AMP Bank Interest Rate Bulletin - Home Loans

AMP bank

Issued: Effective: Wednesday, 7 February 2024 Friday, 9 February 2024

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LVR ≤90%	## 6.4 % 6.4 % 6.4 % 6.5 % 6.5 % 6.5 LMI 6.5 % 6.6 LMI 7.0 % 6.3 LMI 6.5	Principal and audi rate 1 49% pa 49% pa 49% pa 54% pa 54% pa 54% pa 99% pa 07% pa 39% pa 59% pa 39% pa 59% pa 39% pa 59% pa 89% pa 89% pa 89% pa 69% pa 89% pa	6.84% pa 6.84% pa 6.84% pa 6.89% pa 6.89% pa 6.89% pa 7.28% pa 7.33% pa 7.41% pa 7.24% pa 7.33% pa 7.16% pa 7.26% pa 7.08% pa 7.20% pa 7.08% pa 7.20% pa 7.22% pa	6.59% pa 6.59% pa 6.59% pa n/a 6.66% pa 6.80% pa n/a 7.55% pa 7.55% pa n/a 6.69% pa n/a 6.69% pa n/a 6.69% pa n/a 6.69% pa n/a 7.55% pa 7.44% pa	6.86% pa 6.86% pa 6.86% pa n/a 6.91% pa 6.97% pa n/a 7.53% pa 7.56% pa n/a 7.21% pa n/a 7.16% pa n/a 7.07% pa n/a 7.07% pa n/a
Arriable Rate Loan	% 6.4 6.4 6.4 6.5	49% pa 49% pa 49% pa 49% pa 54% pa 54% pa 54% pa 99% pa 99% pa 39% pa 39% pa 39% pa 39% pa 59% pa 39% pa 59% pa 89% pa	6.84% pa 6.84% pa 6.84% pa 6.89% pa 6.89% pa 6.89% pa 7.28% pa 7.33% pa 7.41% pa 7.24% pa 7.33% pa 7.16% pa 7.26% pa 7.20% pa 7.08% pa 7.20% pa 7.22% pa	6.59% pa 6.59% pa n/a 6.66% pa 6.80% pa n/a 7.55% pa 7.55% pa 7.55% pa n/a 6.69% pa n/a 6.69% pa n/a 6.69% pa n/a 6.69% pa n/a 6.70% pa 7.00% pa 7.75% pa	6.86% pa 6.86% pa n/a 6.91% pa 6.97% pa n/a 7.53% pa 7.56% pa n/a 7.27% pa n/a 7.21% pa n/a 7.16% pa n/a 7.07% pa n/a
Arriable Rate Loan		49% pa 49% pa 54% pa 54% pa 54% pa 94% pa 99% pa 07% pa 39% pa 559% pa 39% pa 559% pa 39% pa 559% pa 39% pa 59% pa 89% pa	6.84% pa 6.84% pa 6.89% pa 6.89% pa 6.89% pa 7.28% pa 7.28% pa 7.33% pa 7.41% pa 7.24% pa 7.33% pa 7.16% pa 7.26% pa 7.08% pa 7.20% pa 7.20% pa 7.22% pa	6.59% pa n/a 6.66% pa 6.80% pa n/a 7.55% pa 7.55% pa n/a 6.69% pa n/a 6.69% pa n/a 6.69% pa n/a 6.69% pa n/a 7.75% pa	6.86% pa n/a 6.91% pa 6.97% pa n/a 7.53% pa 7.56% pa n/a 7.27% pa n/a 7.21% pa n/a 7.16% pa n/a 7.07% pa n/a
