

AMP CAPITAL INVESTMENT FUNDS CASH AND FIXED INTEREST FUNDS

Product Disclosure Statement

THIS DOCUMENT REPLACES THE PRODUCT DISCLOSURE STATEMENT DATED 29 APRIL 2016.



DATED 31 OCTOBER 2016

ISSUED BY AMP INVESTMENT MANAGEMENT (N.Z.) 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 www.business.govt.nz/disclose. AMP Investment Management (N.Z.) Limited has prepared this document in accordance with the Financial Markets Conduct Act 2013 (**FMC Act**). You can also seek advice from a financial adviser to help you to make an investment decision.

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 Investment Management (N.Z.) Limited will invest your money and charge you a fee for its services. The returns you receive are dependent on the investment decisions of AMP Investment Management (N.Z.) Limited, and of its investment managers 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?

There are five 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 on page 6.

WHO MANAGES THE AMP CAPITAL CASH AND FIXED INTEREST FUNDS?

The manager of the funds is AMP Investment Management (N.Z.) Limited (**Manager**).

See section 7 of the PDS, "Who is involved?" on page 8 for more information about us.

WHAT ARE THE RETURNS?

The return on your investment comes from:

- any increase or decrease in the unit price, and
- any income distributions made from the fund.

The NZ Cash Fund, NZ Fixed Interest Fund, NZ Short Duration Fund and the Global Short Duration Fund distribute income half yearly. The Manager's policy is to distribute 72% of the income of each fund.

The Hedged Global Fixed Interest Fund does not distribute income.

See section 2 of the PDS, "How does this investment work?" on page 5 for more information.

HOW CAN YOU GET YOUR MONEY OUT?

You may at any time request the redemption of some or all of your investment. For each fund, payment will normally be made within 10 business days of the Manager receiving a redemption request from you.

See section 2 of the PDS, "How does this investment work?" on page 5 for more information.

Your investment in the AMP Capital Cash and Fixed Interest Funds 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.

HOW WILL YOUR INVESTMENT BE TAXED?

All of the funds offered under this PDS are Portfolio Investment Entities (**PIEs**).

The amount of tax you pay in respect of a PIE is based on your Prescribed Investor Rate (**PIR**). To determine your PIR go to www.ird.govt.nz/toii/pir/.

See section 6 of the PDS, "What taxes will you pay?" on page 8 for more information.

WHERE CAN YOU FIND MORE KEY INFORMATION?

AMP Investment Management (N.Z.) Limited is required to publish quarterly updates for each fund. The updates show the returns, and the total fees actually charged to investors, during the previous year. The latest fund updates are available at www.ampcapital.co.nz. The Manager will also give you copies of those documents on request.

FUND NAME	DESCRIPTION	RISK INDICATOR	FUND CHARGES (ESTIMATED) (of the value of the fund's assets each year)	BUY / SELL SPREAD (of each investment/redemption)
NZ CASH FUND	The fund is an actively managed portfolio of bank bills, floating rate notes and short term deposits and securities, that targets capital security and liquidity.		0.27%	0% / 0%
NZ FIXED INTEREST FUND	The fund is an actively managed portfolio of fixed interest securities, focusing predominantly on government bonds and corporate securities in the New Zealand market.		0.57%	0.05% / 0.05%
NZ SHORT DURATION FUND	The fund is an actively managed portfolio of fixed interest securities, focusing predominantly on corporate securities in the New Zealand and Australian market with a shorter average maturity than a standard fixed interest fund.		0.60%	0.05% / 0.05%
HEDGED GLOBAL FIXED INTEREST FUND	The fund is a diversified portfolio of international fixed interest securities using a combination of specialist investment managers. The multiple manager approach provides exposure to a range of sectors and securities as well as diversification across investment approaches.		0.82%	0.15% / 0.15%
GLOBAL SHORT DURATION FUND	The fund is a diversified portfolio of highly rated global fixed interest securities. At the total portfolio level the fund will have a shorter maturity than most traditional fixed interest funds, with an emphasis on minimising capital loss.		0.81%	0.10% / 0.10%

Note: A combination of actual fund returns and market index returns were used to determine the risk indicator for the Global Short Duration Fund as this fund commenced operation on 22 May 2012. The risk indicator may therefore provide a less reliable indicator of potential future volatility of this fund. For the five year period ending 30 September 2016, market index returns have been used up to 22 May 2012 with actual fund returns used for the balance of the period to 30 September 2016.

See page 7 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 www.sorted.org.nz.



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2. HOW DOES THIS INVESTMENT WORK?

This PDS is an offer to purchase units in the AMP Capital Cash and Fixed Interest Funds. Each of the funds offered under this PDS is constituted within a managed investment scheme that is governed by a trust deed dated 24 November 2015 (the AMP Capital Investment Retail Funds Trust Deed).

The money you invest buys units in the fund or funds you choose. Each fund invests in assets, such as bonds and cash. The units do not give you legal ownership of the fund's assets but they do give you rights to the returns from the assets.

The price of each unit depends on the value of the fund at the time you invest and any buy spread that applies to that fund. We calculate the unit price for a fund by dividing the Current Value of the fund by the number of units the fund has issued. The unit price is calculated daily.

A change in the value of the fund's assets affects the value of your units. The unit price for a fund will change as the market value of those fund's assets changes.

The number of units you have, when multiplied by the unit price, gives you the total value of your investment in any one fund (although the impact of tax can result in a change in the number of units you hold, up or down).

The assets of a fund are not available to meet the liabilities of any other fund in the scheme.

Investing in managed funds can help you achieve your savings goals and create greater wealth for the future by offering you:

- **Diversification.** Pooling together large amounts of money enables fund managers to invest in a spread of assets which allows diversification and aims to reduce the risk of your investment portfolio. It also provides access to markets and securities that might otherwise be out of reach.
- **Professional management.** Employing the expertise and resources of a professional manager is particularly beneficial if you do not have the time or the skill to manage your own investments.
- **Simplified investing.** Fund managers take care of the paperwork involved in buying, selling, reporting and record keeping.

The return on your investment comes from:

- any increase or decrease in the unit price, and
- any income distributions made from the fund.

