	Effective:		esday, 20 Novembe		Page 1 of 3
AMP		Principal and Interest*		Interest Only**	
		Annual rate 1	Comparison rate <sup>2</sup>	Annual rate <sup>1</sup>	Comparison rat
ROFESSIONAL PACKAGE - OWNER OC					
ariable Rate Loan	LVR	6 1 40/	6 40%	6 5 49/	6.649/
1,000,000 and above	LVR ≤60% LVR ≤80%	6.14% pa 6.14% pa	6.49% pa 6.49% pa	6.54% pa 6.59% pa	6.64% pa 6.66% pa
1,000,000 and above	LVR ≤90% + LMI	6.39% pa	6.74% pa	n/a	n/a
	LVR ≤60%	6.24% pa	6.59% pa	6.66% pa	6.75% pa
500.000 to less than \$1.000.000	LVR ≤80%	6.24% pa	6.59% pa	6.80% pa	6.81% pa
. , ,	LVR ≤90% + LMI	6.44% pa	6.79% pa	n/a	n/a
	LVR ≤60%	6.94% pa	7.28% pa	7.55% pa	7.53% pa
100,000 to less than \$500,000	LVR ≤80%	6.99% pa	7.33% pa	7.55% pa	7.56% pa
	LVR ≤90% + LMI	7.07% pa	7.41% pa	n/a	n/a
ixed rates (\$100,000 and above)	LVR				
1 Year Fixed Rate	LVR ≤80%	6.04% pa	7.20% pa	6.39% pa	7.24% pa
1 Year Fixed Rate	LVR ≤90% + LMI	6.24% pa	7.30% pa	n/a	n/a
2 Year Fixed Rate	LVR ≤80%	5.89% pa	7.06% pa	6.23% pa	7.12% pa
	LVR ≤90% + LMI	6.09% pa	7.16% pa	n/a	n/a
3 Year Fixed Rate	LVR ≤80%	5.89% pa	6.94% pa	6.24% pa	7.03% pa
5 Tear Tixed Nate	LVR ≤90% + LMI	6.09% pa	7.05% pa	n/a	n/a
5 Year Fixed Rate	LVR ≤80%	6.29% pa	6.91% pa	6.54% pa	7.01% pa
	LVR ≤90% + LMI	6.49% pa	7.04% pa	n/a	n/a
ne of Credit	LVR				
1,000,000 and above	LVR ≤60%			6.74% pa	6.86% pa
	LVR ≤80%			6.79% pa	6.90% pa
500,000 to less than \$1,000,000	LVR ≤60%			6.86% pa	6.98% pa
	LVR ≤80%			7.00% pa	7.08% pa
100,000 to less than \$500,000	LVR ≤60%			7.75% pa	7.82% pa
construction	LVR ≤80% <i>LVR</i>			7.75% pa	7.83% pa
500,000 and above	<i>LVR</i> LVR ≤90% + LMI			7.14% pa	6.86% pa
100,000 to less than \$500,000	LVR ≤90% + LMI	Repayment typ	e not applicable	8.15% pa	7.52% pa
PROFESSIONAL PACKAGE - INVESTMEN					
ariable Rate Loan	LVR				
	LVR ≤60%	6.34% pa	6.69% pa	6.54% pa	6.75% pa
1,000,000 and above	LVR ≤80%	6.34% pa	6.69% pa	6.59% pa	6.77% pa
	LVR ≤90%	6.39% pa	6.74% pa	n/a	n/a
	LVR ≤60%	6.39% pa	6.74% pa	6.61% pa	6.81% pa
500,000 to less than \$1,000,000	LVR ≤80%	6.44% pa	6.79% pa	6.61% pa	6.84% pa
	LVR ≤90%	6.59% pa	6.94% pa	n/a	n/a
	LVR ≤60%	6.94% pa	7.28% pa	6.94% pa	7.26% pa
100,000 to less than \$500,000	LVR ≤80%	6.99% pa	7.33% pa	6.99% pa	7.31% pa
	LVR ≤90%	7.11% pa	7.45% pa	n/a	n/a
ixed rates (\$100,000 and above)	LVR				
1 Year Fixed Rate	LVR ≤80%	6.14% pa	7.21% pa	6.24% pa	7.22% pa
I fear fixed Rate	LVR ≤90%	6.34% pa	7.34% pa	n/a	n/a
2 Year Fixed Rate	LVR ≤80%	5.94% pa	7.07% pa	6.10% pa	7.09% pa
2 real fixed hate	LVR ≤90%	6.14% pa	7.20% pa	n/a	n/a
3 Year Fixed Rate	LVR ≤80%	5.89% pa	6.94% pa	6.09% pa	6.99% pa
STear fixed fate	LVR ≤90%	6.09% pa	7.08% pa	n/a	n/a
5 Year Fixed Rate	LVR ≤80%	6.39% pa	6.95% pa	6.49% pa	6.99% pa
5 real fixed face	LVR ≤90%	6.59% pa	7.10% pa	n/a	n/a
