

# Fixed Rate Loans

For owner occupied home loans and investment loans.

## Product features

**Choice of 1, 2, 3 and 5 Year fixed rate loans** that automatically roll to variable (with the option of refixing) at no charge.

Up to 90% LVR with LMI capitalised.

| Loan Amount   | Max LVR without LMI | Max LVR with LMI |
|---------------|---------------------|------------------|
| From \$40,000 | 80%                 | 90% plus LMI     |
| From \$40,000 | 80%                 | N/A              |

Zone 1 figures shown above. Lower limits apply for other zones. Subject to zone, amount and purpose.

**Can be combined with other products within the same package.** Choose from Basic, Professional or Select Packages.

Fixed rate lock available. Lock in the fixed rate for up to 90 days from your request date for 0.15% of the original fixed rate loan amount.

Split your loan up to 10 ways for a single annual package fee in a combination of fixed, variable and line of credit facilities under the Professional Package.

**Have up to 10 loan splits** made up of any combination of Fixed and Variable facilities.

**Up to a total of \$10,000 in additional repayments per year without break costs** per fixed rate split.

**Available in personal, company or trust names.**

**Choice of P&I and IO repayments.**

**Loans from \$40,000.**

**Flexibility to vary loan split amounts at no charge under the Master Limit.** Available at settlement on Professional and Select Package loans.

**Upfront fees for a standard deal:**

|                    |                    |
|--------------------|--------------------|
| Valuation fee      | \$0 <sup>1</sup>   |
| Settlement fee     | \$349 <sup>2</sup> |
| Solicitor's fee    | \$295 <sup>3</sup> |
| Annual package fee | \$0 <sup>3</sup>   |

For more information on discounts and rates, go to [amp.com.au/distributor/interestrates](http://amp.com.au/distributor/interestrates).

1 Valuation fee may apply if valuation costs exceed those specified in Fees and Charges Guide.

2 The Settlement fee of \$349 is not applicable for Professional Package loans.

3 Annual package fee waived for fixed rate period, unless fixed rate loan is split with a professional package variable rate loan or line of credit. If fixed rate loan split with either or both, Annual package fee payable at settlement, then annually on anniversary of settlement.

Information is correct as at 13 September 2021 and subject to change without notice. Fees and charges are payable. Terms, conditions and restrictions apply and are available upon request. Approval is subject to AMP Bank guidelines. Credit provider is AMP Bank Limited ABN 15 081 596 009, Australian credit licence 234517, AFSL No. 234517. A target market determination for these products is available at [amp.com.au/bank/tmd](http://amp.com.au/bank/tmd).