The NZ Cash Fund, NZ Fixed Interest Fund, NZ Short Duration Fund and the Global Short Duration Fund distribute income half yearly. Our policy is to distribute 72% of the income.

The distributions will be calculated on or about 31 March and 30 September in each year. The distributions will be made to those unit holders on the relevant fund's register of unit holders as at the close of business on the last business day prior to the day the distribution is calculated.

Distribution payments are intended to be made within five business days of the date on which the distribution is calculated.

You may elect to have all (but not part) of your distribution of income reinvested in further units (**Reinvestment Option**) and you can cancel, at any time, your election to reinvest in further units. A buy spread will not be charged on your reinvestment. Two weeks' notice is required of any changes to your election for those changes to be effective for a given distribution.

The Reinvestment Option may be varied, withdrawn or cancelled by us at any time, by giving not less than three months' notice to you.

The Hedged Global Fixed Interest Fund does not make distributions. Accordingly, any income of this fund is reflected in its unit price.

MAKING INVESTMENTS

You can make an investment in any of the funds by completing the application form at the back of this PDS or invest online at www.ampcapital.co.nz.

You may invest in one or more funds as long as you invest a minimum of \$2,000 in each fund. When you make an investment in a fund, we will issue units at the unit price for that fund, adjusted for the applicable buy spread for that fund.

We also offer these funds via selected administration and custodial services. When reading this PDS you should remember that if your investments are made through an administration and custodial service they will be held by a custodian on your behalf. You should refer to the administration and custodial service terms and the relevant marketing information about investing in the funds through that service.

WITHDRAWING YOUR INVESTMENTS

You may request a redemption of some or all of your investment at any time. For each fund, payment will normally be made within 10 business days of our receiving a redemption request from you. However, we have the ability, in certain circumstances, to suspend redemptions.

When you redeem all or part of your investment from a fund, we will redeem your investment at the unit price for that fund, adjusted for the applicable sell spread for that fund.

We reserve the right to refuse a redemption request for less than \$1,000 or a redemption request that would result in you holding less than \$2,000 of units (except where all of your units are to be redeemed).

HOW TO SWITCH BETWEEN FUNDS

You may at any time request to switch your investment between the funds offered under this PDS or to any other AMP Capital Investment Fund offered by us. A switch will be treated as a redemption from one fund or funds and an application into the other fund or funds.

You will not be charged a switch fee but the buy and sell spreads will apply on each redemption and application under the switch. More information about the buy and sell spreads can be found in section 5 on page 8.

This PDS provides information on the AMP Capital Cash and Fixed Interest Funds. Information on other AMP Capital Investment Funds not offered under this PDS is provided in the following PDS documents:

- AMP Capital Global Shares Funds PDS
- AMP Capital Goals Based Funds PDS
- AMP Capital New Zealand and Australian Shares Funds PDS
- AMP Capital Property, Infrastructure and Commodities Funds PDS
- AMP Capital Responsible Investment Leaders Diversified Funds PDS.

3. DESCRIPTION OF YOUR INVESTMENT OPTIONS

FUND	SUMMARY OF INVESTMENT OBJECTIVES AND STRATEGY	TARGET ASSET MIX	RISK CATEGORY	MINIMUM SUGGESTED INVESTMENT TIMEFRAME
NZ CASH FUND	<p>Objective: To provide a Gross Return above the return of the Bloomberg NZBond Bank Bill Index¹ on a rolling 12 month basis.</p> <p>Strategy: Investment is primarily in investment grade New Zealand short-term securities, deposits and floating rate notes in the wholesale money market, with a focus on adding value by credit risk management and interest rate management. The fund targets a maximum weighted average duration not exceeding six months.</p>	Cash and cash equivalents	1	1 year
NZ FIXED INTEREST FUND	<p>Objective: To provide a Gross Return above the return of the Bloomberg NZBond Govt 0+ Yr Index² on a rolling three year basis.</p> <p>Strategy: Investment is in a diversified portfolio of primarily investment grade quality corporate and government securities. Derivatives are frequently utilised to manage risk. The portfolio is structured to add value through credit risk management and interest rate management. The portfolio may also contain a modest amount of foreign currency fixed interest securities, 100% hedged back to New Zealand dollars.</p>	New Zealand fixed interest	3	3 years
NZ SHORT DURATION FUND	<p>Objective: To provide a Gross Return above the return of the Bloomberg NZBond Swaps 1–3 Year Index³ on a rolling three year basis..</p> <p>Strategy: Investment is in a range of fixed interest securities, including corporate, bank, local authority and state owned enterprise bonds, mortgage and asset-backed securities, infrastructure debt, government bonds, credit default swaps, interest rate swaps, cash and cash-like securities. The portfolio specifically targets credit risk and interest rate risk as a source of return. The fund may also contain a modest amount of foreign currency fixed interest securities, 100% hedged back to New Zealand dollars.</p>	New Zealand fixed interest	2	2 years
HEDGED GLOBAL FIXED INTEREST FUND	<p>Objective: To provide a Gross Return which is above the return of the Barclays Capital Global Aggregate Index over a rolling three-year basis, fully hedged to the New Zealand dollar.</p> <p>Strategy: A multiple manager approach to investing in a range of short and long term maturities of global fixed interest securities, including government, government-related, corporate, asset-backed and hybrid securities in both developed and emerging markets around the globe. The portfolio covers the three major components of global bond markets – government bonds, corporate credit and securitised debt. The fund targets being 100% hedged back to New Zealand dollars.</p>	International fixed interest	3	3 years
GLOBAL SHORT DURATION FUND	<p>Objective: To provide a Gross Return above the return of the Bloomberg NZBond Bank Bill¹ Index on a rolling three year basis.</p> <p>Strategy: The fund invests in a diversified exposure of fixed interest securities. At the total portfolio level the fund will have a shorter maturity than most traditional fixed interest funds. International fixed interest exposure includes international government and government-related securities, and corporate debt. The portfolio takes advantage of global opportunities, focusing on active positions on long-term trends as opposed to short term aberrations in interest rates. Returns are added through multiple sources to achieve consistency of returns. Foreign currency exposure is 100% hedged to New Zealand dollars.</p>	International fixed interest	2	2 years

¹ Prior to 1 November 2016, the benchmark index for these funds was the S&P/NZX 90 Day Bank Bills Index

² Prior to 1 November 2016, the benchmark index for this fund was the S&P/NZX NZ Government Bond Index

³ Prior to 1 November 2016, the benchmark index for this fund was the S&P/NZX Short End Swap Index

The Manager can make changes to the Statement of Investment Policy and Objectives (SIPO) of any fund in accordance with the Trust Deed and the Financial Markets Conduct Act 2013. Before making changes to the SIPO, the Manager will consider if the changes are in your best interests and consult with the Supervisor. We will give notice of changes to unit holders of the relevant fund prior to effecting any material changes. The most current SIPO for the funds can be found on the scheme register at www.business.govt.nz/disclose.