ne of Credit	LVR				
1,000,000 and above	LVR ≤60%			6.74% pa	6.92% pa
,,	LVR ≤80%			6.79% pa	6.96% pa
500,000 to less than \$1,000,000	LVR ≤60%			6.81% pa	6.99% pa
	LVR ≤80%			6.81% pa	7.00% pa
100,000 to less than \$500,000	LVR ≤80%			7.19% pa	7.43% pa
onstruction	LVR				
500,000 and above	LVR ≤60%	Dong	e not applicable	6.84% pa	6.78% pa
100,000 to less than \$500,000	LVR ≤90% LVR ≤90%	Repayment typ	e not applicable	7.14% pa 7.14% pa	6.99% pa 7.45% pa
				7.14/0 pa	v.+2/0 µd
MP ESSENTIAL HOME LOAN - OWNER					
ariable Rate Loan	LVR				
4	LVR ≤60%	6.18% pa	6.21% pa		
\$750,000 and above	LVR ≤80%	6.18% pa	6.21% pa		
	LVR ≤90% + LMI	6.29% pa	6.32% pa	Repayment ty	pe not applicable
	LVR ≤60%	6.34% pa	6.37% pa	. , ,	••
\$250,000 to less than \$750,000	LVR ≤80%	6.44% pa	6.47% pa		
	LVR ≤90% + LMI	6.49% pa	6.52% pa		
MP ESSENTIAL HOME LOAN - INVEST	<u>NENT</u>				
ariable Rate Loan	LVR				
	LVR ≤60%	6.39% pa	6.42% pa		
\$750,000 and above	LVR ≤80%	6.44% pa	6.47% pa		
	LVR ≤90%	6.59% pa	6.62% pa	-	
	LVR ≤60%	6.59% pa	6.57% pa	Repayment ty	pe not applicable
		210 170 pd			
\$250.000 to less than \$750 000		6 64% na	6 67% na		
\$250,000 to less than \$750,000	LVR ≤80% LVR ≤90%	6.64% pa 6.64% pa	6.67% 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 20 Nov 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

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AMP	Effective:	Wednesday, 20 November 2024				
v .		Principal and Interest*		Interest Only**		
		Annual rate <sup>1</sup>	Comparison rate <sup>2</sup>	Annual rate <sup>1</sup>	Comparison rate	
BASIC PACKAGE - OWNER OCCUPIED						
ariable Rate Loan	11/0 <00%	7.249/	7 200/	7 740/	7 5 70/	
\$40,000 and above	LVR ≤60% LVR ≤80%	7.24% pa 7.34% pa	7.29% pa 7.39% pa	7.74% pa 7.74% pa	7.57% pa 7.57% pa	
	LVR ≤90% + LMI	•		•		
ixed rates (\$40.000 and above)	LVR 590% + LIVII	7.64% pa	7.69% pa 0% + LMI)	n/a	n/a / <b>R ≤80%)</b>	
L Year Fixed Rate		7.64% pa	7.69% pa	7.99% pa	7.46% pa	
Year Fixed Rate		7.39% pa	7.64% pa	7.59% pa	7.44% pa	
Year Fixed Rate		7.24% pa	7.57% pa	7.44% pa	7.42% pa	
Year Fixed Rate		7.44% pa	7.60% pa	7.69% pa	7.55% pa	
Construction						
40,000 and above	LVR ≤90% + LMI	Repayment ty	pe not applicable	7.24% pa	7.67% pa	
ASIC PACKAGE - INVESTMENT						
ariable 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	
ixed rates (\$40,000 and above)		(LVF	i ≤90%)	(L)	/R ≤80%)	
Year Fixed Rate		7.69% pa	8.04% pa	7.79% pa	7.62% pa	
Year Fixed Rate		7.49% pa	7.96% pa	7.59% pa	7.60% pa	
8 Year Fixed Rate		7.34% pa	7.87% pa	7.44% pa	7.56% pa	
Year Fixed Rate		7.59% pa	7.88% pa	7.74% pa	7.68% pa	
Construction						
40,000 and above	LVR ≤90%	Repayment ty	pe not applicable	7.24% pa	8.01% pa	
ON-PACKAGE LOANS - OWNER OCCU	JPIED					
/ariable Rate Loan		(LVR ≤9	0% + LMI)	(L)	/R ≤80%)	
