AMP Bank Interest Rate Bulletin - Home Loans

AMP bank	Issued: Effective:	Τι	riday, 14 July 2023 ıesday, 18 July 202		
		Principal and Interest*		Interest Only**	
		Annual rate 1	Comparison rate ²	Annual rate 1	Comparison rate
PROFESSIONAL PACKAGE - OWNER					
Variable Rate Loan	LVR	F 000/	C 240/	6.400/	C 400/
\$1,000,000 and above	LVR ≤60%	5.99% pa	6.34% pa	6.19% pa	6.40% pa
\$1,000,000 and above	LVR ≤80%	5.99% pa	6.34% pa	6.19% pa	6.40% pa
	LVR ≤90% + LMI	6.12% pa	6.47% pa	n/a	n/a
\$500,000 to less than \$1,000,000	LVR ≤60% LVR ≤80%	6.09% pa	6.44% pa	6.40% pa	6.55% pa
		6.09% pa	6.44% pa	6.40% pa	6.55% pa
	LVR ≤90% + LMI LVR ≤60%	6.32% pa 6.29% pa	6.67% pa	n/a 7.60% pa	n/a 7.19% pa
100,000 to less than \$500,000	LVR ≤80% LVR ≤80%	•	6.64% pa 6.69% pa	7.60% pa	
5100,000 to less than \$500,000	LVR ≤90% + LMI	6.34% pa 6.42% pa	6.77% pa	n/a	7.22% pa n/a
ixed rates (\$100,000 and above)	LVR 550% + LIVII	0.42% pa	0.7776 pa	II/a	II/a
	LVR ≤80%	6.49% pa	6.68% pa	6.94% pa	6.72% pa
1 Year Fixed Rate	LVR ≤90% + LMI	6.69% pa	6.77% pa	n/a	n/a
	LVR ≤80%	6.24% pa	6.62% pa	6.54% pa	6.67% pa
2 Year Fixed Rate	LVR ≤90% + LMI	6.44% pa	6.72% pa	n/a	n/a
	LVR ≤80%	6.14% pa	6.56% pa	6.44% pa	6.63% pa
3 Year Fixed Rate	LVR ≤90% + LMI	6.34% pa	6.67% pa	n/a	n/a
	LVR ≤80% + LIVII	6.34% pa	6.58% pa	6.69% pa	6.71% pa
5 Year Fixed Rate	LVR ≤90% + LMI	6.54% pa	6.71% pa	n/a	n/a
ine of Credit	LVR 550% + LIVII	ο.5+/0 pa	ο. <i>,</i> 1/0 μα	11/ 0	11/4
\$1,000,000 and above	LVR ≤80%			6.39% pa	6.57% pa
\$500,000 to less than \$1,000,000	LVR ≤80% LVR ≤80%			6.60% pa	6.75% pa
\$100,000 to less than \$500,000	LVR ≤80% LVR ≤80%			7.80% pa	7.68% pa
Construction	LVR S00%			7.00% pa	7.0070 pa
5500.000 and above	LVR ≤90% + LMI			7.29% pa	6.76% pa
\$100,000 to less than \$500,000	LVR ≤90% + LMI	Repayment typ	e not applicable	7.90% pa	6.92% pa
PROFESSIONAL PACKAGE - INVESTM	IENT (LIMITED TIME SPECIAL	OFFER ⁶)		•	
For combo loans where the total loan		- OI I - I ()			
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/ariable Rate Loan	LVR <60%	F 000/	6 249/	6 100/	C 400/
\$1,000,000 and above	LVR ≤60%	5.99% pa	6.34% pa	6.19% pa	6.40% pa
	LVR ≤80%	5.99% pa	6.34% pa	6.19% pa	6.40% pa
	LVR ≤90%	6.12% pa	6.47% pa	n/a	n/a
A	LVR ≤60%	6.09% pa	6.44% pa	6.40% pa	6.55% pa
\$500,000 to less than \$1,000,000	LVR ≤80%	6.09% pa	6.44% pa	6.40% pa	6.55% pa
	LVR ≤90%	6.32% pa	6.67% pa	n/a	n/a
PROFESSIONAL PACKAGE - INVESTM					
Variable Rate Loan	<i>LVR</i> LVR ≤60%	C 000/	C 440/	C 200/	C F00/
			6.44% pa	6.29% pa	6.50% pa
1 000 000 and about		6.09% pa	C 400/	6.200/	C F20/
\$1,000,000 and above	LVR ≤80%	6.14% pa	6.49% pa	6.29% pa	6.53% pa
\$1,000,000 and above	LVR ≤80% LVR ≤90%	6.14% pa 6.46% pa	6.81% pa	n/a	n/a
	LVR ≤80% LVR ≤90% LVR ≤60%	6.14% pa 6.46% pa 6.29% pa	6.81% pa 6.64% pa	n/a 6.49% pa	n/a 6.70% pa
	LVR ≤80% LVR ≤90% LVR ≤60% LVR ≤80%	6.14% pa 6.46% pa 6.29% pa 6.34% pa	6.81% pa 6.64% pa 6.69% pa	n/a 6.49% pa 6.49% pa	n/a 6.70% pa 6.73% pa