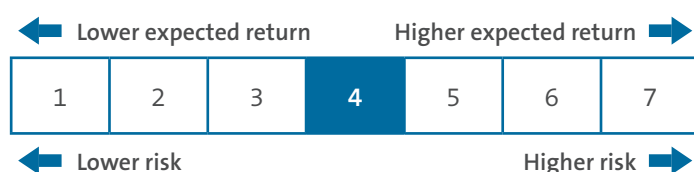
The Manager's use of the various market indices referred to here is subject to certain terms, conditions and disclaimers as described in the offer register at www.business.govt.nz/disclose in the document titled 'Other material information', located under the 'Documents' tab on the managed fund offer register for the AMP Capital Investment Funds.

Further information about the assets in each fund can be found in the fund updates at www.ampcapital.co.nz.

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.



See page 3 for the risk indicators for the funds offered under this PDS.

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 www.sorted.org.nz.

Note that even the lowest category does not mean a risk-free investment, and there may be other 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 five years to 30 September 2016. 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 these funds.

GENERAL INVESTMENT RISKS

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

Interest rate risk

Interest rate risk is the risk that market interest rates rise which will lead to a drop in the market values of fixed interest securities.

This is of significance to the AMP Capital Cash and Fixed Interest Funds, as they invest in fixed interest securities and therefore movements in market interest rates will impact the value of the funds.

Credit risk

Credit rate risk is the risk that a business or government bond issuer does not make a payment on a coupon or principal payment when due.

This is of significance to the Cash and Fixed interest Funds as they invest in fixed interest securities and are dependent on the payment of interest, coupons and principal from the issuers of these securities.

Currency risk

Currency risk is the risk of exchange rate fluctuations between the New Zealand dollar (the currency in which the funds are valued) and foreign currencies.

Currency risk will affect funds that invest in offshore assets that are not fully hedged back to New Zealand dollars. The NZ Fixed Interest Fund, NZ Short Duration Fund, Hedged Global Fixed Interest Fund and the Global Short Duration Fund have some or all of the assets invested offshore and therefore the returns of these funds can be affected by movements between the New Zealand dollar and other currencies if they are not adequately hedged.

We manage currency risk for each of the funds which have exposure to overseas assets by a currency management policy, where some or all of the currency exposure is hedged back to New Zealand dollars.

The currency management policy for each fund is detailed in the AMP Capital Investment Funds SIPO.

Liquidity risk

In volatile market conditions, a fund's assets may not necessarily be as easily realisable as they may have been at a previous point in time, or may only be able to be realised at a lower value than might be expected in normal market conditions. This could have a negative effect on the value of a fund's assets and its performance, and in turn may affect the value of your investment and the returns you receive from the fund.

5. WHAT ARE THE FEES?

You will be charged fees for investing in the AMP Capital Cash and Fixed Interest Funds. Fees are deducted from your investment and will reduce your returns. If any of the funds invest in other funds, those other 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 the initial buy spread.

ANNUAL FUND CHARGES

	MANAGEMENT FEES (excluding GST)	ESTIMATED ADMINISTRATION CHARGES (including GST)	TOTAL ANNUAL FUND CHARGES
NZ Cash Fund	0.25%	0.02%	0.27%
NZ Fixed Interest Fund	0.55%	0.02%	0.57%
NZ Short Duration Fund	0.55%	0.05%	0.60%
Hedged Global Fixed Interest Fund	0.70%	0.12%	0.82%
Global Short Duration Fund	0.75%	0.06%	0.81%

Management fees - We charge an annual management fee to each fund as set out above. GST is currently charged at 15% on 10% of the management fee in accordance with the non-binding IRD agreement with the Financial Services Council of New Zealand Incorporated on behalf of the funds management industry. This percentage may change in the future.

Administration charges - These charges cover the general management of the fund eg supervisor, legal, custodian and audit fees. These charges also include charges payable in respect of the underlying funds that the above funds invest in. These charges are an estimate. Actual charges over the previous 12 months are available in the latest fund update.

INDIVIDUAL ACTION FEES

Buy/Sell spreads

	BUY SPREAD	SELL SPREAD
NZ Cash Fund	0.00%	0.00%
NZ Fixed Interest Fund	0.05%	0.05%
NZ Short Duration Fund	0.05%	0.05%
Hedged Global Fixed Interest Fund	0.15%	0.15%
Global Short Duration Fund	0.10%	0.10%

EXPLANATION

Buy/Sell spreads - When you enter or leave a fund, any buy or sell spreads applicable at that time will be a cost to you. The buy spread is added to the unit price on entry to the fund, and the sell spread is deducted from the unit price on exit from the fund. The buy/sell spreads belong to the fund and are not fees paid to us or any investment manager. The purpose of buy/sell spreads is to make sure that any transaction costs incurred as a result of an investor entering or leaving the fund are borne by that investor, and not other investors in the fund. There is no GST charged on buy/sell spreads.

There are no other one-off fees currently being charged to any of the funds offered under this PDS.

Example of how fees apply to an investor

Gemma invests \$10,000 in the Global Short Duration Fund. A buy spread of 0.10% is incorporated in the unit price that she pays for her investment. This equates to \$10.

This brings the starting value of her investment to \$9,990.

She is also charged management and administration fees which work out to about \$81 (0.81% of \$9,990). These fees might be more or less if the value of her investment has increased or decreased over the year.

Estimated total fees for the first year

Individual action fees: \$10

Fund charges: \$82

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 Global Short Duration 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.