and Loan		7.95% pa	8.00% pa	8.15% pa	8.09% pa	
ON-PACKAGE LOANS - INVESTMENT						
ariable Rate Loan		(LVF	i ≤90%)	(L)	/R ≤80%)	
and Loan		6.94% pa	6.99% pa	7.14% pa	7.08% pa	
MP FIRST HOME LOAN <sup>5</sup> - OWNER OC	CUPIED					
		(LVR ≤	0% + LMI)	(L)	/R ≤80%)	
ariable Rate Loan		6.13% pa	6.13% pa	6.69% pa	6.37% pa	
ine of Credit				6.89% pa	6.66% pa	
Year Fixed Rate		6.02% pa	6.12% pa	6.37% pa	6.15% pa	
Prear Fixed Rate		5.88% pa	6.08% pa	6.21% pa	6.15% pa	
Year Fixed Rate		5.88% pa	6.06% pa	6.22% pa	6.15% pa	
Year Fixed Rate		6.28% pa	6.20% pa	6.52% pa	6.30% pa	
Construction					≤90% + LMI)	
onstruction		Repayment ty	pe not applicable	6.94% pa	6.21% pa	
MP FIRST HOME LOAN <sup>5</sup> - INVESTMEN	T					
		(LVF	: ≤90%)	(L)	/R ≤80%)	
'ariable Rate Loan		6.34% pa	6.34% pa	6.49% pa	6.40% pa	
ine of Credit				6.69% pa	6.58% pa	
Year Fixed Rate		6.12% pa	6.32% pa	6.22% pa	6.33% pa	
Year Fixed Rate		5.93% pa	6.26% pa	6.09% pa	6.29% pa	
Year Fixed Rate		5.88% pa	6.21% pa	6.08% pa	6.27% pa	
Year Fixed Rate		6.37% pa	6.35% pa	6.47% pa	6.40% pa	
Construction				(L)	/R ≤90%)	
onstruction		Repayment ty	pe not applicable	6.79% pa	6.39% pa	
MP SUPEREDGE LOAN for SMSF - INV	ESTMENT	Not available	or new business. Fixed rat	es available for existin	g customers only.	
Year Fixed Rate		7.49% pa	8.41% pa	7.69% pa	8.43% pa	
Year Fixed Rate		7.79% pa	8.40% pa	7.99% pa	8.44% pa	
Year Fixed Rate		7.59% pa	8.30% pa	7.79% pa	8.35% pa	
Year Fixed Rate		7.89% pa	8.33% pa	8.09% pa	8.41% pa	
Il Lines of Credit (Credit balances)						
rom \$0 to less than \$20,000		0.00% pa	n/a	0.00% pa	n/a	
rom \$20,000 and above		0.25% pa	n/a	0.25% pa	n/a	
		•		•	•	
* Maximum Interest Only lending up to 80% I		d), and 90% LVR includin	g LMI (Investment)			
From \$20,000 and above <b>ADDITIONAL INFORMATION</b> *Maximum Principal and Interest lending up to *Maximum Interest Only lending up to 80% I 1 Interest rates available for new Ioans only. 2 The comparison rate is calculated for a secur include all fees and charges. Different terms, fr are based on an initial 5 year interest only periperiod and a subsequent 24 year principal and	VR including LMI ed loan on a loan amount of \$150 ees or other loan amounts might i od and a subsequent 20 year prin	d), and 90% LVR includin ),000 over a 25-year terr result in a different com cipal and interest period	g LMI (Investment) n. <b>WARNING</b> : This comparison parison rate. Comparison rates ' I. Comparison rates for construc	rate is true only for the ex for variable interest only lo :tion loans are based on a	amples given and m oans (except constr n initial 1 year inter	

Information correct as at Wednesday 20 Nov 2024. Full details of relevant terms and conditions available on request.