\$1,000,000 and above \$500,000 to less than \$1,000,000	LVR ≤80% LVR ≤90% LVR ≤60% LVR ≤80% LVR ≤90%	6.14% pa 6.46% pa 6.29% pa 6.34% pa 6.66% pa	6.81% pa 6.64% pa 6.69% pa 7.00% pa	n/a 6.49% pa 6.49% pa n/a	n/a 6.70% pa 6.73% pa n/a
\$500,000 to less than \$1,000,000	LVR ≤80% LVR ≤90% LVR ≤60% LVR ≤80% LVR ≤90% LVR ≤60%	6.14% pa 6.46% pa 6.29% pa 6.34% pa 6.66% pa 6.29% pa	6.81% pa 6.64% pa 6.69% pa 7.00% pa 6.64% pa	n/a 6.49% pa 6.49% pa n/a 6.59% pa	n/a 6.70% pa 6.73% pa n/a 6.74% pa
\$500,000 to less than \$1,000,000	LVR ≤80% LVR ≤90% LVR ≤60% LVR ≤80% LVR ≤90% LVR ≤60% LVR ≤60%	6.14% pa 6.46% pa 6.29% pa 6.34% pa 6.66% pa 6.29% pa 6.34% pa	6.81% pa 6.64% pa 6.69% pa 7.00% pa 6.64% pa 6.69% pa	n/a 6.49% pa 6.49% pa n/a 6.59% pa 6.59% pa	n/a 6.70% pa 6.73% pa n/a 6.74% pa 6.77% pa
\$500,000 to less than \$1,000,000 \$100,000 to less than \$500,000	LVR ≤80% LVR ≤90% LVR ≤60% LVR ≤80% LVR ≤90% LVR ≤60% LVR ≤60% LVR ≤90%	6.14% pa 6.46% pa 6.29% pa 6.34% pa 6.66% pa 6.29% pa	6.81% pa 6.64% pa 6.69% pa 7.00% pa 6.64% pa	n/a 6.49% pa 6.49% pa n/a 6.59% pa	n/a 6.70% pa 6.73% pa n/a 6.74% pa
\$500,000 to less than \$1,000,000 \$100,000 to less than \$500,000	LVR ≤80% LVR ≤90% LVR ≤60% LVR ≤80% LVR ≤90% LVR ≤60% LVR ≤80% LVR ≤80% LVR ≤90% LVR ≤90%	6.14% pa 6.46% pa 6.29% pa 6.34% pa 6.66% pa 6.29% pa 6.34% pa 6.66% pa	6.81% pa 6.64% pa 6.69% pa 7.00% pa 6.64% pa 6.69% pa 7.00% pa	n/a 6.49% pa 6.49% pa n/a 6.59% pa 6.59% pa n/a	n/a 6.70% pa 6.73% pa n/a 6.74% pa 6.77% pa n/a
	LVR ≤80% LVR ≤90% LVR ≤60% LVR ≤80% LVR ≤90% LVR ≤60% LVR ≤80% LVR ≤80% LVR ≤90% LVR ≤90%	6.14% pa 6.46% pa 6.29% pa 6.34% pa 6.66% pa 6.29% pa 6.34% pa 6.66% pa	6.81% pa 6.64% pa 6.69% pa 7.00% pa 6.64% pa 6.69% pa 7.00% pa	n/a 6.49% pa 6.49% pa n/a 6.59% pa 6.59% pa n/a	n/a 6.70% pa 6.73% pa n/a 6.74% pa 6.77% pa n/a
\$500,000 to less than \$1,000,000 \$100,000 to less than \$500,000 \$ixed rates (\$100,000 and above)	LVR ≤80% LVR ≤90% LVR ≤60% LVR ≤80% LVR ≤90% LVR ≤60% LVR ≤80% LVR ≤90% LVR ≤80% LVR ≤90%	6.14% pa 6.46% pa 6.29% pa 6.34% pa 6.66% pa 6.29% pa 6.34% pa 6.66% pa	6.81% pa 6.64% pa 6.69% pa 7.00% pa 6.64% pa 6.69% pa 7.00% pa 6.69% pa 6.69% pa	n/a 6.49% pa 6.49% pa n/a 6.59% pa 6.59% pa n/a 6.79% pa n/a	n/a 6.70% pa 6.73% pa n/a 6.74% pa 6.77% pa n/a
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\$40,000 to less than \$100,000	LVR ≤90% + LMI	8.00% pa	8.03% pa					
AMP ESSENTIAL HOME LOAN - INVESTMENT								
Variable Rate Loan	LVR							
≥\$100,000	LVR ≤60%	5.94% pa	5.97% pa					
	LVR ≤80%	6.04% pa	6.07% pa	Repayment type not applicable				
	LVR ≤90%	6.19% pa	6.22% pa	repayment type not applicable				
\$40,000 to less than \$100,000	LVR ≤90%	8.59% pa	8.62% pa					

ADDITIONAL INFORMATION

*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

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.