THE FEES CAN BE CHANGED

We can change fees from time to time. We can also add new fees. The rules about fee changes are in the Trust Deed which can be found on the scheme register at www.business.govt.nz/disclose.

AMP Investment Management (N.Z.) Limited 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 on the offer register at www.business.govt.nz/disclose.

6. WHAT TAXES WILL YOU PAY?

Each fund is a Portfolio Investment Entity. The amount of tax you pay is based on your PIR. To determine your PIR, go to www.ird.govt.nz/toii/pir/. 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 the Manager (or, if you invest through an administration and/or custodial service, the provider of that service) your PIR when you invest or if your PIR changes. If you do not tell the Manager (or the provider of the administration and/or custodial service you invest through, if applicable), a default rate may be applied. If the advised PIR is lower than the correct PIR, you will need to complete a personal tax return and pay any tax shortfall, interest, and penalties. If the default rate or the advised PIR is higher than the correct PIR, you will not get a refund of any overpaid tax.

7. WHO IS INVOLVED?

ABOUT AMP INVESTMENT MANAGEMENT (N.Z.) LIMITED

AMP Investment Management (N.Z.) Limited is the manager of the funds.

You can contact us by:

Telephone: (04) 494 2200

Fax: (04) 494 2100

Email: ampcapital@ampcapital.co.nz

In writing:

AMP Investment Management (N.Z.) Limited
PO Box 3764
Wellington 6011

In person:

Ground Floor, PwC Tower
113-119 The Terrace
Wellington 6140

WHO ELSE IS INVOLVED?

TITLE	NAME	ROLE
Supervisor	The New Zealand Guardian Trust Company Limited	Supervisor of the funds under the FMC Act, responsible for supervising AMP Investment Management (N.Z) Limited as manager of the funds.
Custodian	BNP Paribas Fund Services Australasia Pty Ltd	Appointed by the Supervisor to hold the assets of the funds on behalf of investors.
Investment Manager	AMP Capital Investors (New Zealand) Limited	Investment manager of the NZ Cash Fund, NZ Fixed Interest Fund, NZ Short Duration Fund, and Hedged Global Fixed Interest Fund. Makes decisions about what the funds invest in. The investment manager may also appoint sub-investment managers to manage fund assets.
Investment Manager	PIMCO Australia Pty Limited	Appointed by the Manager as investment manager of the Global Short Duration Fund. Makes decisions about what the fund invests in.
Administration Manager	AMP Capital Investors (New Zealand) Limited	Appointed by the Manager. Provides administration functions for the funds.

More information, including the Trust Deed, is available on the scheme register at www.business.govt.nz/disclose.

8. HOW TO COMPLAIN

Any complaints or problems with the investment should be directed to the Manager using the contact details in section 7.

In addition, the Manager is a member of Financial Services Complaints Limited, a dispute resolution scheme approved under the Financial Service Providers (Registration and Dispute Resolution) Act 2008. Under that scheme, if you have any complaints or problems with your investment, you should first try to resolve these with the Manager.

If your complaint cannot be resolved with the Manager, you may direct your complaint to:

Financial Services Complaints Limited
4th Floor, 101 Lambton Quay
PO Box 5967, Wellington

Telephone: 0800 347 257 or (04) 472 3725

Fax: (04) 472 3728

The scheme will not charge a fee to any complainant to investigate or resolve a complaint.

If you are not satisfied with the outcome of your complaint you can contact the Supervisor:

Manager Corporate Trusts
The New Zealand Guardian Trust Company Limited
Level 2, Dimension Data House
99-105 Customhouse Quay
PO Box 3845, Wellington 6140
Telephone: (04) 901 5406

9. WHERE YOU CAN FIND MORE INFORMATION

Further information relating to the AMP Capital Cash and Fixed Interest Funds is available on the offer register and the scheme register at www.business.govt.nz/disclose and a copy of information on the offer register or scheme register is available on request to the Registrar of Financial Service Providers.

OTHER INFORMATION WE WILL PROVIDE

You can also obtain the following information, free of charge:

INFORMATION	HOW TO OBTAIN
Latest unit price	The latest unit price is available on our website: www.ampcapital.co.nz .
Fund information relevant to you	You can inspect documents we hold that are relevant to you, and other documents that are legally required to be provided to you, at our offices during normal business hours, or request an extract of those documents, by written request to us.
Fund updates	The fund updates for the funds will be publicly available from our website and can be requested from us.

If you invest directly into the funds, we will send you confirmation information relating to your transactions when units are issued to you, as well as when you withdraw or transfer your units and make available to you an annual report in respect of the scheme.

You will also be sent an annual tax statement which will include the amount of PIE income allocated to you and the amount of tax paid at your chosen PIR. You will also be asked to confirm your IRD number and PIR.

You can find general information about us, the funds, and our management team on our website www.ampcapital.co.nz.

10. HOW TO APPLY

If you are making an investment directly with the Manager then you will be required to complete the application form at the back of this document.

GLOSSARY

“**Current Value**” means the assets less the liabilities of the fund as defined in more detail in the Trust Deed.

“**FMC Act**” means the Financial Markets Conduct Act 2013.

“**Global Short Duration Fund**” means AMP Capital Global Short Duration Fund.

“**Gross Return**” means the return before the deduction of tax, expenses and fees and assumes all income is reinvested.

“**Hedged Global Fixed Interest Fund**” means AMP Capital Hedged Global Fixed Interest Fund.

“**Manager**” means AMP Investment Management (N.Z.) Limited.

“**NZ Cash Fund**” means AMP Capital NZ Cash Fund.

“**NZ Fixed Interest Fund**” means AMP Capital NZ Fixed Interest Fund.

“**NZ Short Duration Fund**” means AMP Capital NZ Short Duration Fund.

“**Trust Deed**” means the AMP Capital Investment Retail Funds Trust Deed dated 24 November 2015 (as amended and consolidated from time to time).

Words or phrases not defined in this Glossary have the same meaning as in the Trust Deed.

STEP 3 ADDITIONAL TAX DETAILS

It is mandatory to provide the US taxation status of all applicants, even if they are also a taxpayer in New Zealand.

