

Why you can bank on us



Let us support you to create your customers' tomorrow through property

SMSF Loans

We offer SMSF residential lending for eligible SMSF corporate trustees. We are the only bank offering an SMSF loan with a true offset deposit account.

Backed by a streamlined digital process and clear lending criteria, helping you deliver a smoother experience and better outcomes for your SMSF customers.

Product features

- Offset deposit account at no extra cost
- Competitive interest rates
- Repayments: Principal & Interest, with Interest Only available (subject to policy)
- Minimum SMSF fund size \$250,000 (net asset test)
- Liquidity requirements 5% of the total loan amount
- Minimum loan size \$200,000
- 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. Amounts above \$10,000 require supporting documentation
- Learn more Visit: [View SMSF Loan details](#)

Self-employed customers

We've streamlined our self-employed policy for businesses who have an established ABN for a minimum of two years. Now all you need to submit is:

- 1 year tax return (most recent) for business entities (company, partnership & trust) and
- 1 year tax returns (most recent) and Notice of Assessment for individuals (sole traders, directors or partners)

We exclude company debts if they have been expensed for in the tax returns. Please refer to your BDM for clarification and scenarios.



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Master limit feature (portfolio loan)

Our master limit allows your customer to restructure their debt within an overall approved credit limit without the need for further assessment or variations. A \$399 Master limit application fee applies and this is only available on our Professional Package. The portfolio loan master limit also specifies that:

- It's up to 80% of the value of the property
- First split must be a mandatory line of credit with a minimum of \$10,000
- Available for 5 or 10 year terms
- Unlimited restructure of subaccounts within the approved limit for free

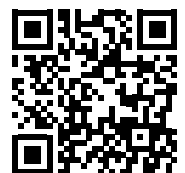
Cash out

We offer cash out up to \$1 million, with anything above considered on an exception basis. Enjoy a streamlined process with no evidence required for cash out up to \$500k (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.

10-year interest-only loans

We have extended the maximum interest-only term on our Pro-Pack product to 10 years for both investors and owner-occupiers. There's no reassessment during the interest-only period, and your clients get the flexibility to change to principal and interest at any time.

Maximise your customers' lifestyle choices by helping them access equity, free up cashflow, plan for retirement, and fund other investment opportunities.



Broker use only
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Common debt reducer to increase borrowing power

We apportion common debt reducers based on ownership for non-spousal investment properties and expenses. This easy process is verified by AMP statutory declaration, which is available via our Broker Hub website

AMP Bank niches

- Investment Property costs are captured within HEM
- Private Health Insurance is also captured within HEM
- Negative gearing is calculated on the actual rate the client 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 custom-built solution that's the first of its kind in the Australian lender market. Our lender platform integrates innovative tech solutions across both pre and post submission, delivering a truly end-to-end experience.

How does the AMP Bank Broker Platform benefit you?

- 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! Greater visibility, control and quicker time to yes

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



Contact your BDM

distributor.amp.com.au/contact



Visit AMP Bank Broker LinkedIn

linkedin.com/mcas.ms/showcase/amp-bank-broker/



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The Business Finance Loan

What can you borrow funds for?

AMP Bank can provide finance for the following purposes:

- Acquire or merge businesses.
- Employees may borrow to buy into the businesses for succession planning or equity purchases.
- Business enhancements (i.e. office fit out or refurbishment but excluding motor vehicles).
- Purchase of business premises.
- Refinance of loans from other lenders.
- GST funding is available on a 6 month term, conditions apply.
- Line of credit may be considered for working capital management.

How much can you borrow?

A minimum loan of \$500,000 with no maximum, however:

- Loan servicing capacity. Borrower should demonstrate ability to pay back loan via principal and interest repayments on historic performance and cash flow forecasts.
- Loan security offered. As a guide preference is to limit to 70% of the book value – exclusive of short-term GST funding, although this can change if additional security such as property etc is provided.
- You can explore specific scenarios with one of our Relationship Managers.

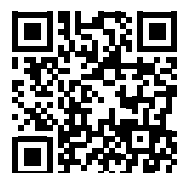
What do we require as security?

- For loans involving trusts: a deed of covenant and indemnity – from all adult beneficiaries.
- For equity purchase finance: general security agreement over all assets of the borrower, directors' guarantee from the borrower.
- Additional security such as house or commercial property and other security that is deemed appropriate.

What you need to know

This flyer is an overview only for AMP Bank distributors and not for distribution to customers. Information in this flyer is correct as at 24 February 2026 and subject to change without notice. Full details are as set out in the relevant terms and conditions available at amp.com.au/bank/terms. The terms and conditions prevail to the extent of any inconsistency with this flyer. Contact your BDM for further details. The product issuer and credit provider is AMP Bank Limited ABN 15 081 596 009, AFSL and Australian Credit Licence 234517.

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