AMP Bank Interest Rate Bulletin - Deposits					
AMP	Issued:	Friday, 10 February 2023	Page 1 of 3		
Account	Effective Date	Balance	Rate		
AMP Access Account	5/09/2008	Standard Rate - All balances	0.00% pa		
AMP Saver Account (Personal customers only)	1/02/2023	Standard Rate - All balances AMP Saver Deposit Bonus Rate^, first \$250k AMP Saver Wealth Bonus Rate^, first \$250k	0.60% pa 3.50% pa 0.10% pa 4.20% pa		
		Total Rate Available if eligibility criteria met <sup>A</sup>	4.20% pa (first \$250k)		
AMP Business Saver Account (Business customers only - excludes SMSFs)	19/12/2022	Standard Rate - All balances Bonus Rate for eligible new accounts <sup>#</sup> Standard Rate plus 1.50% pa (first \$5m only)	1.50% pa 3.00% pa		
AMP SuperEdge Saver Account (SMSF customers only)	14/11/2022	Standard Rate - All balances Bonus Rate for eligible new accounts <sup>#</sup> Standard Rate plus 1.25% pa (first \$5m only)	1.75% pa 3.00% pa		
AMP SuperEdge Cash Account (SMSF customers only)	19/09/2022	Standard Rate - All balances	0.60% pa		
AMP SuperEdge Pension Account (SMSF customers & their members only)	19/09/2022	Standard Rate - All balances	0.60% pa		
AMP Cash Manager	19/09/2022	Standard Rate - All balances	0.60% pa		
Offset Deposit Account	5/11/2007	Standard Rate - All balances	0.00% pa		
Please note: We are currently not accepting any new direct applications but are accepting applications lodged by intermediaries for a limited period of time, until further notice.					
AMP Notice Account (excl. Financial Institutions)	13/02/2023	Minimum Margin Interest Rate - All balances	0.25% pa <b>3.80% pa</b>		
AMP Notice Account Financial (Financial Institutions only)	13/02/2023	Minimum Margin Interest Rate - All balances	0.05% pa <b>3.60% pa</b>		
AMP 6-month Notice Account (excl. Financial Institutions) On Notice Account	13/02/2023	Minimum Margin Interest Rate - All balances On Notice Rate	0.45% pa <b>3.95% pa</b> <b>3.80% pa</b>		
AMP 6-month Notice Account Financial (Financial Institutions only) On Notice Account Fl	13/02/2023	Minimum Margin Interest Rate - All balances On Notice Rate	0.45% pa <b>3.95% pa</b> <b>3.80% pa</b>		
Debit li	nterest (for overdraw	vn accounts) 9.16% pa effective date 1 April 2022. ##			

^ Bonus rates on AMP Saver available to clients who meet the eligibility criteria (see www.amp.com.au/saver for further detail)

# If you open a new AMP Business Saver Account or AMP SuperEdge Saver Account, and you have not held a relevant account in the last three months, you'll earn the Bonus Rate on top of the Standard Rate during the Bonus Period. The Bonus Period will commence on the first day of the month following the month the account is opened in, and will proceed for 6 months. The Bonus Rate is payable on amounts up to \$5m. Bonus Rate and Standard Rate are both variable rates and subject to change.

## Debit interest is not charged on an AMP Access Account while Basic Features apply to the account. AMP Access Account – Basic Features are only available to certain Commonwealth government concession card holders. Refer to our terms and conditions available at amp.com.au/bankterms

Information correct as at Friday 10 Feb 2023. 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.				
All interest rates are variable.				
The credit provider and product issuer is AMP Bank Limited ABN 15 081 596 009 Australian credit licence 234517, AFSL No.234517				

