

# AMP Bank Interest Rate Bulletin - Home Loans



Effective:

**Tuesday, 25 November 2025**

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AMP  Bank		Principal and Interest*		Interest Only 1-5 years**		Interest Only 6-10 years**		
				Up to 5 years IO		Up to 10 years IO		
Professional Package - Owner Occupied Variable Rate Loan		LVR	Annual rate <sup>1</sup>	Comparison rate <sup>2</sup>	Annual rate <sup>1</sup>	Comparison rate <sup>2</sup>	Annual rate <sup>1</sup>	Comparison rate <sup>2</sup>
\$1,000,000 and above	LVR ≤60%	5.48% pa	5.84% pa	5.64% pa	5.88% pa	5.69% pa	5.93% pa	
	LVR ≤80%	5.48% pa	5.84% pa	5.69% pa	5.90% pa	5.74% pa	5.96% pa	
	LVR ≤90% + LMI	5.64% pa	6.00% pa	-	-	-	-	
\$500,000 to less than \$1,000,000	LVR ≤60%	5.49% pa	5.85% pa	5.64% pa	5.88% pa	5.69% pa	5.93% pa	
	LVR ≤80%	5.49% pa	5.85% pa	5.69% pa	5.90% pa	5.74% pa	5.97% pa	
	LVR ≤90% + LMI	5.64% pa	6.00% pa	-	-	-	-	
\$100,000 to less than \$500,000	LVR ≤60%	6.19% pa	6.54% pa	6.39% pa	6.60% pa	6.44% pa	6.67% pa	
	LVR ≤80%	6.24% pa	6.59% pa	6.44% pa	6.65% pa	6.49% pa	6.72% pa	
	LVR ≤90% + LMI	6.32% pa	6.67% pa	-	-	-	-	
Fixed rates (\$100,000 and above)		LVR						
1 Year Fixed Rate	LVR ≤80%	5.44% pa	6.48% pa	5.55% pa	6.49% pa			
	LVR ≤90% + LMI	5.64% pa	6.57% pa	-	-			
2 Year Fixed Rate	LVR ≤80%	5.44% pa	6.38% pa	5.55% pa	6.40% pa			
	LVR ≤90% + LMI	5.64% pa	6.49% pa	-	-			
3 Year Fixed Rate	LVR ≤80%	5.54% pa	6.32% pa	5.60% pa	6.33% pa			
	LVR ≤90% + LMI	5.74% pa	6.43% pa	-	-			
5 Year Fixed Rate	LVR ≤80%	5.84% pa	6.31% pa	5.84% pa	6.29% pa			
	LVR ≤90% + LMI	6.04% pa	6.44% pa	-	-			
Line of Credit		LVR						
\$1,000,000 and above	LVR ≤60%			5.84% pa	6.03% pa	5.84% pa	6.03% pa	
	LVR ≤80%			5.89% pa	6.07% pa	5.89% pa	6.07% pa	
\$500,000 to less than \$1,000,000	LVR ≤60%			5.84% pa	6.04% pa	5.84% pa	6.04% pa	
	LVR ≤80%			5.89% pa	6.07% pa	5.89% pa	6.07% pa	
\$100,000 to less than \$500,000	LVR ≤60%			6.59% pa	6.77% pa	6.59% pa	6.77% pa	
	LVR ≤80%			6.64% pa	6.82% pa	6.64% pa	6.82% pa	
Construction		LVR						
\$500,000 and above	LVR ≤90% + LMI			6.39% pa	6.07% pa			
\$100,000 to less than \$500,000	LVR ≤90% + LMI			7.40% pa	6.78% pa			
Professional Package - Investment Variable Rate Loan								
		LVR	Annual rate <sup>1</sup>	Comparison rate <sup>2</sup>	Annual rate <sup>1</sup>	Comparison rate <sup>2</sup>	Annual rate <sup>1</sup>	Comparison rate <sup>2</sup>
\$1,000,000 and above	LVR ≤60%	5.59% pa	5.95% pa	5.64% pa	5.94% pa	5.69% pa	5.96% pa	
	LVR ≤80%	5.59% pa	5.95% pa	5.69% pa	5.96% pa	5.74% pa	6.00% pa	
	LVR ≤90%	5.64% pa	6.00% pa	-	-	-	-	
\$500,000 to less than \$1,000,000	LVR ≤60%	5.64% pa	6.00% pa	5.64% pa	5.97% pa	5.69% pa	5.98% pa	
	LVR ≤80%	5.69% pa	6.05% pa	5.69% pa	6.02% pa	5.74% pa	6.03% pa	
	LVR ≤90%	5.74% pa	6.10% pa	-	-	-	-	
\$100,000 to less than \$500,000	LVR ≤60%	6.19% pa	6.54% pa	6.14% pa	6.49% pa	6.19% pa	6.49% pa	
	LVR ≤80%	6.24% pa	6.59% pa	6.19% pa	6.54% pa	6.24% pa	6.54% pa	
	LVR ≤90%	6.36% pa	6.71% pa	-	-	-	-	
Fixed rates (\$100,000 and above)		LVR						
1 Year Fixed Rate	LVR ≤80%	5.44% pa	6.48% pa	5.55% pa	6.49% pa			
	LVR ≤90%	5.64% pa	6.61% pa	-	-			
2 Year Fixed Rate	LVR ≤80%	5.44% pa	6.38% pa	5.55% pa	6.40% pa			
	LVR ≤90%	5.64% pa	6.52% pa	-	-			
3 Year Fixed Rate	LVR ≤80%	5.54% pa	6.32% pa	5.60% pa	6.33% pa			
	LVR ≤90%	5.74% pa	6.46% pa	-	-			
5 Year Fixed Rate	LVR ≤80%	5.84% pa	6.31% pa	5.84% pa	6.29% pa			
	LVR ≤90%	6.04% pa	6.46% pa	-	-			
Line of Credit		LVR						
\$1,000,000 and above	LVR ≤60%			5.84% pa	6.07% pa	5.84% pa	6.07% pa	
	LVR ≤80%			5.89% pa	6.10% pa	5.89% pa	6.10% pa	
\$500,000 to less than \$1,000,000	LVR ≤60%			5.84% pa	6.08% pa	5.84% pa	6.08% pa	
	LVR ≤80%			5.89% pa	6.13% pa	5.89% pa	6.13% pa	
\$100,000 to less than \$500,000	LVR ≤60%			6.34% pa	6.60% pa	6.34% pa	6.60% pa	
	LVR ≤80%			6.39% pa	6.65% pa	6.39% pa	6.65% pa	
Construction		LVR						
\$500,000 and above	LVR ≤60%			6.09% pa	6.04% pa			
	LVR ≤90%			6.39% pa	6.16% pa			
\$100,000 to less than \$500,000	LVR ≤90%			6.39% pa	6.71% pa			