6 For new home loan applications received from Tuesday 18 Jul 2023. AMP Bank reserves the right to terminate the offer at any time. Applications subject to credit approval.

7 Combo (investment split/s & at least one owner occupied split) is contained within one loan (same App ID). Separate loans with a differing borrower structure will be priced separately.

Information correct as at Friday 14 Jul 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.

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

Friday, 14 July 2023

AMP bank Page 2 of 3 Tuesday, 18 July 2023 Effective Interest Only* Principal and Interest Annual rate Comparison rate Annual rate 1 Comparison rate² BASIC PACKAGE - OWNER OCCUPIED Variable Rate Loan LVR ≤60% 6.49% pa 6.99% pa 6.81% pa 6.54% pa \$40,000 and above LVR <80% 6.59% pa 6 64% na 6.99% pa 6.81% pa LVR ≤90% + LMI 6.89% pa 6.94% pa n/a n/a Fixed rates (\$40,000 and above) (LVR ≤90% + LMI) (LVR ≤80%) 6.74% pa 1 Year Fixed Rate 6.93% pa 7.09% pa 6.69% pa 2 Year Fixed Rate 6.49% pa 6.69% pa 6.66% pa 6.86% pa 6.54% pa 3 Year Fixed Rate 6.34% pa 6.78% pa 6.63% pa 5 Year Fixed Rate 6.54% pa 6.79% pa 6.79% pa 6.72% pa Construction \$40,000 and above LVR ≤90% + LMI Repayment type not applicable 6.97% pa 6.99% pa BASIC PACKAGE - INVESTMENT Variable Rate Loan LVR ≤60% 6.93% pa 6.74% pa 6.79% pa 6.99% pa \$40,000 and above LVR ≤80% 6.79% pa 6.84% pa 6.99% pa 6.93% pa LVR <90% 7.27% pa 7.32% pa n/a n/a (LVR <80%) Fixed rates (\$40,000 and above) (LVR ≤90%) 1 Year Fixed Rate 6.79% pa 7.27% pa 6.89% pa 6.85% pa 2 Year Fixed Rate 6.59% pa 7.18% pa 6.69% pa 6.82% pa 3 Year Fixed Rate 6.54% pa 6.77% pa 6.44% pa 7.08% pa 5 Year Fixed Rate 6.69% pa 7.06% pa 6.84% pa 6.86% pa Construction \$40,000 and above 7.31% pa LVR ≤90% Repayment type not applicable 6.99% pa NON-PACKAGE LOANS - OWNER OCCUPIED (LVR ≤90% + LMI) (LVR ≤80%) Variable Rate Loan and Loan 7.70% pa 7.75% pa 7.90% pa 7.84% pa NON-PACKAGE LOANS - INVESTMENT (LVR ≤90%) (LVR ≤80%) Variable Rate Loan Land Loan 6.74% pa 6.89% pa 6.83% pa AMP FIRST HOME LOAN5 - OWNER OCCUPIED (LVR ≤90% + LMI) (LVR ≤80%) Variable Rate Loan 6.08% pa 6.08% pa 6.89% pa 6.43% pa Line of Credit 7.09% pa 6.78% pa 1 Year Fixed Rate 6.47% pa 6.12% pa 6.92% pa 6.17% pa 2 Year Fixed Rate 6.23% pa 6.11% pa 6.52% pa 6.17% pa 6.13% pa 6.09% pa 3 Year Fixed Rate 6.42% pa 6.17% pa 5 Year Fixed Rate 6.33% pa 6.19% pa 6.67% pa 6.33% pa Construction (LVR ≤90% + LMI) 6.19% pa Construction Repayment type not applicable 7.14% pa AMP FIRST HOME LOAN5 - INVESTMENT (LVR ≤90%) (LVR ≤80%) 6.34% pa 6.59% pa 6.45% pa Variable Rate Loan 6.34% pa Line of Credit 6.79% pa 6.65% pa 1 Year Fixed Rate 6.57% pa 6.36% pa 6.77% pa 6.38% pa 2 Year Fixed Rate 6.33% pa 6.34% pa 6.53% pa 6.38% pa 3 Year Fixed Rate 6.23% pa 6 31% na 6.43% pa 6.37% pa 5 Year Fixed Rate 6.42% pa 6.38% pa 6.67% pa 6.48% pa Construction (LVR ≤90%) Repayment type not applicable 6.89% pa 6.40% pa Construction AMP SUPEREDGE LOAN for SMSF - INVESTMENT Not available for new business. Fixed rates available for existing customers only. 1 Year Fixed Rate 6.09% pa 8.03% pa 6.29% pa 8.05% pa 2 Year Fixed Rate 6.39% pa 7.91% pa 6.59% pa 7.95% pa 6.39% pa 7.82% pa 3 Year Fixed Rate 7.76% pa 6.59% pa 5 Year Fixed Rate 6.69% pa 7.65% pa 6.89% pa 7.74% pa All Lines of Credit (Credit balances)