st Paid at Maturity or Annually         \$25,000         <\$100,000	>\$1,000,000 to ≤\$5,000,000 0.10% pa 0.20% pa 3.00% pa 3.35% pa 3.75% pa 3.75% pa 3.75% pa 3.75% pa 3.85% pa 3.85% pa 3.85% pa 3.85% pa 4.10% pa 4.10% pa 4.00% pa						
Effective Date         8/02/2023           st Paid at Maturity or Annually         \$25,000         \$100,000 to         \$500,000         \$500,000         \$500,000         \$500,000         \$5100,000<	<ul> <li>\$\$5,000,000</li> <li>0.10% pa</li> <li>0.20% pa</li> <li>3.00% pa</li> <li>3.35% pa</li> <li>3.75% pa</li> <li>3.75% pa</li> <li>3.75% pa</li> <li>3.85% pa</li> <li>3.85% pa</li> <li>3.85% pa</li> <li>3.85% pa</li> <li>4.10% pa</li> <li>4.10% pa</li> </ul>						
Less than         \$25,000 to <\$100,000         \$100,000 to <\$500,000         \$\$500,000 to <\$100,000           Months         1 <sup>(4)</sup> 0.10% pa         0.10% pa         0.10% pa         0.10% pa           2 <sup>(4)</sup> 0.20% pa         0.20% pa         0.20% pa         0.20% pa         0.20% pa           3 <sup>#</sup> .(w)         2.95% pa         3.00% pa         3.00% pa         3.00% pa         3.00% pa           4 <sup>#</sup> 3.30% pa         3.35% pa         3.35% pa         3.35% pa         3.35% pa           5 <sup>#</sup> 3.70% pa         3.75% pa         3.75% pa         3.75% pa         3.75% pa           7 <sup>#</sup> 3.70% pa         3.75% pa         3.75% pa         3.75% pa         3.75% pa           8 <sup>#</sup> 3.80% pa         3.85% pa         3.85% pa         3.85% pa         3.85% pa           10 <sup>#</sup> 3.80% pa         3.85% pa         3.85% pa         3.85% pa         3.85% pa           11 <sup>#</sup> 3.80% pa         3.85% pa         3.85% pa         3.85% pa         3.85% pa           12 <sup>#</sup> .(iv)         4.05% pa         4.10% pa         4.10% pa         4.10% pa           12 <sup>#</sup> .(iv)         4.05% pa         4.10% pa         4.00% pa         4.00% pa           2 years <sup>#</sup> <	<ul> <li>\$\$5,000,000</li> <li>0.10% pa</li> <li>0.20% pa</li> <li>3.00% pa</li> <li>3.35% pa</li> <li>3.75% pa</li> <li>3.75% pa</li> <li>3.75% pa</li> <li>3.85% pa</li> <li>3.85% pa</li> <li>3.85% pa</li> <li>3.85% pa</li> <li>4.10% pa</li> <li>4.10% pa</li> </ul>						
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9".(iv)         3.80% pa         3.85% pa         3.85% pa         3.85% pa           10"         3.80% pa         3.85% pa         3.85% pa         3.85% pa           11"         3.80% pa         3.85% pa         3.85% pa         3.85% pa           11"         3.80% pa         3.85% pa         3.85% pa         3.85% pa           12".(iv)         4.05% pa         4.10% pa         4.10% pa         4.10% pa           13"^#         4.05% pa         4.10% pa         4.10% pa         4.10% pa           18"#         3.95% pa         4.00% pa         4.00% pa         4.00% pa           2 years"         4.15% pa         4.20% pa         4.20% pa         4.20% pa           3 years"         3.95% pa         4.00% pa         4.00% pa         4.00% pa           4 years"         3.95% pa         4.00% pa         4.00% pa         4.00% pa           5 years"         3.95% pa         4.00% pa         4.00% pa         4.00% pa           TD held as Security         Please contact us on 13 30 30 for interest rates applicable for Term De security for loans         security for loans	3.85% pa 3.85% pa 3.85% pa 4.10% pa 4.10% pa						
10"         3.80% pa         3.85% pa         3.85% pa         3.85% pa           11"         3.80% pa         3.85% pa         3.85% pa         3.85% pa           11"         3.80% pa         3.85% pa         3.85% pa         3.85% pa           12".(10")         4.05% pa         4.10% pa         4.10% pa         4.10% pa           13"^#         4.05% pa         4.10% pa         4.10% pa         4.10% pa           18 *#         3.95% pa         4.00% pa         4.00% pa         4.00% pa           2 years"         4.15% pa         4.20% pa         4.20% pa         4.20% pa           3 years"         3.95% pa         4.00% pa         4.00% pa         4.00% pa           4 years"         3.95% pa         4.00% pa         4.00% pa         4.00% pa           5 years"         3.95% pa         4.00% pa         4.00% pa         4.00% pa           TD held as Security         Please contact us on 13 30 30 for interest rates applicable for Term De security for loans         security for loans           Monthly - less 0.20% pa         The minimum account balances for new term deposits customers are: S months or more - Monthly - less 0.20% pa         Less than 1 month - Less than 3 months S months or more -	3.85% pa 3.85% pa 4.10% pa 4.10% pa						