Please indicate if you are a United States (US) citizen or resident for US tax purposes.

Applicant 1 Yes No Applicant 2 (if applicable) Yes No

If "no" to the preceding question go to step 4.

If "yes" to the preceding question, please provide your US Taxpayer Identification Number (TIN). For individuals, this is your Social Security Number (SSN).

Applicant 1 *SSN (numeric values only)* Applicant 2 *SSN (numeric values only)*

Further information about "Additional Tax Details" section can be found on the AMP Capital website in a "Learn about FATCA" document. (www.ampcapital.co.nz/investing-with-us/adviser-information)

STEP 4 AMOUNT OF UNITS APPLIED FOR

I/We wish to invest NZ\$ to purchase Units in the following AMP Capital Cash and Fixed Interest Fund(s).

Applications must be for a minimum of \$2,000 in any Fund.

AMP Capital NZ Cash Fund	NZ\$	<input type="text"/>
AMP Capital NZ Fixed Interest Fund	NZ\$	<input type="text"/>
AMP Capital NZ Short Duration Fund	NZ\$	<input type="text"/>
AMP Capital Hedged Global Fixed Interest Fund	NZ\$	<input type="text"/>
AMP Capital Global Short Duration Fund	NZ\$	<input type="text"/>
TOTAL INVESTMENT	NZ\$	<input type="text"/>

STEP 5 DISTRIBUTION PAYMENTS

I/We elect to receive income distribution (if made) as follows:

Reinvest in additional units in the Fund. Direct credit to bank account.

Distributions will be made by direct credit, please enter bank account details below:

Name of Bank

Account name

Bank/Branch Account number Suffix

STEP 6 IDENTITY VERIFICATION OF NEW APPLICANT

Identity verification must be completed in all cases where the applicant is new to the AMP Capital Investment Funds (in accordance with the Anti-Money Laundering and Countering Financing of Terrorism Act 2009).

WHAT VERIFIED DOCUMENTS DO I NEED TO PROVIDE?

The documents we require from you to comply with the new Anti Money Laundering (AML) & Countering Financing of Terrorism Act 2009 are set out below:

- | | | |
|--|--|---|
| <input type="checkbox"/> OPTION A | <input type="checkbox"/> OPTION B | <input type="checkbox"/> OPTION C |
| One of the following primary forms of ID verified: | One of the following primary non-photographic forms of ID: | <input type="checkbox"/> New Zealand Drivers Licence |
| <input type="checkbox"/> New Zealand Passport | <input type="checkbox"/> New Zealand Full Birth Certificate | Plus ONE secondary or supporting document*: |
| <input type="checkbox"/> Overseas Passport | <input type="checkbox"/> New Zealand Certificate of Citizenship | <input type="checkbox"/> A bank statement or a statement by a government agency (eg. IRD Statement) |
| <input type="checkbox"/> NZ Certificate of Identity | <input type="checkbox"/> Overseas Birth Certificate or Citizenship Certificate | <input type="checkbox"/> A document issued by a government agency that contains a name and signature (eg. Super Gold Card) |
| <input type="checkbox"/> New Zealand Firearms Licence | Plus ONE secondary or supporting form of photographic identification: | <input type="checkbox"/> A document issued by a registered bank that contains a name and signature (eg. an eftpos or credit/debit card) |
| <input type="checkbox"/> New Zealand Refugee travel document or an Emergency Travel document | <input type="checkbox"/> New Zealand Drivers Licence | |
| | <input type="checkbox"/> 18+ Card | |

AND ONE OF THE FOLLOWING FORMS OF VERIFIED ADDRESS DOCUMENTS*:

- Bank Account Statement
- Rates or Utility Bill
- IRD Tax notice/certificate
- Legal Document (eg. Rental tenancy agreement)
- Government or Government Department Document
- Print screen from www.whitepages.co.nz

* All documents must be dated within the last 12 months and attached

HOW DO I VERIFY COPIES OF IDENTIFICATION DOCUMENTS?

Documents must be verified by an 'AML Trusted Referee' and verified in the three months prior to providing the document.

AML TRUSTED REFEREES

The following categories of people are acceptable as AML Trusted Referees:

- > Commonwealth representative (as defined in the Oaths and Declarations Act 1957)
- > Member of the police
- > Justice of the Peace
- > Registered medical doctor
- > Kaumatua (as verified through a reputable source)
- > Registered teacher
- > Minister of religion
- > Lawyer (as defined in the Lawyers and Conveyancers Act 2006)
- > Notary Public
- > New Zealand Honorary consul
- > Member of Parliament
- > Chartered Accountant (within the meaning of section 19 of the New Zealand Institute of Chartered Accountants Act 1996)
- > A person who has the legal authority to take statutory declarations or the equivalent in New Zealand.

An AML Trusted Referee must be at least 16 years old and must not be:

- > the spouse or partner of the customer; or related to the customer; or
- > a person who lives at the same address as the customer; or
- > a person involved in the transaction or business requiring certification.

WHEN VERIFYING IDENTIFICATION DOCUMENTS, THE TRUSTED REFEREE MUST:

Sight the original documents, and write and sign the following form of certification on each of them:

I, [full names of referee], [referee's occupation], certify as follows:

1. This is a true copy of the [name of document] of [full name of customer] that has been sighted by me today, and
2. The [name of document] represents the identity of [name of customer].

Dated this [] day of [month] [year]

Signed

NB: Some people (especially the very young and elderly) may be unable to fully comply with these requirements. Please call us on 0800 400 499 if you require further guidance on how to verify the identities by other means.

DECLARATION (TO BE COMPLETED BY ADVISER IF REQUIRED)

I have sighted the original(s) of the document(s) referred to above and confirm that the document(s) are correctly described. I also confirm that the person(s) named in the Personal Details section of this application form and the person(s) identified in the document(s) referred to above are the same individual(s). I have recorded information regarding the source of the funds or the customer's wealth, and completed Politically Exposed Persons checks.

I have no reason to believe that each person listed above is not who he or she claims to be.