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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

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		Principal ar			t Only**
		Annual rate 1	Comparison rate <sup>2</sup>	Annual rate 1	Comparison rate
SELECT PACKAGE 3,4 - OWNER OCCUI	PIFD		·		•
/ariable Rate Loan	LVR				
	LVR ≤80%	7.39% pa	7.73% pa	8.04% pa	8.00% pa
\$500,000 and above	LVR ≤90% + LMI	7.61% pa	7.95% pa	n/a	n/a
	LVR ≤80%	7.39% pa	7.73% pa	9.10% pa	8.50% pa
\$100,000 to less than \$500,000	LVR ≤90% + LMI	7.64% pa	7.98% pa	n/a	n/a
ixed 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
	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
3 Year Fixed Rate	LVR ≤80%	6.54% pa	7.41% pa	6.84% pa	7.49% pa
	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
5 fear Fixed Rate	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 <sup>3,4</sup> - INVESTMENT					
/ariable Rate Loan	LVR				
5500,000 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
ixed rates (\$100,000 and above)	LVR				
1 Year Fixed Rate	LVR ≤80%	6.99% pa	8.10% pa	7.19% pa	8.12% pa
I Teal Fixed Rate	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
2 fear Fixed Rate	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
3 Year Fixed Rate	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
5 fear Fixed Rate	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
** Maximum Interest Only lending up to 80% Settlement fee					
** Maximum Interest Only lending up to 80% Settlement fee 5349 is payable to cover processing and admin Applicable for Basic Package, Construction Loc Jome Loan. SELECT PACKAGE DETAILS AND ELIGIBILITY 8 AMP Corporate Superannuation Benefits P. Available to eligible AMP Corporate Superann The Settlement fee of \$349 and the Annual Pa 4 AMP Shareholder Benefits Package: Available to eligible AMP Limited shareholder: applies.	nistration costs for settlement of an, Land Loan, Classic Club, Affini <b>lackage:</b> nuation members only. Eligible suj ackage fee of \$349 is waived. rs only. AMP Shareholders must h	ty Package and Select Pack per plans are: CustomSupe old a minimum of 500 shar	r, SignatureSuper, and Super Le es to qualify. For shares first pu	ader.	
** Maximum Interest Only lending up to 80% Settlement fee \$349 is payable to cover processing and admir Applicable for Basic Package, Construction Loc Jome Loan. SELECT PACKAGE DETAILS AND ELIGIBILITY 8 AMP Corporate Superannuation Benefits P. Available to eligible AMP Corporate Superann The Settlement fee of \$349 and the Annual Pa 4 AMP Shareholder Benefits Package: Available to eligible AMP Limited shareholder: applies. The Annual Package fee of \$349 is waived for	nistration costs for settlement of an, Land Loan, Classic Club, Affini <b>Yackage:</b> nuation members only. Eligible su ackage fee of \$349 is waived. 's only. AMP Shareholders must h the first year of the loan for the S	ty Package and Select Pack per plans are: CustomSupe old a minimum of 500 shar Shareholder Benefits Packa	r, SignatureSuper, and Super Le es to qualify. For shares first pu	ader.	
** Maximum Interest Only lending up to 80% Settlement fee \$349 is payable to cover processing and admir Applicable for Basic Package, Construction Loa Home Loan. SELECT PACKAGE DETAILS AND ELIGIBILITY 8 AMP Corporate Superannuation Benefits P Available to eligible AMP Corporate Superann The Settlement fee of \$349 and the Annual Pa 4 AMP Shareholder Benefits Package: Available to eligible AMP Limited shareholder: applies. The Annual Package fee of \$349 is waived for 5 AMP First Home Loan (available to AMP En	nistration costs for settlement of an, Land Loan, Classic Club, Affini <b>Package:</b> nuation members only. Eligible su ackage fee of \$349 is waived. Is only. AMP Shareholders must h the first year of the loan for the S <b>mployees and AMP Shareholders</b>	ty Package and Select Pack per plans are: CustomSupe old a minimum of 500 shar shareholder Benefits Packa	r, SignatureSuper, and Super Le es to qualify. For shares first pu ge.	ader. urchased prior to 31 January	r 2006, no minimum limi
** Maximum Interest Only lending up to 80% Gettlement fee Gi349 is payable to cover processing and admir Applicable for Basic Package, Construction Loa dome Loan. GELECT PACKAGE DETAILS AND ELIGIBILITY B AMP Corporate Superannuation Benefits P Available to eligible AMP Corporate Superann "he Settlement fee of \$349 and the Annual Pa 4 AMP Shareholder Benefits Package: Available to eligible AMP Limited shareholder: pipples. "he Annual Package fee of \$349 is waived for G AMP First Home Loan (available to AMP En Available to eligible AMP Limited shareholder: Available to eligible AMP Limi	nistration costs for settlement of an, Land Loan, Classic Club, Affini <b>Package:</b> nuation members only. Eligible su ackage fee of \$349 is waived. Is only. AMP Shareholders must h the first year of the loan for the S <b>mployees and AMP Shareholders</b>	ty Package and Select Pack per plans are: CustomSupe old a minimum of 500 shar shareholder Benefits Packa	r, SignatureSuper, and Super Le es to qualify. For shares first pu ge.	ader. urchased prior to 31 January	r 2006, no minimum limi
** Maximum Interest Only lending up to 80% Settlement fee S349 is payable to cover processing and admir Applicable for Basic Package, Construction Loc Home Loan. SELECT PACKAGE DETAILS AND ELIGIBILITY B AMP Corporate Superannuation Benefits P Available to eligible AMP Corporate Superann rhe Settlement fee of \$349 and the Annual Pa B AMP Shareholder Benefits Package: Available to eligible AMP Limited shareholder: Applies. The Annual Package fee of \$349 is waived for S AMP First Home Loan (available to AMP Em Available to eligible AMP Limited shareholder: Applies.	