10"         3.80% pa         3.85% pa         3.85% pa         3.85% pa           11"         3.80% pa         3.85% pa         3.85% pa         3.85% pa           12".(iv)         4.05% pa         4.10% pa         4.10% pa         4.10% pa           13"*"         4.05% pa         4.10% pa         4.10% pa         4.10% pa           13"*"         4.05% pa         4.10% pa         4.10% pa         4.10% pa           18 *"         3.95% pa         4.00% pa         4.00% pa         4.00% pa           2 years"         4.15% pa         4.20% pa         4.20% pa         4.20% pa           3 years"         3.95% pa         4.00% pa         4.00% pa         4.00% pa           4 years"         3.95% pa         4.00% pa         4.00% pa         4.00% pa           5 years"         3.95% pa         4.00% pa         4.00% pa         4.00% pa           TD held as Security         Please contact us on 13 30 30 for interest rates applicable for Term De security for loans           t Payment Options for terms 1 year and greater           lecting one of the below options, the interest rate will be adjusted as follows:         The minimum account balances for Less than 1 month - Less than 3 months 3 months or more - Monthly - less 0.20% pa	3.85% pa 4.10% pa 4.10% pa						
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12 <sup>#,(m)</sup> 4.05% pa       4.10% pa       4.10% pa       4.10% pa         13 <sup>**4</sup> 4.05% pa       4.10% pa       4.10% pa       4.10% pa         18 <sup>**4</sup> 3.95% pa       4.00% pa       4.00% pa       4.00% pa         2 years <sup>#</sup> 4.15% pa       4.20% pa       4.20% pa       4.20% pa         3 years <sup>#</sup> 3.95% pa       4.00% pa       4.00% pa       4.00% pa         4 years <sup>#</sup> 3.95% pa       4.00% pa       4.00% pa       4.00% pa         5 years <sup>#</sup> 3.95% pa       4.00% pa       4.00% pa       4.00% pa         TD held as Security       Please contact us on 13 30 30 for interest rates applicable for Term De security for loans       security for loans         t Payment Options for terms 1 year and greater       The minimum account balances for less than 1 month be adjusted as follows: Monthly - less 0.20% pa       Less than 3 months 3 months or more - Monthly - less 0.20% pa	4.10% pa 4.10% pa						
13 <sup>**#</sup> 4.05% pa         4.10% pa         4.10% pa         4.10% pa           18 <sup>*#</sup> 3.95% pa         4.00% pa         4.00% pa         4.00% pa           2 years"         4.15% pa         4.20% pa         4.20% pa         4.20% pa           3 years"         3.95% pa         4.00% pa         4.00% pa         4.20% pa           4 years"         3.95% pa         4.00% pa         4.00% pa         4.00% pa           4 years"         3.95% pa         4.00% pa         4.00% pa         4.00% pa           5 years"         3.95% pa         4.00% pa         4.00% pa         4.00% pa           TD held as Security         Please contact us on 13 30 30 for interest rates applicable for Term De security for loans           t Payment Options for terms 1 year and greater           lecting one of the below options, the interest rate will be adjusted as follows:         The minimum account balances for less than 1 month - less than 3 months 3 months or more - Monthly - less 0.20% pa	4.10% pa						
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t Payment Options for terms 1 year and greater lecting one of the below options, the interest rate will be adjusted as follows: Monthly - less 0.20% pa							
lecting one of the below options, the interest rate will be adjusted as follows: Monthly - less 0.20% pa							
	s - \$25,000						
Half-yearly - less 0.05% pa	Rates for amounts greater than \$5,000,000 are available by calling 13 30 30						
er only. Other bonus margins cannot be applied to this rate.	suod Whore inter						
<ul> <li><sup>(m)</sup> Only available where interest is paid electronically into a nominated account with AMP Bank or another financial institution and no bank cheque is issued. Where interest is painterest payment is made after 12 months and the second interest payment is made at maturity.</li> <li><sup>+</sup> Quarterly and Half-yearly interest payment options not available.</li> <li>(iv) These interest rates apply to applications submitted by intermediaries only.</li> </ul>							
Not available for new applicants from 29 November 2022							
formation correct as at Friday 10 Feb 2023. Full details of relevant terms and conditions available on request.							
his Interest Rate Bulletin supersedes all prior Interest Rate Bulletins issued by AMP Bank.							
es and charges are payable. Interest rates, fees and charges are subject to change at any time. AMP Bank lending criteria applies. interest rates are variable.							
provider and product issuer is AMP Bank Limited ABN 15 081 596 009 Australian credit licence 234517, AF	cinteria applies						

AMP Bank Interest Rate Bulletin - Deposits							
AMP bank	Issued:	Friday, 10 February 2023	Page 3 of 3				
Accounts no longer for sale							
Account	Effective Date	Balance	Rate				
AMP First (Personal customers only)	16/11/2020	All Balances	0.50% pa				
AMP Bett3r Pay	16/11/2020	Standard Rate - All balances	0.10% pa				
AMP Bett3r Save	1/07/2022	Standard Rate - All balances	0.10% pa				
AMP Bett3r Spend	16/11/2020	Standard Rate - All balances	0.00% pa				
A Bonus rates on AMP Saver available to clients who meet the eligibility criteria (see www.amp.com.au/saver for further detail)							
Information correct as at Friday 10 Feb 2023. 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.							
All interest rates are variable.							
The credit provider and product issuer is AMP Bank Limited ABN 15 081 596 009 Australian credit licence 234517, AFSL No.234517							
For more information please contact AMP Bank on 13 30 30 or info@ampbanking.com.au							