Signature _____ Date: _____

ADVISER DETAILS

Adviser Name Adviser Number

Adviser Business

STEP 7 ACKNOWLEDGEMENTS

I/We have received and read the latest Product Disclosure Statement for the AMP Capital Cash and Fixed Interest Funds dated 31 October 2016 and understand that the terms and conditions of the Trust Deed will be binding on us. I/We agree to accept the Units issued to me/us by the Manager as a Unit Holder under the Trust Deed. I/We agree to be bound by the provisions of that Trust Deed (as duly amended from time to time). I/we acknowledge that AMP Investment Management (N.Z.) Limited, AMP Capital Investors (New Zealand) Limited and other members of the AMP group of companies (AMP Group) are subject to anti-money laundering, countering financing of terrorism and sanctions laws (AML Laws) in New Zealand, Australia and elsewhere. I/we agree not to do anything that could cause any member of the AMP Group to breach the AML Laws. I/we agree to provide each member of the AMP Group with all information and other assistance it reasonably requires to comply with the AML Laws. I/we agree to indemnify each member of the AMP Group against any loss it suffers as a result of me/us providing incorrect or incomplete information. I/we agree that no member of the AMP Group shall be liable to me/us or anyone else for any refusal to process or delay in processing a transaction I/we have requested or a suspension of my/our accounts with a member of the AMP Group in accordance with the AML Laws. I/we represent and warrant that I/we have no cause to believe the funds used to purchase Units in the Funds are the proceeds of crime or will be used to finance terrorism.

I/We agree that all information about me/us disclosed in this form may be used by AMP Investment Management (N.Z.) Limited or disclosed to and used by AMP Capital Investors (New Zealand) Limited and the Supervisor for the purpose of managing the Funds and my/our holding, including compliance with the AML Laws. I/We know that I/we can request such access to and correction of any information held about me/us by AMP Investment Management (N.Z.) Limited or AMP Capital Investors (New Zealand) Limited and the Supervisor. Notwithstanding the foregoing, I/we acknowledge that where a suspicious transaction report has been made about me/us, the person who has made that report is not able to give me/us access to any information about that report (including its existence) and I/we have no right to request information in that report be corrected. I/We will inform AMP Investment Management (N.Z.) Limited of any changes to the information provided by me/us to AMP Investment Management (N.Z.) Limited, AMP Capital Investors (New Zealand) Limited or the Supervisor.

I/We acknowledge that I/we may be required separately in relation to this application to pay a fee to AMP Capital Investors (New Zealand) Limited or an associated person.

STEP 8 DECLARATION AND SIGNATURE

Joint holders should all sign this form. If this form is executed under Power of Attorney, the certificate of non-revocation of Power of Attorney below should be completed and a copy of the Power of Attorney forwarded with this form.

Signature(s) of applicant(s) (if 18 years or older)

MAIN APPLICANT

Date

or

JOINT APPLICANT #1

Date

JOINT APPLICANT #2

Date

Applicants under 18 years of age or where power of attorney exists

Please complete and sign the following declaration if the application is being made:

- 1) for someone under the age of 18, the form must be signed by parent or legal guardian.
- 2) by an individual who holds Power of Attorney

I can confirm that I have Power of Attorney in respect of the application (or in the case of an applicant under the age of 18) that I am a parent/legal guardian of the applicant and authorised to sign on the applicant's behalf and I confirm that I have read and accepted the information contained in section seven above on behalf of the applicant named in section two of this form.

The parent/legal guardian or holder of Power of Attorney must provide documents that confirm their identity. Please see section six for details of what you must provide.

FULL NAME

Date of birth

Relationship to applicant

Telephone

Signature

Date

This Application Form must not be issued, circulated, or distributed unless accompanied by the Product Disclosure Statement dated 31 October 2016.

Certificate of non-revocation of Power of Attorney

I, of

Hereby certify:

THAT, by a Power of Attorney dated the day of

(Name of person for whom attorney is signing)

appointed me his/her/their attorney on the terms and conditions set out in the Power of Attorney.

THAT I have executed the application for Units printed on the face of this form as attorney under that Power of Attorney and pursuant to the powers thereby conferred upon me.

THAT at the date of this certificate I have not received any notice or information of the revocation of that Power of Attorney by the death or liquidation of the donor or otherwise.

Signed at This day of 20

Signature of attorney _____

STEP 9 MAKING PAYMENT

APPLICATION - CHEQUES

1. Before making any investment decisions investors should consider the information available in the Product Disclosure Statement.
2. Please note that our minimum initial investment is \$2,000 per fund.
3. **PLEASE MAKE CHEQUE PAYABLE TO: AMP Custodian Services (NZ) Limited – PIP Application Account.**
4. Post the Application Form and cheque to: Client Service Centre, PO Box 3764, Wellington 6140.
5. Once the cheque is banked and funds are cleared, units will be purchased in the selected AMP Capital Investment Fund(s).
6. Once your units are issued, a Confirmation of Investment letter will be posted to you.

APPLICATION - DIRECT CREDIT

1. Before making any investment decisions investors should consider the information available in the Product Disclosure Statement.
2. Please note that our minimum initial investment is \$2,000 per fund.
3. Please direct credit the total amount noted on your application form from your bank account to:
AMP Custodian Services (NZ) Limited - PIP Application Account 02-0500-0936956-000.
4. **The critical item for the direct credit is that the “code” used in the code field is a six character alphanumeric code made up of first three letters of your surname and any combination of numbers – e.g. EDM001.**
5. Note on the Application Form that monies will be direct credited. Scan Application Form and send to: query@ampcapital.co.nz or; place Application Form in post to: Client Service Centre, PO Box 3764, Wellington 6140.
6. Once the funds are cleared, units will be purchased in the selected AMP Capital Investment Fund(s).
7. Once your units are issued, a Confirmation of Investment letter will be posted to you.

US PERSON 1 - Full Name

Residential Address – Not a PO Box

Unit number Street number Street name

Suburb/Town

State

Postcode

Country

SSN (numeric values only)

US Taxpayer Identification Number (TIN)

US PERSON 2- Full Name

Residential Address – Not a PO Box

Unit number Street number Street name

Suburb/Town

State

Postcode

Country

SSN (numeric values only)

US Taxpayer Identification Number (TIN)

If there are more than two US Persons, please write their details on a separate page and attach to this form.

