AMP Bank Interest Rate Bulletin - Deposits

Issued: Monday, 9 November 2026

Accounts no longer for sale

Account	Effective Date	Balance	Rate
AMP Saver Account (Personal customers only)	6/1/2026	Standard Rate - All balances AMP Saver Bonus Rate^, first $500k Total Rate Available if eligibility criteria met^	0.25% pa 4.70% pa 4.95% pa
AMP Business Saver Account (Business customers only - excludes SMSFs)	2/27/2026	Standard Rate - All balances Bonus Rate for eligible new accounts# Standard Rate plus 1.50% pa (first $5m only)	2.25% pa 3.75% pa
AMP SuperEdge Saver Account (SMSF customers only)	6/1/2026	Standard Rate - All balances Bonus Rate for eligible new accounts# Standard Rate plus 1.90% pa (first $5m only)	3.20% pa 5.10% pa
AMP SuperEdge Cash Account (SMSF customers only)	6/1/2026	Standard Rate - All balances	1.00% pa
AMP SuperEdge Pension Account (SMSF customers & their members only)	6/1/2026	Standard Rate - All balances	0.85% pa
AMP Cash Manager	2/27/2026	From $0 - $10,000 From $10,000.01 - $250,000 From $250,000.01 - $5,000,000 Greater than $5,000,000 Tired Interest*	0.00% pa 4.50% pa 3.85% pa 2.00% pa
Offset Deposit Account	11/5/2007	Standard Rate - All balances	0.00% pa
AMP Notice Account (excl. Financial Institutions)	**11/10/2026**	Minimum Margin Interest Rate - All balances	0.25% pa **5.20% pa**
AMP Notice Account Financial (Financial Institutions only)	**11/10/2026**	Minimum Margin Interest Rate - All balances	0.05% pa **5.00% pa**
AMP 6-month Notice Account (excl. Financial Institutions) *On Notice Account*	**11/10/2026**	Minimum Margin Interest Rate - All balances *On Notice Rate*	0.45% pa **5.45% pa** **5.30% pa**
AMP 6-month Notice Account Financial (Financial Institutions only) *On Notice Account FI*	**11/10/2026**	Minimum Margin Interest Rate - All balances *On Notice Rate*	0.45% pa **5.45% pa** **5.30% pa**

Debit Interest (for overdrawn 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

*Once your account reaches a given balance tier, the interest rate for that tier will apply to the whole balance. Interest accrues daily and is paid on the first day of the following month.

Information correct as at Monday 09 Nov 2026. 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.

A target market determination can be found at www.amp.com.au/bank/tmd

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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Issued: **Friday, 29 May 2026**

Term Deposit Account

Effective Date 4/29/2026

Interest Paid at Maturity or Annually	Less than $25,000	$25,000 to <$100,000	$100,000 to ≤$500,000	>$500,000 to ≤$1,000,000	>$1,000,000 to ≤$10,000,000
Months					
1(v)		0.10% pa	0.10% pa	0.10% pa	0.10% pa
2(v)		0.20% pa	0.20% pa	0.20% pa	0.20% pa
3#,(iv)	4.70% pa	4.75% pa	4.75% pa	4.75% pa	4.75% pa
4#	4.70% pa	4.75% pa	4.75% pa	4.75% pa	4.75% pa
5#	4.90% pa	4.95% pa	4.95% pa	4.95% pa	4.95% pa
6#,(iv)	5.05% pa	5.10% pa	5.10% pa	5.10% pa	5.10% pa
7#	5.10% pa	5.15% pa	5.15% pa	5.15% pa	5.15% pa
8#	4.90% pa	4.95% pa	4.95% pa	4.95% pa	4.95% pa
9#,(iv)	5.20% pa	5.25% pa	5.25% pa	5.25% pa	5.25% pa
10#	5.05% pa	5.10% pa	5.10% pa	5.10% pa	5.10% pa
11#	5.05% pa	5.10% pa	5.10% pa	5.10% pa	5.10% pa
12#,(iv)	5.30% pa	5.35% pa	5.35% pa	5.35% pa	5.35% pa
13^^ #	3.70% pa	3.75% pa	3.75% pa	3.75% pa	3.75% pa
18 + #	3.55% pa	3.60% pa	3.60% pa	3.60% pa	3.60% pa
2 years#	3.75% pa	3.80% pa	3.80% pa	3.80% pa	3.80% pa
3 years#	2.95% pa	3.00% pa	3.00% pa	3.00% pa	3.00% pa
4 years#	2.95% pa	3.00% pa	3.00% pa	3.00% pa	3.00% pa
5 years#	2.95% pa	3.00% pa	3.00% pa	3.00% pa	3.00% pa
TD held as Security	Term Deposit (TD) held as security is a one-month rolling term deposit at an interest rate of 0.10% p.a. Your TD will automatically roll over each month for the duration of your loan variation period.				

Interest Payment Options for terms 1 year and greater

When selecting one of the below options, the interest rate will be adjusted as follows:

Monthly - less 0.20% pa

Quarterly - less 0.10% pa

Half-yearly - less 0.05% pa

The minimum account balances for new term deposits customers are:

Less than 1 month - Not Available
Less than 3 months - $25,000
3 months or more - $5,000

Rates for amounts greater than $10,000,000 are available by calling 13 30 30

Special Offer only. Other bonus margins cannot be applied to this rate.

^^ 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 paid annually, the first interest payment is made after 12 months and the second interest payment is made at maturity.

+ Quarterly and Half-yearly interest payment options not available.

(iv) These interest rates apply to applications submitted by intermediaries only.

(v) Not avaliable for new applicants from 29 November 2022

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Account	Effective Date	Balance	Rate
AMP First (Personal customers only)	3/19/2024	All Balances	0.00% pa
AMP Access Account	9/5/2008	Standard Rate - All balances	0.00% pa

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

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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