

Professional Package

For owner occupied home loans and investment loans.

Product features

Professional Package Variable Rate Loan, Fixed Rate Loan and Line of Credit options available.

Loan Amount	Max LVR without LMI	Max LVR with LMI
\$100,000	80%	90% plus LMI
\$100,000	80%	N/A

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

Unlimited free¹ transactions (including redraw and periodic payments with no minimum) within Australia via internet banking, BankPhone, eftpos, BPAY[®]. Excludes all fixed rate loans.

Up to 10 free loan splits with any combination of variable and fixed Professional Package products.

Available in personal, company or trust names for owner occupied and investment purposes.

Choice of P&I and IO repayments.

Up to 90% LVR with LMI capitalised. Maximum LVR excluding LMI is 80%.

Loans from \$100,000.

Flexibility to vary loan split amounts at no charge if you have a Master Limit. Available at settlement for an additional Master Limit application fee of \$399 with your choice of a 5 or 10 year term.²

Up to 10 Offset Deposit Accounts per loan split available on variable rate loans with zero opening balance, unlimited free transactions in Australia including internet banking, BankPhone, eftpos, BPAY[®] and direct credit.

Upfront fees for a standard deal:

Valuation fee	\$0 ⁴
Settlement fee	\$0 ⁵
Solicitor's Costs	\$295 ⁶
Annual package fee	\$349 pa

Pre-approvals:

All pre-approvals are subject to AMP Bank guidelines.

For more information on discounts and rates, go to amp.com.au/distributor/interestrates. Discounts and rates for owner occupied home loans and investment loans may differ.

- 1 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.
- 2 A line of credit split is required for a Master Limit. Total of loan account limits after variations must remain within approved Master Limit. Variations to fixed rate loans may attract break costs.
- 3 No credit interest payable on Offset Deposit Account. Special Service fees may apply.
- 4 Valuation Fee may apply if valuation costs exceed \$900.
- 5 No Settlement fee (\$349) for new Professional Package loans.
- 6 Solicitor's costs of \$295. Clients will be billed directly by our mortgage processing servicer.

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 and product issuer 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.

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