shall cease.
6. I understand that none of the Supervisor, AMP, or any related company of the Supervisor or AMP (including AMP Services), their directors or any other person guarantees the performance of AIT or the funds.
7. I acknowledge that:
 - a. choosing an investment fund (or funds) is my responsibility and that neither AMP nor the Supervisor is to be regarded as representing or implying that my chosen investment fund or funds is appropriate for my personal circumstance;
 - b. my choice of investment fund or funds will be a binding direction from me to AMP.
8. I appoint AMP or its agent as my agent to sign and complete on my behalf an application form for any units which are to be issued to me as a result of any regular payments, switch or distribution reinvestment. Funds received for AIT are deposited into a separate bank account held by the Supervisor (AMP Investment Suite Subscription Account) in accordance with the Financial Markets Conduct Act 2013. I acknowledge that this banking does not constitute acceptance of my application. I acknowledge that if my application is not accepted my investment will be refunded in full.

Telephone Transaction Service (TTS)

By using TTS, you:

1. Release, discharge and agree to indemnify AMP and the Supervisor from and against all actions, claims and liabilities arising from or in relation to telephone instructions.
2. Agree that should you, or any other person claiming to be you, act fraudulently, AMP and its subsidiaries are not liable for following those instructions, and
3. Agree that for joint investors, AMP can accept instructions from either party, without reference to the other.

Special conditions of transactions made using TTS:

1. Your regular payments can only be redirected between funds to which you are already contributing.
2. Your units can only be switched between funds in which units are already held and can be moved between funds within AIT.
3. Telephone transactions can carry a risk of misunderstanding or argument about what was, and was not, authorised by a client. If you give us instructions over the phone, we may record them. Any record we make is conclusive proof of your instructions.
4. We are not bound to accept instructions unless we have verified your identity to our satisfaction. We may take that verification as conclusive proof of your identity, but are not liable for refusing to accept any instruction, nor for good faith acceptance of any instruction believed on reasonable grounds to have been appropriately authorised (whether or not it was so authorised).
5. In signing up to the TTS you automatically permit your Adviser to perform a number of transactions on your behalf as set out in the "AMP Investment Trust - Other Material Information" document.

Signature(s)

Principal client

SIGN HERE

Date

D D M M Y Y Y Y

Second client

SIGN HERE

Date

D D M M Y Y Y Y

Or, if the applicant is under the age of 18, the applicant's parent(s) or guardian(s) must confirm the following statement and sign below:

I confirm that I am (or that each of us is) a legal guardian of the applicant named in Section (a) and have read and accepted the 'Acknowledgements' in Section (i) on behalf of the applicant.

Name of parent/guardian

Signature of parent/guardian

SIGN HERE

Date

D D M M Y Y Y Y

Name of parent/guardian

Signature of parent/guardian

SIGN HERE

Date

D D M M Y Y Y Y

If the applicant is under the age of 18, please make sure you also complete the form entitled 'Identity verification form - Acting on behalf of' available from the 'Forms and documents - Verification of Identity' section of amp.co.nz/forms or your Adviser.

We may contact you for additional information to complete applications for applicants under the age of 18.

(j) Client identification and verification requirements – Adviser use only

We are required by the Anti-Money Laundering and Countering Financing of Terrorism Act 2009 to confirm and verify details about our customers. If the client is an:

- ☐ **Individual:** please complete the Identity verification form - individual available from the **Forms and documents** - Verification of Identity section of **amp.co.nz/forms** (Note: each joint client will need to complete a separate form)
- ☐ **Partnership, Company or Trust:** please complete the relevant 'Identity verification form - Partnership/Company/Trusts & estates' available from the **Forms and documents** - Verification of Identity section of **amp.co.nz/forms** or your Adviser.

Please attach the completed Identity verification form/s along with copies of the identity documents listed in those form/s.

(k) For Adviser use only

Adviser name

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AMP Adviser code

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Adviser's business name

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I certify that I have completed the most recent training provided by AMP for this product, and have complied with the requirements of the Financial Markets Conduct Act 2013, and all other applicable laws.

Signature of Adviser

SIGN HERE

Date

D	D	M	M	Y	Y	Y	Y
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Checklist:

Please check you have completed the form correctly*

- | | |
|---|--|
| <input type="checkbox"/> Have you completed all fields marked with an *? | <input type="checkbox"/> Have your identity documents been verified and has the declaration been completed by an Adviser, or certified by a trusted referee? |
| <input type="checkbox"/> Have you completed the relevant identity verification form? | <input type="checkbox"/> If you're under 18, have your parent(s) or your legal guardian(s) signed the application form? |
| <input type="checkbox"/> Have you attached copies of the supporting evidence to verify your identity? | <input type="checkbox"/> Have you signed and dated the application form? |



AMP Investment Trust (AIT)

Direct Debit Authority

Please send this completed form and any supporting documents to:

Email: investments@amp.co.nz
or
AMP Services (NZ) Limited
Freepost 170, PO Box 55
Shortland Street, Auckland 1140

Use this form to set up a regular payment into your new AMP Investment Trust (AIT) application. These contributions will then be invested into your chosen investment funds.