LVR SE		49% pa 49% pa 54% pa 54% pa 54% pa 94% pa 99% pa 07% pa 39% pa 559% pa 39% pa 559% pa 39% pa 559% pa 39% pa 59% pa 89% pa	6.84% pa 6.84% pa 6.89% pa 6.89% pa 6.89% pa 7.28% pa 7.28% pa 7.33% pa 7.41% pa 7.24% pa 7.33% pa 7.16% pa 7.26% pa 7.08% pa 7.20% pa 7.20% pa 7.22% pa	6.59% pa n/a 6.66% pa 6.80% pa n/a 7.55% pa 7.55% pa n/a 6.69% pa n/a 6.69% pa n/a 6.69% pa n/a 6.69% pa n/a 7.75% pa	6.86% pa n/a 6.91% pa 6.97% pa n/a 7.53% pa 7.56% pa n/a 7.27% pa n/a 7.21% pa n/a 7.16% pa n/a 7.07% pa n/a
LVR SE		49% pa 49% pa 54% pa 54% pa 54% pa 94% pa 99% pa 07% pa 39% pa 559% pa 39% pa 559% pa 39% pa 559% pa 39% pa 59% pa 89% pa	6.84% pa 6.84% pa 6.89% pa 6.89% pa 6.89% pa 7.28% pa 7.28% pa 7.33% pa 7.41% pa 7.24% pa 7.33% pa 7.16% pa 7.26% pa 7.08% pa 7.20% pa 7.20% pa 7.22% pa	6.59% pa n/a 6.66% pa 6.80% pa n/a 7.55% pa 7.55% pa n/a 6.69% pa n/a 6.69% pa n/a 6.69% pa n/a 6.69% pa n/a 7.75% pa	6.86% pa n/a 6.91% pa 6.97% pa n/a 7.53% pa 7.56% pa n/a 7.27% pa n/a 7.21% pa n/a 7.16% pa n/a 7.07% pa n/a
LVR \$90%	LMI	49% pa 54% pa 54% pa 54% pa 94% pa 99% pa 07% pa 39% pa 39% pa 59% pa 39% pa 59% pa 39% pa 89% pa	6.84% pa 6.89% pa 6.89% pa 7.28% pa 7.28% pa 7.41% pa 7.24% pa 7.33% pa 7.16% pa 7.26% pa 7.08% pa 7.20% pa 7.08% pa 7.22% pa	n/a 6.66% pa 6.80% pa n/a 7.55% pa 7.55% pa n/a 6.69% pa n/a 6.69% pa n/a 6.69% pa n/a 6.69% pa n/a 7.00% pa 7.75% pa	n/a 6.91% pa 6.97% pa n/a 7.53% pa 7.56% pa n/a 7.27% pa n/a 7.21% pa n/a 7.16% pa n/a 7.00% pa 7.16% pa
LVR SE		54% pa 54% pa 54% pa 94% pa 99% pa 07% pa 39% pa 39% pa 39% pa 39% pa 59% pa 39% pa 59% pa 39% pa 89% pa	6.89% pa 6.89% pa 6.89% pa 7.28% pa 7.33% pa 7.41% pa 7.24% pa 7.33% pa 7.16% pa 7.26% pa 7.08% pa 7.20% pa 7.08% pa 7.22% pa	6.66% pa 6.80% pa n/a 7.55% pa 7.55% pa n/a 6.69% pa 7.4	6.91% pa 6.97% pa n/a 7.53% pa 7.56% pa n/a 7.27% pa n/a 7.21% pa n/a 7.16% pa n/a 7.07% pa n/a 7.00% pa 7.16% pa
LVR ≤90%	% 6.5	54% pa 54% pa 94% pa 99% pa 07% pa 39% pa 39% pa 59% pa 39% pa 59% pa 39% pa 59% pa 89% pa 69% pa	6.89% pa 6.89% pa 7.28% pa 7.33% pa 7.41% pa 7.24% pa 7.33% pa 7.16% pa 7.26% pa 7.08% pa 7.20% pa 7.20% pa 7.22% pa	n/a 7.55% pa 7.55% pa 7.55% pa n/a 6.69% pa 7.4	6.97% pa n/a 7.53% pa 7.56% pa n/a 7.27% pa n/a 7.21% pa n/a 7.16% pa n/a 7.07% pa n/a 7.00% pa 7.10% pa
