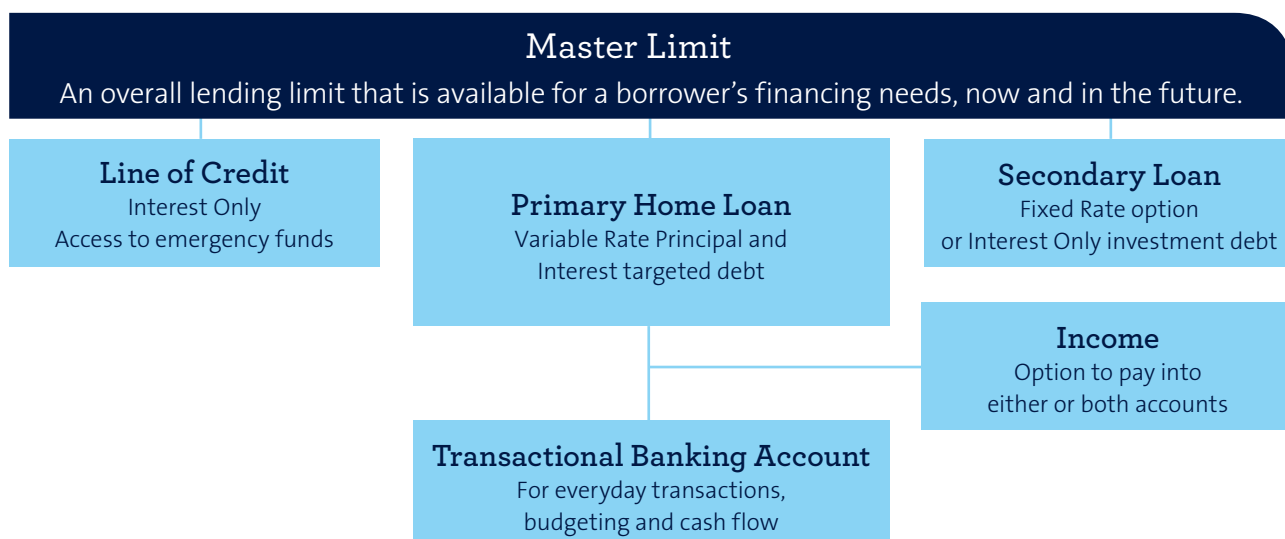


# A Holistic Banking Solution



## Benefits

A **holistic banking solution** that may assist you in achieving your financial goals, by offering:

- The Master Limit feature
  - A simple loan structure featuring a Line of Credit and a suite of Variable and Fixed loan options.
  - Supports many debt strategies including the recycling of non-deductible debt into deductible debt.
  - Choice and flexibility to rearrange Variable Rate loan and Line of Credit limits at no additional cost.
- One stop banking with no ATM fees when using rediATMs in Australia, instant fund transfers between AMP Bank accounts and online access.
- Access to Line of Credit, up to your approved limit.
- Transactional banking options to suit your needs (see below).

## Transactional Banking Options

- **AMP Access Account** – For **budgeters** wanting an everyday account that provides 24/7 access, with no eftpos, internet banking fees or ATM<sup>1</sup> fees using rediATM in Australia.
  - **Offset Deposit Account** – A low cost account with fee-free transaction capability suited to **borrowers**, who want to separate their day-to-day banking from their home loan.
  - **AMP Cash Manager** – For **customers** wanting to hold cash as part of their investment strategy.
- This account offers competitive interest, with 24/7 access to funds via ATM, eftpos, BankNet and BankPhone.
- **AMP Saver Account** – For **goal based savers** who want an online account with great interest rates and no minimum opening balance.
  - **Line of Credit** – For **customers** who are disciplined in management of their money. This loan account has transaction capability including ATM, eftpos, BankNet and BankPhone, and allows you access to additional “emergency” funds, up to your approved limit. Line of Credit must be the primary sub-account.

Information correct as at 1 August 2013 and is subject to change. Fees and charges apply including a Master Limit application fee. General advice only. The information does not take into account your customer's objectives, financial situation or needs. Given this, before acting on the advice, your customer should consider the appropriateness of the advice and read the relevant Terms and Conditions which apply and are available at [amp.com.au/bank](http://amp.com.au/bank) or by calling 13 30 30 before making a decision to acquire or continue to hold an AMP Bank product. The 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.

<sup>1</sup> Other providers' fees may apply to ATM transactions at non-rediATMs and ATM transactions outside Australia.

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