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		Principal and Interest*		Interest Only**	
				Up to 5 years IO	
AMP Essential Home Loan - Owner Occupied					
Variable Rate Loan		LVR	Annual rate <sup>1</sup>	Comparison rate <sup>2</sup>	Annual rate <sup>1</sup> Comparison rate <sup>2</sup>
\$750,000 and above	LVR ≤60%	5.43% pa	5.46% pa		
	LVR ≤80%	5.43% pa	5.46% pa		
	LVR ≤90% + LMI	5.54% pa	5.57% pa		
\$250,000 to less than \$750,000	LVR ≤60%	5.59% pa	5.62% pa		
	LVR ≤80%	5.69% pa	5.72% pa		
	LVR ≤90% + LMI	5.74% pa	5.77% pa		
AMP Essential Home Loan - Investor					
Variable Rate Loan		LVR	Annual rate <sup>1</sup>	Comparison rate <sup>2</sup>	Annual rate <sup>1</sup> Comparison rate <sup>2</sup>
\$750,000 and above	LVR ≤60%	5.64% pa	5.67% pa		
	LVR ≤80%	5.64% pa	5.67% pa		
	LVR ≤90%	5.64% pa	5.67% pa		
\$250,000 to less than \$750,000	LVR ≤60%	5.79% pa	5.82% pa		
	LVR ≤80%	5.89% pa	5.92% pa		
	LVR ≤90%	5.89% pa	5.92% pa		
Non-Package Loans - Owner Occupied					
Variable Rate Loan		(LVR ≤90% + LMI)		(LVR ≤80%)	
Land Loan		7.20% pa	7.25% pa	7.40% pa	7.34% pa
Non-Package Loans - Investment					
Variable Rate Loan		(LVR ≤90%)		(LVR ≤80%)	
Land Loan		6.19% pa	6.24% pa	6.39% pa	6.32% pa

## Things you need to know

\*Maximum Principal and Interest lending up to 90% LVR + LMI (Owner Occupied), and 90% LVR including LMI (Investment)

\*\* Maximum Interest Only lending up to 80% LVR including LMI

## Settlement fee

\$349 is Payable to cover processing and administration costs for settlement of your loan. Not applicable for Professional Package, AMP Essential Home Loan and AMP First Home Loan

1 Interest rates available for new loans only.

2 The comparison rate is calculated for a secured loan on a loan amount of \$150,000 over a 25-year term. **WARNING:** This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Comparison rates for variable interest only loans (except construction loans) are based on an initial 5 year interest only period and a subsequent 20 year principal and interest period. Comparison rates for construction loans are based on an initial 1 year interest only period and a subsequent 24 year principal and interest period with interest payable at variable rate of the product it is within. Comparison rates for fixed interest only loans are based on an initial interest only period equal to the nominated fixed period and the remaining period (to 25 years) principal and interest at the equivalent product variable rate.