LVR ≤ 6, 100,000 to less than \$500,000		94% pa 99% pa 07% pa 39% pa 39% pa 39% pa 39% pa 39% pa 39% pa 59% pa 39% pa 69% pa 89% pa	7.28% pa 7.33% pa 7.41% pa 7.24% pa 7.33% pa 7.16% pa 7.26% pa 7.08% pa 7.20% pa 7.20% pa 7.22% pa	7.55% pa 7.55% pa 7.55% pa n/a 6.69% pa n/a 6.69% pa n/a 6.69% pa n/a 6.69% pa n/a 7.00% pa 7.75% pa	7.53% pa 7.56% pa n/a 7.27% pa n/a 7.21% pa n/a 7.16% pa n/a 7.07% pa n/a 7.00% pa 7.16% pa
LVR ≤8	% 6.9 6.9	99% pa 07% pa 39% pa 39% pa 39% pa 39% pa 39% pa 59% pa 39% pa 69% pa 89% pa	7.33% pa 7.41% pa 7.24% pa 7.33% pa 7.16% pa 7.26% pa 7.08% pa 7.20% pa 7.20% pa 7.22% pa	7.55% pa n/a 6.69% pa n/a 6.69% pa n/a 6.69% pa n/a 6.69% pa n/a 6.79% pa 7.75% pa	7.56% pa n/a 7.27% pa n/a 7.21% pa n/a 7.16% pa n/a 7.07% pa n/a 7.00% pa 7.16% pa
LVR ≤90% LVR ≤90% 1 Year Fixed Rate	LMI 7.0 6.3 7.0	07% pa 39% pa 59% pa 39% pa 59% pa 39% pa 59% pa 69% pa 89% pa	7.41% pa 7.24% pa 7.33% pa 7.16% pa 7.26% pa 7.08% pa 7.20% pa 7.08% pa 7.22% pa	n/a 6.69% pa 7.75% pa	n/a 7.27% pa n/a 7.21% pa n/a 7.16% pa n/a 7.07% pa n/a 7.00% pa 7.00% pa 7.16% pa
1 Year Fixed Rate	9% 6.3 + LMI 6.9 - LMI 6.5 + LMI 6.5 - LMI 6.5 - LMI 6.5 - LMI 6.6 - LMI 6.8 - L	39% pa 59% pa 39% pa 59% pa 39% pa 59% pa 69% pa 89% pa	7.24% pa 7.33% pa 7.16% pa 7.26% pa 7.08% pa 7.20% pa 7.08% pa 7.22% pa	6.69% pa n/a 6.69% pa n/a 6.69% pa n/a 6.69% pa n/a 6.79% pa 7.00% pa	7.27% pa n/a 7.21% pa n/a 7.16% pa n/a 7.07% pa n/a 7.00% pa 7.16% pa
1 Year Fixed Rate 2 Year Fixed Rate 1 Year Fixed Rate 2 Year Fixed Rate 1 LVR ≤8 1 LVR ≤90% 5 Year Fixed Rate 1 LVR ≤90% 5 100,000 and above 1 LVR ≤8 5 100,000 to less than \$1,000,000 1 LVR ≤90% 5 100,000 to less than \$500,000 1 LVR ≤90% 5 100,000 and above 1 LVR ≤90% 5 1,000,000 and above 1 LVR ≤90% 5 1,000,000 and above 1 LVR ≤90% 5 1,000,000 to less than \$1,000,000 1 LVR ≤90% 5 1,000,000 to less than \$1,000,000 1 LVR ≤80% 5 1,000,000 to less than \$1,000,000 1 LVR ≤90% 5 1 Year Fixed Rate 1 LVR ≤80% 2 Year Fixed Rate 1 LVR ≤80% 3 Year Fixed Rate 1 LVR ≤80% 1 1 LV	LMI 6.5	59% pa 39% pa 59% pa 39% pa 59% pa 69% pa 89% pa	7.33% pa 7.16% pa 7.26% pa 7.08% pa 7.20% pa 7.08% pa 7.22% pa	n/a 6.69% pa n/a 6.69% pa n/a 6.69% pa n/a 6.69% pa 7.00% pa 7.75% pa	n/a 7.21% pa n/a 7.16% pa n/a 7.07% pa n/a 7.00% pa 7.16% pa
