Why you can bank on us

Brokers aren't just a distribution channel, they are AMP Bank's business model.

Helping you grow through market-leading products, flexible policy and innovative technology.

Refinance: SMSF SuperEdge Loan

Australia's only refinance SMSF loan solution with a true offset account.

Product features

- Principal & Interest (P&I) repayments, with Interest Only available (IO) (subject to policy)
- Minimum SMSF net asset $250,000
- Minimum loan size of $200,000
- 5% Liquidity requirements of the (of the total loan amount)
- Eligible security in Zone 1 & 2 locations, plus selected Perth metro Zone 3 postcodes (Zone 3 subject to credit approval)
- Refinances available on a dollar-for-dollar basis, plus up to $10,000 for refinance costs (such as discharge fees, break costs, and legal fees). Amounts above $10,000 require supporting documentation

Equity Flex Loan

Help investors maximise cash flow with up to 10 years interest only and loan terms up to 40 years.

Product features

- Mandatory 6-10 year interest-only repayment term
- No reassessment during the initial interest-only period (subject to policy)
- Offset account available
- Investment lending up to 80% LVR
- Designed for long-term investors
- Assessed on a maximum 30-year P&I basis

Professional Package Loan

Designed for customers looking for flexibility, long-term pricing benefits and the ability to manage their lending their way.

- Variable, Fixed, Construction and Line of Credit options
- 100% offset account available
- No variation fees
- Up to $10,000 extra repayments on fixed loans each year*
- Access to Master Limit features
- Annual package fee: $349

Other features of our Professional package:

Up to 10-Year Interest Only

- Up to 10 years interest only on Professional Package loans
- Available for both investors and owner-occupiers
- No reassessment during the approved interest-only period
- Customers can switch to Principal & Interest at any time
- Designed to support cash flow management and long-term financial goals

Master limit feature

- Our master limit allows your customer to restructure their debt within an overall approved credit limit without the need for further assessment or variations. The portfolio loan master limit also specifies that:
- Up to 80% LVR
- First split must be a Line of Credit with a minimum limit of $10,000
- Available for 5 or 10-year terms
- Unlimited restructure of sub-accounts within the approved limit without further assessment
- A $399 Master limit application fee applies.

Scan here for our Broker hub

AMP Bank

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Flexible Policy Options

Self-employed customers

Established ABN for 2+ years?

- Business entities: 1 year's most recent tax return
- Individuals: 1 year's most recent tax return and Notice of Assessment
- Eligible company debts may be excluded where expensed in tax returns

Cash out

- We offer cash out up to $1 million, with anything above considered on an exception basis.
- Cash out up to $500k doesn't require evidence (up to 90% LVR) provided negative gearing isn't used for servicing
- Cash out above $500k (up to $1 million) requires supporting documentation, and where LVR exceeds 85%, cash out is capped at 20% of the security value.
- Where the predominant purpose of the loan is not cash out, LVR can go up to 95% (inclusive of capitalised LMI) for P&I loans.

Common debt reducer to increase borrowing power

Potentially increase borrowing power by apportioning common debt based on ownership for eligible non-spousal investment scenarios.

This easy process is verified by AMP statutory declaration, which is available via our Broker Hub website

More policy advantages

- Investment Property costs are captured within HEM
- Private Health Insurance is also captured within HEM
- Negative gearing is calculated on the actual rate the customer is being charged on their investment loan
- If your spousal customers want to purchase in their own name, we can apportion the living expenses as 'single' for HEM purposes (note joint liabilities and dependents are fully assessed)
- Customers who are undergoing a probation period at a new job can be accepted provided they have at least 6 months in their current role, or 12 months in the same industry or line of work
- Genuine savings are NOT required – confirmation of funds to complete is required when base LVR>85%

AMP Bank Broker Platform

A purpose-built broker platform delivering a streamlined end-to-end lending experience. Our platform benefits you with:

- Faster approvals with upfront income and expense verification
- Real-time credit and decisioning rules before submission
- Ability to re-use VOI you have completed via ID Verse
- Loan docs issued in as little as 90 seconds[1] Greater visibility, control and quicker time to yes

Business Finance Loan

Advisers and Brokers, borrow against your current and future business equity with our Business Finance Loan.

AMP Bank can support broker business growth with funding solutions from $500,000, helping you acquire businesses, fund succession plans, purchase equity, merge with another business or invest in growth opportunities.

Find out more information here

1. General times only. Some situations may change this.

Helping you support your customers

Broker support
1300 300 400
Operating hours are 9am-6pm
Monday to Friday (Sydney time)

Broker Hub
distributor.amp.com.au

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distributor.amp.com.au/contact

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