ADDITIONAL INFORMATION

From \$0 to less than \$20,000

From \$20,000 and above

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

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 basec 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.

n/a

0.00% pa

0.25% pa

n/a

n/a

0.00% pa

0.25% pa

Information correct as at Friday 14 Jul 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.

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

¹ Interest rates available for new loans only

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

Issued: Effective: Friday, 14 July 2023 Tuesday, 18 July 2023

Page 3 of 3

		Principal and Interest*		Interest Only**	
		Annual rate 1	Comparison rate ²	Annual rate ¹	Comparison rate ²
SELECT PACKAGE 3,4 - OWNER OCC	UPIED .		•		•
Variable Rate Loan	LVR				
\$500,000 and above	LVR ≤80%	6.64% pa	6.99% pa	7.29% pa	7.25% pa
	LVR ≤90% + LMI	6.86% pa	7.21% pa	n/a	n/a
\$100,000 to less than \$500,000	LVR ≤80%	6.64% pa	6.99% pa	8.35% pa	7.74% pa
	LVR ≤90% + LMI	6.89% pa	7.24% pa	n/a	n/a
Fixed rates (\$100,000 and above)	LVR				
	LVR ≤80%	6.49% pa	6.95% pa	6.94% pa	6.99% pa
1 Year Fixed Rate	LVR ≤90% + LMI	6.69% pa	7.19% pa	n/a	n/a
2 Year Fixed Rate	LVR ≤80%	6.24% pa	6.86% pa	6.54% pa	6.91% pa
	LVR ≤90% + LMI	6.44% pa	7.10% pa	n/a	n/a
3 Year Fixed Rate	LVR ≤80%	6.14% pa	6.78% pa	6.44% pa	6.85% pa
	LVR ≤90% + LMI	6.34% pa	7.01% pa	n/a	n/a
	LVR ≤80%	6.34% pa	6.75% pa	6.69% pa	6.89% pa
5 Year Fixed Rate	LVR ≤90% + LMI	6.54% pa	6.98% pa	n/a	n/a
Line of Credit	LVR				
\$500,000 and above	LVR ≤80%			7.49% pa	7.55% pa
\$100,000 to less than \$500,000	LVR ≤80%			8.55% pa	8.33% pa
SELECT PACKAGE 3,4 - INVESTMENT					
Variable Rate Loan	LVR				
\$500,000 and above	LVR ≤80%	7.14% pa	7.48% pa	7.34% pa	7.55% pa
	LVR ≤90%	7.27% pa	7.61% pa	n/a	n/a
\$100,000 to less than \$500,000	LVR ≤80%	7.14% pa	7.48% pa	7.34% pa	7.55% pa
	LVR ≤90%	7.61% pa	7.95% pa	n/a	n/a
Fixed rates (\$100,000 and above)	LVR				
1 Year Fixed Rate	LVR ≤80%	6.59% pa	7.40% pa	6.79% pa	7.42% pa
	LVR ≤90%	6.79% pa	7.83% pa	n/a	n/a
2 Year Fixed Rate	LVR ≤80%	6.34% pa	7.27% pa	6.54% pa	7.31% pa
	LVR ≤90%	6.54% pa	7.68% pa	n/a	n/a
3 Year Fixed Rate	LVR ≤80%	6.24% pa	7.15% pa	6.44% pa	7.20% pa
	LVR ≤90%	6.44% pa	7.53% pa	n/a	n/a
E Voor Fixed Date	LVR ≤80%	6.44% pa	7.07% pa	6.69% pa	7.17% pa
5 Year Fixed Rate	LVR ≤90%	6.64% pa	7.41% pa	n/a	n/a
Line of Credit	LVR				
\$500,000 and above	LVR ≤80%			7.54% pa	7.73% pa
\$100,000 to less than \$500,000	LVR ≤80%			7.54% pa	7.73% 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 20 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 Friday 14 Jul 2023. 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