1 Year Fixed Rate 2 Year Fixed Rate 1 VR ≤90% 3 Year Fixed Rate 1 VR ≤90% 5 Year Fixed Rate 1 VR ≤90% 2 VR ≤90%	LMI 6.5	59% pa 39% pa 59% pa 39% pa 59% pa 69% pa 89% pa	7.33% pa 7.16% pa 7.26% pa 7.08% pa 7.20% pa 7.08% pa 7.22% pa	n/a 6.69% pa n/a 6.69% pa n/a 6.69% pa n/a 6.69% pa 7.00% pa 7.75% pa	n/a 7.21% pa n/a 7.16% pa n/a 7.07% pa n/a 7.00% pa 7.16% pa
LVR ≤90%	% 6.3 - LMI 6.5 % 6.3 - LMI 6.5 % 6.4 - LMI 6.8 - LMI 6.8 - LMI - LMI	39% pa 59% pa 39% pa 59% pa 69% pa 89% pa	7.16% pa 7.26% pa 7.08% pa 7.20% pa 7.08% pa 7.22% pa	6.69% pa n/a 6.69% pa n/a 6.69% pa n/a 6.79% pa 7.00% pa 7.75% pa	7.21% pa n/a 7.16% pa n/a 7.07% pa n/a 7.00% pa 7.16% pa
2 Year Fixed Rate	LMI 6.5	59% pa 39% pa 59% pa 69% pa 89% pa	7.26% pa 7.08% pa 7.20% pa 7.08% pa 7.22% pa	n/a 6.69% pa n/a 6.69% pa n/a 6.79% pa 7.00% pa 7.75% pa	n/a 7.16% pa n/a 7.07% pa n/a 7.00% pa 7.16% pa
1	% 6.3 + LMI 6.5 % 6.6 + LMI 6.8 % % + LMI +	39% pa 59% pa 69% pa 89% pa	7.08% pa 7.20% pa 7.08% pa 7.22% pa	6.69% pa n/a 6.69% pa n/a 6.79% pa 7.00% pa 7.75% pa	7.16% pa n/a 7.07% pa n/a 7.00% pa 7.16% pa
1 1 1 1 1 1 1 1 1 1	LMI 6.5	59% pa 69% pa 89% pa Repayment type no	7.20% pa 7.08% pa 7.22% pa	n/a 6.69% pa n/a 6.79% pa 7.00% pa 7.75% pa	n/a 7.07% pa n/a 7.00% pa 7.16% pa
S Year Fixed Rate	% 6.8 - LMI 6.8 % % % + LMI	69% pa 89% pa Repayment type no	7.08% pa 7.22% pa	6.69% pa n/a 6.79% pa 7.00% pa 7.75% pa	7.07% pa n/a 7.00% pa 7.16% pa
1	LMI 6.8	89% pa Repayment type no	7.22% pa	n/a 6.79% pa 7.00% pa 7.75% pa	n/a 7.00% pa 7.16% pa
LVR SE	9% 9% 9% + LMI + LMI 9% 6.4	Repayment type no		6.79% pa 7.00% pa 7.75% pa	7.00% pa 7.16% pa
1,000,000 and above	% % 6.4 % 6.4 % 6.4		ut applicable	7.00% pa 7.75% pa	7.16% pa
100,000 to less than \$1,000,000	% % 6.4 % 6.4 % 6.4		ut annlicable	7.00% pa 7.75% pa	7.16% pa
LVR ≤8	%		rt annlicable	7.75% pa	
LVR S00,000 and above	► LMI ► LMI 9% 6.4 96 6.4		t annlicable		7.03/0 pd
LVR ≤90%	% 6.4 % 6.4		t applicable	7.44% pa	
LVR ≤90% LVR ≤90% LVR ≤90% LVR ≤90% LVR ≤90% LVR ≤90% LVR ≤81,000,000 and above LVR ≤8500,000 to less than \$1,000,000 LVR ≤8500,000 to less than \$500,000 LVR ≤8500,000 to less than \$500,000 to less than \$500,000 to less than \$1,000,000 to less than \$1,000,000 LVR ≤8500,000 to less than \$500,000 LVR ≤9500,000 LVR ≤9500,000 to less than \$500,000 LVR ≤9500,000 LVR ≤95	% 6.4 % 6.4		t annlicable	P :	6.98% pa