*These fields must be completed

Your personal details

Name(s)

*Entity name (For Trusts, Partnerships and Companies)

*Postal address

<input type="text"/>		
<input type="text"/>		Postcode

*Please provide at least one contact phone number

Home phone

Work phone

Mobile phone

*Personal email address

Payment instructions

Please select one
(minimum \$50 per payment)

☐ Weekly

☐ Fortnightly

☐ Monthly

☐ Four-weekly

☐ Quarterly

Start date

D	D	M	M	Y	Y	Y	Y
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Bank account details (bank account holder(s) to complete)

*Name (of bank account)

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Authority to accept Direct Debit (not to operate as an assignment or agreement).

*Bank account from which payments to be made

Authorisation code

1	2	1	3	6	4	1
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Bank

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Branch

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Account number

--	--	--	--	--	--	--	--

Suffix

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(Note: It is preferable to provide your cheque account as some saving accounts do not allow direct debit deductions.)

Bank

Branch

Town/city

I/We authorise you until further notice, to debit my/our account with all amounts which AMP Wealth Management New Zealand Limited, (hereinafter referred to as the Initiator) the registered Initiator of the above Authorisation Code, may initiate by Direct Debit. I/We acknowledge and accept that the bank accepts this authority only upon the conditions listed at the back of this form.

Information to appear on my/our bank statement

Payer particulars

S																			
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Payer code

AMP																			
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Payer reference

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*Your signature(s) (bank account holder(s) to complete)

SIGN HERE

Date

D	D	M	M	Y	Y	Y	Y
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SIGN HERE

Date

D	D	M	M	Y	Y	Y	Y
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For bank use only

Approved

1364

11

2012

Original –
retain at
branch

Date received

D	D	M	M	Y	Y	Y	Y
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Checked by

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Recorded by

--

Bank stamp

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Conditions

1. The Initiator (AMP)

- Undertakes to give Notice to the Acceptor of the commencement date, frequency and amount **at least 10 calendar days** before the first direct debit is drawn (but not more than 2 calendar months). This notice will be provided in writing (including by electronic means and SMS where the Customer has provided prior written consent (by electronic means including SMS) to communicate electronically). Where the Direct Debit system is used for the collection of payments which are regular as to frequency but variable as to amounts, the Initiator undertakes to provide the Acceptor with a schedule detailing each payment amount and each payment date. In the event of any subsequent change to the frequency or amount of the direct debits, the Initiator has agreed to give advance notice **at least 30 days before** the change comes into effect. This notice must be provided in writing (including by electronic means and SMS where the Customer has provided prior written consent by electronic means including SMS) to communicate electronically).
- May, upon the relationship which gave rise to this Authority being terminated, give notice to the Bank that no further Direct Debits are to be initiated under the Authority. Upon receipt of such notice the Bank may terminate this Authority as to future payments by notice in writing to me/us.

2. The Customer may:

- At any time, terminate this Authority as to future payments by giving written notice of termination to the Bank and to the Initiator by means agreed by the customer, Bank and Initiator.
- Stop payment of any direct debit to be initiated under this Authority by the Initiator by giving written notice to the Bank prior to the direct debit being paid by the Bank.
- Where a variation to the amount agreed between the Initiator and the Customer from time to time to be direct debited has been made without notice being given in terms of clause 1(a) above, request the Bank to reverse or alter any such direct debit initiated by the Initiator by debiting the amount of the reversal or alteration of a direct debit back to the Initiator through the Initiator's Bank, PROVIDED such request is made not more than 120 days from the date when the direct debit was debited to my/our account.

3. The Customer acknowledges that:

- This Authority will remain in full force and effect in respect of all direct debits made from my/our account in good faith notwithstanding my/our death, bankruptcy or other revocation of this authority until actual notice of such event is received by the Bank.
- In any event this Authority is subject to any arrangement now or hereafter existing between me/us and the Bank in relation to my/our account.
- Any dispute as to the correctness or validity of an amount debited to my/our account shall not be the concern of the Bank except in so far as the direct debit has not been paid in accordance with this Authority. Any other disputes lie between me/us and the Initiator.
- Where the Bank has used reasonable care and skill in acting in accordance with this Authority, the Bank accepts no responsibility or liability in respect of:
 - the accuracy of information about Direct Debits on Bank statements
 - any variations between notices given by the Initiator and the amounts of Direct Debits.
- The Bank is not responsible for, or under any liability in respect of the Initiator's failure to give notice in accordance with 1(a) nor for the non-receipt or late receipt of notice by me/us for any reason whatsoever. In any such situation the dispute lies between me/us and the Initiator.
- Notice given by the Initiator in terms of clause 1(a) to the debtor responsible for the payment shall be effective. Any communication necessary because the debtor responsible for payment is a person other than me/us is a matter between me/us and the debtor concerned.

4. The Bank may:

- In its absolute discretion conclusively determine the order of priority of payment by it of any monies pursuant to this or any other authority, cheque or draft properly signed by me/us and given to or drawn on the Bank.
- At any time terminate this Authority as to future payments by notice in writing to me/us.
- Charge its current fees for this service in force from time-to-time.

Phone 0800 267 111
Email investments@amp.co.nz
Web amp.co.nz
Follow Us On  

Want to know more?

For more information about the Scheme, please visit amp.co.nz/ampinvestmenttrust, contact us on 0800 267 111 or talk to your Adviser today.

A little help.