Information correct as at Tuesday 25 Nov 2025. Full details of relevant terms and conditions available on request.

**This Interest Rate Bulletin supersedes all prior Interest Rate Bulletins issued by AMP Bank.**

**Fees and charges are payable. Interest rates, fees and charges are subject to change at any time. AMP Bank lending criteria applies.**


**The credit provider and product issuer is AMP Bank Limited ABN 15 081 596 009 Australian credit licence 234517, AFSL No.234517**

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	Principal and Interest*		Interest Only**	
	Up to 5 years IO			
AMP Superedge Loan for SMSF - Investment	Annual rate	Comparison rate <sup>2</sup>	Annual rate	Comparison rate <sup>2</sup>
	(LVR ≤80%)		(LVR ≤80%)	
Fixed rates	Not available for new business. Fixed rates available for existing customers only.			
1 Year Fixed Rate	7.49% pa	7.74% pa	7.69% pa	7.76% pa
2 Year Fixed Rate	7.79% pa	7.81% pa	7.99% pa	7.84% pa
3 Year Fixed Rate	7.59% pa	7.78% pa	7.79% pa	7.82% pa
5 Year Fixed Rate	7.89% pa	7.93% pa	8.09% pa	8.00% pa

### Things you need to know

\*Maximum Principal and Interest lending up to 80% LVR

\*\* Maximum Interest Only lending up to 80% LVR

**2** The comparison rate is calculated for a secured loan on a loan amount of \$150,000 over a 25-year term. **WARNING:** This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Comparison rates for variable interest only loans (except construction loans) are based on an initial 5 year interest only period and a subsequent 20 year principal and interest period. Comparison rates for construction loans are based on an initial 1 year interest only period and a subsequent 24 year principal and interest period with interest payable at variable rate of the product it is within. Comparison rates for fixed interest only loans are based on an initial interest only period equal to the nominated fixed period and the remaining period (to 25 years) principal and interest at the equivalent product variable rate.

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**For more information please contact AMP Bank on 13 30 30, or [info@ampbanking.com.au](mailto:info@ampbanking.com.au), or [amp.com.au](http://amp.com.au)**

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	Principal and Interest*		Interest Only**	
			Up to 5 years IO	
AMP First Home Loan <sup>3</sup> - Owner Occupied	Annual rate <sup>1</sup> (LVR ≤90% + LMI)	Comparison rate <sup>2</sup>	Annual rate <sup>1</sup> (LVR ≤80%)	Comparison rate <sup>2</sup>
Variable Rate Loan	5.38% pa	5.38% pa	5.79% pa	5.55% pa
1 Year Fixed Rate	5.42% pa	5.38% pa	5.53% pa	5.39% pa
2 Year Fixed Rate	5.43% pa	5.39% pa	5.53% pa	5.41% pa
3 Year Fixed Rate	5.53% pa	5.42% pa	5.58% pa	5.43% pa
5 Year Fixed Rate	5.83% pa	5.57% pa	5.82% pa	5.56% pa
<b>Line of Credit</b>			Line of credit is up to 10 years IO	
Line of credit	-		5.99% pa	5.79% pa
<b>Construction</b>			(LVR ≤90% + LMI)	
Construction	-		6.04% pa	5.44% pa
AMP First Home Loan <sup>3</sup> - Investment	Annual rate <sup>1</sup> (LVR ≤90%)	Comparison rate <sup>2</sup>	Annual rate <sup>1</sup> (LVR ≤80%)	Comparison rate <sup>2</sup>
Variable Rate Loan	5.59% pa	5.59% pa	5.68% pa	5.63% pa
1 Year Fixed Rate	5.42% pa	5.57% pa	5.53% pa	5.58% pa
2 Year Fixed Rate	5.43% pa	5.56% pa	5.54% pa	5.58% pa
3 Year Fixed Rate	5.53% pa	5.57% pa	5.59% pa	5.59% pa
5 Year Fixed Rate	5.82% pa	5.69% pa	5.82% pa	5.69% pa
<b>Line of Credit</b>			Line of credit is up to 10 years IO	
Line of credit	-		5.88% pa	5.79% pa
<b>Construction</b>			(LVR ≤90%)	
Construction	-		5.98% pa	5.63% pa
<b>All Lines of Credit (Credit balances)</b>				
From \$0 to less than \$20,000	0.00% pa	-	0.00% pa	-
From \$20,000 and above	0.25% pa	-	0.25% pa	-

## Things you need to know

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\*\* Maximum Interest Only lending up to 80% LVR including LMI

## Settlement fee

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**3** AMP First Home Loan available to eligible AMP staff, shareholders and partners see the [AMP First Rules document](#) for full eligibility.

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