### PROFESSIONAL PACKAGE - INVESTMENT Variable Rate Loan	% 6.4 % 6.4		r applicable	8.15% pa	7.52% pa
LVR SE	% 6.4			·	
LVR SE	% 6.4				
\$1,000,000 and above LVR SE LVR SE \$5500,000 to less than \$1,000,000 LVR SE \$100,000 to less than \$500,000 LVR SE \$100,000 to less than \$500,000 LVR SE 1 Year Fixed Rate LVR SE 2 Year Fixed Rate LVR SE 3 Year Fixed Rate LVR SE 5 Year Fixed Rate LVR SE ST00,000 to less than \$1,000,000 LVR SE LVR SE ST00,000 to less than \$500,000 LVR SE ST00,000 and above LVR SE ST00,000 to less than \$500,000	% 6.4	.49% pa	6.84% pa	6.54% pa	6.83% pa
LVR SS		49% pa	6.84% pa	6.54% pa	6.83% pa
LVR SE	% 6.4	49% pa	6.84% pa	n/a	n/a
LVR SS		54% pa	6.89% pa	6.61% pa	6.89% pa
LVR SS		54% pa	6.89% pa	6.61% pa	6.89% pa
LVR SE		54% pa	6.89% pa	n/a	n/a
LVR SS		94% pa	7.28% pa	6.94% pa	7.26% pa
1 Year Fixed Rate	% 6.9	99% pa	7.33% pa	6.99% pa	7.31% pa
1 Year Fixed Rate LVR ≤8 2 Year Fixed Rate LVR ≤8 3 Year Fixed Rate LVR ≤8 5 Year Fixed Rate LVR ≤8 5 Year Fixed Rate LVR ≤8 5 Year Fixed Rate LVR ≤8 51,000,000 and above LVR ≤8 5500,000 to less than \$1,000,000 LVR ≤8 5100,000 to less than \$500,000 LVR ≤8 5500,000 and above LVR ≤8 5100,000 to less than \$500,000 LVR ≤9 5100,000 to less than \$500,000	% 7	11% pa	7.45% pa	n/a	n/a
1 Year Fixed Rate LVR SS 2 Year Fixed Rate LVR SS 3 Year Fixed Rate LVR SS 5 Year Fixed Rate LVR SS 6 Year Fixed Rate					
2 Year Fixed Rate 1 VR ≤5 2 Year Fixed Rate 1 VR ≤5 3 Year Fixed Rate 1 VR ≤5 5 Year Fixed Rate 1 VR ≤5 5 Year Fixed Rate 1 VR ≤6 51,000,000 and above 1 VR ≤6 5500,000 to less than \$1,000,000 1 VR ≤6 5100,000 to less than \$500,000 1 VR ≤6 500,000 and above 1 VR ≤6 5100,000 to less than \$500,000	% 6.4	49% pa	7.25% pa	6.64% pa	7.26% pa
2 Year Fixed Rate LVR ≤8 3 Year Fixed Rate LVR ≤8 5 Year Fixed Rate LVR ≤8 5 Year Fixed Rate LVR ≤8 LVR ≤8 LVR ≤8 51,000,000 and above LVR ≤8 5500,000 to less than \$1,000,000 LVR ≤8 5000,000 to less than \$500,000 LVR ≤8 Construction LVR ≤6 LVR ≤6 LVR ≤6 S00,000 and above LVR ≤8 LVR ≤9 L	% 6.6	69% pa	7.38% pa	n/a	n/a
LVR SE	% 6.4	49% pa	7.18% pa	6.64% pa	7.20% pa