Further information about "Additional Tax Details" section can be found on the AMP Capital website in a "Learn about FATCA" document. (www.ampcapital.co.nz/investing-with-us/adviser-information)

STEP 4 AMOUNT OF UNITS APPLIED FOR

I/We wish to invest NZ\$ to purchase Units in the following AMP Capital Cash and Fixed Interest Fund(s).

Applications must be for a minimum of \$2,000 in any Fund.

AMP Capital NZ Cash Fund	NZ\$	<input type="text"/>
AMP Capital NZ Fixed Interest Fund	NZ\$	<input type="text"/>
AMP Capital NZ Short Duration Fund	NZ\$	<input type="text"/>
AMP Capital Hedged Global Fixed Interest Fund	NZ\$	<input type="text"/>
AMP Capital Global Short Duration Fund	NZ\$	<input type="text"/>
TOTAL INVESTMENT	NZ\$	<input type="text"/>

STEP 5 DISTRIBUTION PAYMENTS

I/We elect to receive income distribution (if made) as follows:

Reinvest in additional units in the Fund. Direct credit to bank account.

Distributions will be made by direct credit, please enter bank account details below:

Name of Bank

Account name

Bank/Branch

Account number

Suffix

STEP 6 IDENTITY VERIFICATION OF NEW APPLICANT

Identity verification must be completed in all cases where the applicant is new to the AMP Capital Investment Funds (in accordance with the Anti-Money Laundering and Countering Financing of Terrorism Act 2009).

WHAT VERIFIED DOCUMENTS DO I NEED TO PROVIDE?

The documents we require from you to comply with the new Anti Money Laundering (AML) & Countering Financing of Terrorism Act 2009 are set out below:

STANDARD TRUST REQUIREMENTS:

- A verified copy of the Trust Deed
- IDs of Trustees verified (names, DOB and address as per below options)
- Name and DOB of each Beneficiary
- Verified information of Source of Funds (eg. Bank statement or Sales and Purchase Agreement)
- IDs of any authorised signatories if different from Trustees verified (names, DOB and address as per below options)

ADDITIONAL INFO IF A STANDARD TRUST WITH A COMPANY AS TRUSTEE:

- IDs of the company directors verified (names, DOB and address as per below options)
- IDs of the company shareholders if owning more than 25% of shares verified (names, DOB and address as per below options)
- IDs of any authorised signatories if different from company directors (names, DOB and address as per below options)

STANDARD COMPANY REQUIREMENTS:

- IDs of the company directors verified (names, DOB and address as per below options)
- IDs of the company shareholders if owning more than 25% of shares verified (names, DOB and address as per below options)
- IDs of any authorised signatories if different from company directors (names, DOB and address as per below options)

OPTION A

One of the following primary forms of ID verified:

- New Zealand Passport
- Overseas Passport
- NZ Certificate of Identity
- New Zealand Firearms Licence
- New Zealand Refugee travel document or an Emergency Travel document

OPTION B

One of the following primary non-photographic forms of ID:

- New Zealand Full Birth Certificate
- New Zealand Certificate of Citizenship
- Overseas Birth Certificate or Citizenship Certificate

Plus ONE secondary or supporting form of photographic identification:

- New Zealand Drivers Licence
- 18+ Card

OPTION C

- New Zealand Drivers Licence

Plus ONE secondary or supporting documents*:

- A bank statement or a statement by a government agency (eg. IRD Statement)
- A document issued by a government agency that contains a name and signature (eg. Super Gold Card)
- A document issued by a registered bank that contains a name and signature (eg. an eftpos or credit/debit card)

AND ONE OF THE FOLLOWING FORMS OF VERIFIED ADDRESS DOCUMENTS*:

- Bank Account Statement
- Rates or Utility Bill
- IRD Tax notice/certificate
- Legal Document (eg. Rental tenancy agreement)
- Government or Government Department Document
- Print screen from www.whitepages.co.nz

SOURCE OF FUNDS

Please advise the source of funds being invested e.g. savings, inheritance, superannuation payout etc

* All documents must be dated within the last 12 months and attached

HOW DO I VERIFY COPIES OF IDENTIFICATION DOCUMENTS?

Documents must be verified by an 'AML Trusted Referee' and verified in the three months prior to providing the document.

AML TRUSTED REFEREES

The following categories of people are acceptable as AML Trusted Referees:

- > Commonwealth representative (as defined in the Oaths and Declarations Act 1957)
- > Member of the police
- > Justice of the Peace
- > Registered medical doctor
- > Kaumatua (as verified through a reputable source)
- > Registered teacher
- > Minister of religion
- > Lawyer (as defined in the Lawyers and Conveyancers Act 2006)
- > Notary Public
- > New Zealand Honorary consul
- > Member of Parliament
- > Chartered Accountant (within the meaning of section 19 of the New Zealand Institute of Chartered Accountants Act 1996)
- > A person who has the legal authority to take statutory declarations or the equivalent in New Zealand.

An AML Trusted Referee must be at least 16 years old and must not be:

- > the spouse or partner of the customer; or related to the customer; or
- > a person who lives at the same address as the customer; or
- > a person involved in the transaction or business requiring certification.

WHEN VERIFYING IDENTIFICATION DOCUMENTS, THE TRUSTED REFEREE MUST:

Sight the original documents, and write and sign the following form of certification on each of them:

I, [full names of referee], [referee's occupation], certify as follows:

1. This is a true copy of the [name of document] of [full name of customer] that has been sighted by me today, and
2. The [name of document] represents the identity of [name of customer].

Dated this [] day of [month] [year]

Signed

NB: Some people (especially the very young and elderly) may be unable to fully comply with these requirements.

Please call us on 0800 400 499 if you require further guidance on how to verify the identities by other means.

DECLARATION (TO BE COMPLETED BY ADVISER IF REQUIRED)

I have sighted the original(s) of the document(s) referred to above and confirm that the document(s) are correctly described. I also confirm that the person(s) named in the Personal Details section of this application form and the person(s) identified in the document(s) referred to above are the same individual(s). I have recorded information regarding the source of the funds or the customer's wealth, and completed Politically Exposed Persons checks.

I have no reason to believe that each person listed above is not who he or she claims to be.

