Basic Package

For owner occupied home loans and investment loans.

Product features

- A simple, easy to manage home loan package with a competitive variable rate loan plus a choice of fixed rate loans with terms of 1, 2, 3 or 5 years.
- Up to 90% LVR with LMI capitalised. Maximum LVR excluding LMI is 80%.
- Unlimited free electronic banking transactions on Basic Variable Rate Loans via internet banking and BankPhone. However, there is no BPAY® availability.
- Available in personal, company or trust names for owner occupied and investment purposes.
- Choice of P&I and IO repayments.
- Salary crediting available directly into account.
- Loans from $40,000.

- Choose a combination of fixed and variable splits. Up to 10 splits available.
- 100% Mortgage Offset[1] available with zero opening balance, unlimited free[2] eftpos transactions in Australia, internet banking, BankPhone, direct credit and BPAY. $6 monthly account management fee per Offset account.

Upfront fees for a standard deal:

Valuation fee	$0[3]
Settlement fee	$349
Solicitor's costs	$295
Annual package fee	$0

For more information on discounts and rates, go to **amp.com.au/distributor/interestrates.**

1 No credit interest is payable.

2 Fees apply for international transactions and Special Services. ATM operators may apply a direct charge for ATM transactions. These fees will be charged to your account immediately.

3 Excess valuation fees may apply if valuation costs exceed $900.

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. Credit provider and product issuer is AMP Bank Limited ABN 15 081 596 009, Australian credit licence 234517, AFSL No. 234517. Approval is subject to AMP Bank guidelines. A target market determination for these products is available at amp.com.au/bank/tmd.

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