SYear Fixed Rate LVR ≤S 5 Year Fixed Rate LVR ≤S	% 6.6	69% pa	7.31% pa	n/a	n/a
LVR SS	% 6.4	49% pa	7.11% pa	6.59% pa	7.13% pa
5 Year Fixed Rate	% 6.6	69% pa	7.25% pa	n/a	n/a
LVR section	% 6.7	79% pa	7.13% pa	6.99% pa	7.20% pa
LVR ≤6 50,000,000 and above LVR ≤8 5500,000 to less than \$1,000,000 LVR ≤8 5500,000 to less than \$500,000 LVR ≤8 5500,000 and above LVR ≤9 5500,000 and above LVR ≤9 5100,000 to less than \$500,000 LVR ≤9 5100,000 to less than \$500,000 LVR ≤9 54MP ESSENTIAL HOME LOAN - OWNER OCCUPIED 54AVA = 54A	% 6.9	99% pa	7.28% pa	n/a	n/a
LVR SE					
LVR s8	%			6.74% pa	6.97% pa
LVR ≤8 \$100,000 to less than \$1,000,000	%			6.74% pa	6.97% pa
LVR ≤8 S100,000 to less than \$500,000	%			6.81% pa	7.03% pa
Construction LVR \$500,000 and above LVR ≤6 \$100,000 to less than \$500,000 LVR ≤9 AMP ESSENTIAL HOME LOAN - OWNER OCCUPIED VR Variable Rate Loan LVR LVR ≤6 LVR	%			6.81% pa	7.03% pa
LVR ≤6 5500,000 and above LVR ≤9 5100,000 to less than \$500,000 LVR ≤9 AMP ESSENTIAL HOME LOAN - OWNER OCCUPIED Variable Rate Loan LVR ≤6 LVR ≤6 LVR ≤6	%			7.19% pa	7.43% pa
LVR ≤9 \$100,000 to less than \$500,000 LVR ≤9 AMP ESSENTIAL HOME LOAN - OWNER OCCUPIED Variable Rate Loan LVR ≤6 LVR ≤6					
EVR SS 100,000 to less than \$500,000 LVR SS AMP ESSENTIAL HOME LOAN - OWNER OCCUPIED Variable Rate Loan LVR				6.84% pa	6.91% pa
AMP ESSENTIAL HOME LOAN - OWNER OCCUPIED Variable Rate Loan LVR <6		Repayment type no	t applicable	7.14% pa	6.94% pa
/ariable Rate Loan LVR LVR ≤6	%	··· ·· ·· ·		7.14% pa	7.45% pa
LVR ≤6					
LVR ≤6					
	% 6.1	34% pa	6.37% pa		
. ,		34% pa	6.37% pa		
LVR ≤90%		34% pa	6.37% pa	_	
LVR≤€		54% pa	6.57% pa	Repayment typ	e not applicable
\$250,000 to less than \$750,000 LVR ≤8		64% pa	6.67% pa		
LVR ≤90%		64% pa	6.67% pa		
MMP ESSENTIAL HOME LOAN - INVESTMENT					
ariable Rate Loan LVR					
		400/	C F20/		
£VR ≤6	9/	49% pa	6.52% pa		
\$750,000 and above LVR ≤8		49% pa	6.52% pa	Repayment type not applicable	
LVR ≤9	% 6.4	49% pa	6.52% pa		
LVR ≤6	% 6.4 % 6.4	54% pa	6.57% pa		
\$250,000 to less than \$750,000 LVR ≤8	% 6.4 % 6.5 % 6.5	64% pa	6.67% pa		
LVR ≤9 ADDITIONAL INFORMATION	% 6.4 % 6.4 % 6.5 % 6.5	.64% pa	6.67% pa		_