Signature _____ Date: _____

ADVISER DETAIL

Adviser Name Adviser Number

Adviser Business

STEP 7 ACKNOWLEDGEMENTS

I/We have received and read the latest Product Disclosure Statement for the AMP Capital Cash and Fixed Interest Funds dated 31 October 2016 and understand that the terms and conditions of the Trust Deed will be binding on us. I/We agree to accept the Units issued to me/us by the Manager as a Unit Holder under the Trust Deed. I/We agree to be bound by the provisions of that Trust Deed (as duly amended from time to time). I/we acknowledge that AMP Investment Management (N.Z.) Limited, AMP Capital Investors (New Zealand) Limited and other members of the AMP group of companies (AMP Group) are subject to anti-money laundering, countering financing of terrorism and sanctions laws (AML Laws) in New Zealand, Australia and elsewhere. I/we agree not to do anything that could cause any member of the AMP Group to breach the AML Laws. I/we agree to provide each member of the AMP Group with all information and other assistance it reasonably requires to comply with the AML Laws. I/we agree to indemnify each member of the AMP Group against any loss it suffers as a result of me/us providing incorrect or incomplete information. I/we agree that no member of the AMP Group shall be liable to me/us or anyone else for any refusal to process or delay in processing a transaction I/we have requested or a suspension of my/our accounts with a member of the AMP Group in accordance with the AML Laws. I/we represent and warrant that I/we have no cause to believe the funds used to purchase Units in the Funds are the proceeds of crime or will be used to finance terrorism.

I/We agree that all information about me/us disclosed in this form may be used by AMP Investment Management (N.Z.) Limited or disclosed to and used by AMP Capital Investors (New Zealand) Limited and the Supervisor for the purpose of managing the Funds and my/our holding, including compliance with the AML Laws. I/We know that I/we can request such access to and correction of any information held about me/us by AMP Investment Management (N.Z.) Limited or AMP Capital Investors (New Zealand) Limited and the Supervisor. Notwithstanding the foregoing, I/we acknowledge that where a suspicious transaction report has been made about me/us, the person who has made that report is not able to give me/us access to any information about that report (including its existence) and I/we have no right to request information in that report be corrected. I/ We will inform AMP Investment Management (N.Z.) Limited of any changes to the information provided by me/us to AMP Investment Management (N.Z.) Limited, AMP Capital Investors (New Zealand) Limited or the Supervisor.

- I/We acknowledge that I/we may be required separately in relation to this application to pay a fee to AMP Capital Investors (New Zealand) Limited or an associated person.
- I/we acknowledge that if I/we am/are a custodian applying on behalf of another person(s):
 - I/we warrant to the Supervisor and the Manager that the other person(s) has received a copy of the current Product Disclosure Statement for the funds, prior to this application being submitted; and
 - that person(s) is my/our 'customer' in terms of the Anti-Money Laundering and Countering Financing of Terrorism Act 2009 and I/we have and will comply with my/our obligations in respect of that person(s) under that Act, including to verify the identity of that person(s).

STEP 8 DECLARATION AND SIGNATURE

A company should execute this form in accordance with its constitution. If this form is executed under Power of Attorney, the certificate of non-revocation of Power of Attorney below should be completed and a copy of the Power of Attorney forwarded with this form.

Signature(s) of applicant(s)

TRUSTEE/DIRECTOR Date

or
TRUSTEE/DIRECTOR Date

TRUSTEE/DIRECTOR Date

Certificate of non-revocation of Power of Attorney

I, of

Hereby certify:

THAT, by a Power of Attorney dated the day of

(Name of person for whom attorney is signing)

appointed me his/her/its attorney on the terms and conditions set out in the Power of Attorney.

THAT I have executed the application for Units printed on the face of this form as attorney under that Power of Attorney and pursuant to the powers thereby conferred upon me.

THAT at the date of this certificate I have not received any notice or information of the revocation of that Power of Attorney by the death or liquidation of the donor or otherwise.

Signed at This day of 20

Signature of attorney _____

This Application Form must not be issued, circulated, or distributed unless accompanied by the Product Disclosure Statement dated 31 October 2016.

STEP 9 MAKING PAYMENT

APPLICATION - CHEQUES

1. Before making any investment decisions investors should consider the information available in the Product Disclosure Statement.
2. Please note that our minimum initial investment is \$2,000 per fund.
3. **PLEASE MAKE CHEQUE PAYABLE TO: AMP Custodian Services (NZ) Limited – PIP Application Account.**
4. Post the Application Form and cheque to: Client Service Centre, PO Box 3764, Wellington 6140.
5. Once the cheque is banked and funds are cleared, units will be purchased in the selected AMP Capital Investment Fund(s).
6. Once your units are issued, a Confirmation of Investment letter will be posted to you.

APPLICATION - DIRECT CREDIT

1. Before making any investment decisions investors should consider the information available in the Product Disclosure Statement.
2. Please note that our minimum initial investment is \$2,000 per fund.
3. Please direct credit the total amount noted on your application form from your bank account to:
AMP Custodian Services (NZ) Limited - PIP Application Account 02-0500-0936956-000.
4. **The critical item for the direct credit is that the "code" used in the code field is a six character alphanumeric code made up of first three letters of your surname and any combination of numbers – e.g. EDM001.**
5. Note on the Application Form that monies will be direct credited. Scan Application Form and send to: query@ampcapital.co.nz or; place Application Form in post to: Client Service Centre, PO Box 3764, Wellington 6140.
6. Once the funds are cleared, units will be purchased in the selected AMP Capital Investment Fund(s).
7. Once your units are issued, a Confirmation of Investment letter will be posted to you.

CONTACT DETAILS

Wellington office

Ground Floor, PwC Tower
113-119 The Terrace,
WELLINGTON 6011

PO Box 3764
WELLINGTON 6140

Auckland office

Level 16, PwC Tower
188 Quay Street
AUCKLAND 1010

PO Box 5346,
Wellesley Street,
AUCKLAND 1141

Telephone

+64 (4) 494 2200

8.30am - 5.00pm New Zealand time,
Monday to Friday

E: ampcapital@ampcapital.co.nz
W: ampcapital.co.nz