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 Wednesday 07 Feb 2024. 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

AMP Bank Interest Rate Bulletin - Home Loans

AMP bank

Issued:

Wednesday, 7 February 2024 Friday, 9 February 2024

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V -			nd Interest*		st Only**
		Annual rate 1	Comparison rate ²	Annual rate ¹	Comparison rate 2
BASIC PACKAGE - OWNER OCCUPIED					
Variable Rate Loan					
	LVR ≤60%	7.24% pa	7.29% pa	7.74% pa	7.57% pa
\$40,000 and above	LVR ≤80%	7.34% pa	7.39% pa	7.74% pa	7.57% pa
	LVR ≤90% + LMI	7.64% pa	7.69% pa	n/a	n/a
Fixed rates (\$40,000 and above)		(LVR ≤90% + LMI)		(LVR ≤80%)	
1 Year Fixed Rate		7.64% pa	7.69% pa	7.99% pa	7.46% pa
2 Year Fixed Rate		7.39% pa	7.64% pa	7.59% pa	7.44% pa
3 Year Fixed Rate		7.24% pa	7.57% pa	7.44% pa	7.42% pa
5 Year Fixed Rate		7.44% pa	7.60% pa	7.69% pa	7.55% pa
Construction					
\$40,000 and above	LVR ≤90% + LMI	Repayment type not applicable		7.24% pa	7.67% pa
BASIC PACKAGE - INVESTMENT					
Variable Rate Loan					
	LVR ≤60%	7.49% pa	7.54% pa	7.74% pa	7.68% pa
\$40,000 and above	LVR ≤80%	7.54% pa	7.59% pa	7.74% pa	7.68% pa
	LVR ≤90%	8.02% pa	8.07% pa	n/a	n/a
Fixed rates (\$40,000 and above)	2111 25075		≤90%)		R ≤80%)
1 Year Fixed Rate		7.69% pa	8.04% pa	7.79% pa	7.62% pa
2 Year Fixed Rate		7.49% pa	7.96% pa	7.59% pa	7.60% pa
3 Year Fixed Rate		7.45% pa 7.34% pa	7.87% pa	7.44% pa	7.56% pa
5 Year Fixed Rate		7.59% pa	7.88% pa	7.44% pa 7.74% pa	7.68% pa
		7.55% pa	7.86% pa	7.7470 pa	7.00% pa
Construction	LVD <000/	D		7 240/	0.010/
\$40,000 and above	LVR ≤90%	кераутепт тур	e not applicable	7.24% pa	8.01% pa
NON-PACKAGE LOANS - OWNER OCCU	<u>JPIED</u>				
Variable Rate Loan			0% + LMI)		R ≤80%)
Land Loan		7.95% pa	8.00% pa	8.15% pa	8.09% pa
NON-PACKAGE LOANS - INVESTMENT					
Variable Rate Loan		(LVR ≤90%)		(LVR ≤80%)	
Land Loan		6.94% pa	6.99% pa	7.14% pa	7.08% pa
AMP FIRST HOME LOAN⁵ - OWNER OC	CUPIED				
		(LVR ≤9	0% + LMI)	(LVR	R ≤80%)
Variable Rate Loan		6.13% pa	6.13% pa	6.80% pa	6.42% pa
Line of Credit				7.00% pa	6.74% pa
1 Year Fixed Rate		6.37% pa	6.15% pa	6.67% pa	6.18% pa
2 Year Fixed Rate		6.38% pa	6.18% pa	6.67% pa	6.23% pa
3 Year Fixed Rate		6.38% pa	6.20% pa	6.67% pa	6.28% pa
5 Year Fixed Rate		6.68% pa	6.37% pa	6.67% pa	6.36% pa
Construction		0.00% pa	0.57 % Pa	·	90% + LMI)
Construction		Ponsyment tur	oe not applicable	7.05% pa	6.22% pa
		кераушені іур	е посаррисавіе	7.05% pa	0.22% pa
AMP FIRST HOME LOAN⁵ - INVESTMEN	<u>1</u>				
		·	≤90%)		R ≤80%)
Variable Rate Loan		6.34% pa	6.34% pa	6.64% pa	6.47% pa
Line of Credit				6.84% pa	6.69% pa
1 Year Fixed Rate		6.47% pa	6.35% pa	6.62% pa	6.37% pa
2 Year Fixed Rate		6.48% pa	6.37% pa	6.63% pa	6.40% pa
3 Year Fixed Rate		6.48% pa	6.38% pa	6.58% pa	6.41% pa
5 Year Fixed Rate		6.77% pa	6.53% pa	6.97% pa	6.61% pa
Construction		·		·	R ≤90%)
Construction		Repayment tyr	e not applicable	6.94% pa	6.40% pa
AMP SUPEREDGE LOAN for SMSF - INV	/ESTMENT		or new business. Fixed rate		
	LO I WIEN I				•
1 Year Fixed Rate		7.49% pa	8.41% pa	7.69% pa	8.43% pa
2 Year Fixed Rate		7.79% pa	8.40% pa	7.99% pa	8.44% pa
3 Year Fixed Rate		7.59% pa	8.30% pa	7.79% pa	8.35% pa
5 Year Fixed Rate		7.89% pa	8.33% pa	8.09% pa	8.41% pa
All Lines of Credit (Credit balances)					
From \$0 to less than \$20,000		0.00% pa	n/a	0.00% pa	n/a
From \$20,000 and above		0.25% pa	n/a	0.25% pa	n/a
		r ·	**	· P ·	

ADDITIONAL INFORMATION

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

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 Wednesday 07 Feb 2024. 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

^{**} Maximum Interest Only lending up to 80% LVR including LMI

¹ Interest rates available for new loans only.



AMP Bank Interest Rate Bulletin - Home Loans

Issued:

Wednesday, 7 February 2024 Friday, 9 February 2024

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		Principal and Interest*		Interest Only**	
		Annual rate ¹	Comparison rate ²	Annual rate ¹	Comparison rate 2
SELECT PACKAGE 3,4 - OWNER OCC	CUPIED				
Variable Rate Loan	LVR				
\$500,000 and above	LVR ≤80%	7.39% pa	7.73% pa	8.04% pa	8.00% pa
	LVR ≤90% + LMI	7.61% pa	7.95% pa	n/a	n/a
\$100,000 to less than \$500,000	LVR ≤80%	7.39% pa	7.73% pa	9.10% pa	8.50% pa
	LVR ≤90% + LMI	7.64% pa	7.98% pa	n/a	n/a
Fixed rates (\$100,000 and above)	LVR				
	LVR ≤80%	6.89% pa	7.65% pa	7.34% pa	7.70% pa
1 Year Fixed Rate	LVR ≤90% + LMI	7.09% pa	7.89% pa	n/a	n/a
270 - 5 - 18-1	LVR ≤80%	6.64% pa	7.53% pa	6.94% pa	7.58% pa
2 Year Fixed Rate	LVR ≤90% + LMI	6.84% pa	7.76% pa	n/a	n/a
274 51 1.0-1	LVR ≤80%	6.54% pa	7.41% pa	6.84% pa	7.49% pa
3 Year Fixed Rate	LVR ≤90% + LMI	6.74% pa	7.64% pa	n/a	n/a
5 Year Fixed Rate	LVR ≤80%	6.74% pa	7.33% pa	7.09% pa	7.48% pa
	LVR ≤90% + LMI	6.94% pa	7.56% pa	n/a	n/a
Line of Credit	LVR				
\$500,000 and above	LVR ≤80%			8.24% pa	8.31% pa
\$100,000 to less than \$500,000	LVR ≤80%			9.30% pa	9.10% pa
SELECT PACKAGE 3,4 - INVESTMENT	Г				
Variable Rate Loan	LVR				
\$500,000 and above	LVR ≤80%	7.89% pa	8.23% pa	8.09% pa	8.30% pa
	LVR ≤90%	8.02% pa	8.35% pa	n/a	n/a
\$100,000 to less than \$500,000	LVR ≤80%	7.89% pa	8.23% pa	8.09% pa	8.30% pa
	LVR ≤90%	8.36% pa	8.69% pa	n/a	n/a
Fixed rates (\$100,000 and above)	LVR				
1 Year Fixed Rate	LVR ≤80%	6.99% pa	8.10% pa	7.19% pa	8.12% pa
	LVR ≤90%	7.19% pa	8.53% pa	n/a	n/a
2 Year Fixed Rate	LVR ≤80%	6.74% pa	7.94% pa	6.94% pa	7.97% pa
	LVR ≤90%	6.94% pa	8.34% pa	n/a	n/a
3 Year Fixed Rate	LVR ≤80%	6.64% pa	7.78% pa	6.84% pa	7.84% pa
	LVR ≤90%	6.84% pa	8.16% pa	n/a	n/a
5 Year Fixed Rate	LVR ≤80%	6.84% pa	7.64% pa	7.09% pa	7.75% pa
	LVR ≤90%	7.04% pa	7.98% pa	n/a	n/a
Line of Credit	LVR				
\$500,000 and above	LVR ≤80%			8.29% pa	8.48% pa
\$100,000 to less than \$500,000	LVR ≤80%			8.29% pa	8.48% pa

ADDITIONAL INFORMATION

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

Settlement fee

\$349 is payable to cover processing and administration costs for settlement of your loan.

Applicable for Basic Package, Construction Loan, Land Loan, Classic Club, Affinity Package and Select Package. Not applicable for Professional Package, AMP Essential Home Loan and AMP First Home Loan.

SELECT PACKAGE DETAILS AND ELIGIBILITY

3 AMP Corporate Superannuation Benefits Package:

Available to eligible AMP Corporate Superannuation members only. Eligible super plans are: CustomSuper, SignatureSuper, and Super Leader.

The Settlement fee of \$349 and the Annual Package fee of \$349 is waived.

4 AMP Shareholder Benefits Package:

Available to eligible AMP Limited shareholders only. AMP Shareholders must hold a minimum of 500 shares to qualify. For shares first purchased prior to 31 January 2006, no minimum limit applies.

The Annual Package fee of \$349 is waived for the first year of the loan for the Shareholder Benefits Package.

5 AMP First Home Loan (available to AMP Employees and AMP Shareholders)

Available to eligible AMP Limited shareholders only. AMP Shareholders must hold a minimum of 500 shares to qualify. For shares first purchased prior to 31 January 2006, no minimum limit applies.

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 period with interest period interest period with interest period interest period with interest period with interest period (to 25 years) principal and interest at the equivalent product variable rate.

Information correct as at Wednesday 07 Feb 2024. Full details of relevant terms and conditions available on request.

For more information about our current cashback offer and the full eligibility criteria, visit the distribution centre

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

For more information please contact AMP Bank on 13 30 30, or info@ampbanking.com.au, or amp.com.au

^{**} Maximum Interest Only lending up to 80% LVR including LMI