nistration costs for settlement of an, Land Loan, Classic Club, Affini <b>Package:</b> nuation members only. Eligible su ackage fee of \$349 is waived. Is only. AMP Shareholders must h the first year of the loan for the S <b>mployees and AMP Shareholders</b>	ty Package and Select Pack per plans are: CustomSupe old a minimum of 500 shar shareholder Benefits Packa	r, SignatureSuper, and Super Le es to qualify. For shares first pu ge.	ader. urchased prior to 31 January	r 2006, no minimum limi
*Maximum Principal and Interest lending up t ** Maximum Interest Only lending up to 80% Settlement fee \$349 is payable to cover processing and admir Applicable for Basic Package, Construction Loc Home Loan. SELECT PACKAGE DETAILS AND ELIGIBILITY 3 AMP Corporate Superannuation Benefits P Available to eligible AMP Corporate Superann The Settlement fee of \$349 and the Annual Pa 4 AMP Shareholder Benefits Package: Available to eligible AMP Limited shareholder: applies. The Annual Package fee of \$349 is waived for 5 AMP First Home Loan (available to AMP En Available to eligible AMP Limited shareholder: applies. 1 Interest rates available for new loans only. 2 The comparison rate is calculated for a secu include all fees and charges. Different terms, f are based on an initial 5 year interest only per period and a subsequent 24 year principal and initial interest only period equal to the nomina initial interest only period equal to the nomina;	nistration costs for settlement of an, Land Loan, Classic Club, Affini Package: nuation members only. Eligible suj ackage fee of \$349 is waived. is only. AMP Shareholders must h the first year of the loan for the 5 mployees and AMP Shareholders must h red loan on a loan amount of \$15 fees or other loan amounts might riod and a subsequent 20 year pri d interest period with interest pay	ty Package and Select Pack per plans are: CustomSupe old a minimum of 500 shar shareholder Benefits Packa ) old a minimum of 500 shar 	r, SignatureSuper, and Super Le es to qualify. For shares first pu ge. es to qualify. For shares first pu <b>WARNING:</b> This comparison r arison rate. Comparison rates fr Comparison rates for construct product it is within. Comparis	ader. urchased prior to 31 January urchased prior to 31 January ate is true only for the exam or variable interest only loar tion loans are based on an ir on rates for fixed interest or	2006, no minimum lim 2006, no minimum lim 19les given and may not 15 (except construction l 19itial 1 year interest only
* Maximum Interest Only lending up to 80% ettlement fee (349 is payable to cover processing and admir spplicable for Basic Package, Construction Loc fome Loan. ELECT PACKAGE DETAILS AND ELIGIBILITY & AMP Corporate Superannuation Benefits P wailable to eligible AMP Corporate Superann the Settlement fee of \$349 and the Annual Pa & AMP Shareholder Benefits Package: wailable to eligible AMP Limited shareholder: spplies. The Annual Package fee of \$349 is waived for a AMP First Home Loan (available to AMP En wailable to eligible AMP Limited shareholder: spplies. The Annual Package fee of \$349 is waived for a AMP First Home Loan (available to AMP En wailable to eligible AMP Limited shareholder: spplies. Interest rates available for new loans only. I The comparison rate is calculated for a secundude and fees and charges. Different terms, for re based on an initial 5 year interest only per veriod and a subsequent 24 year principal and initial interest only period equal to the nomination.	nistration costs for settlement of an, Land Loan, Classic Club, Affini Package: nuation members only. Eligible sup ackage fee of \$349 is waived. s only. AMP Shareholders must h the first year of the loan for the 5 mployees and AMP Shareholders moly. AMP Shareholders must h red loan on a loan amount of \$15 fees or other loan amounts might riod and a subsequent 20 year pri d interest period with interest pay ated fixed period and the remain	ty Package and Select Pack per plans are: CustomSupe old a minimum of 500 shar Shareholder Benefits Packa ) old a minimum of 500 shar iso,000 over a 25-year term result in a different comp. ncipal and interest period. yable at variable rate of the ing period (to 25 years) pri	r, SignatureSuper, and Super Le es to qualify. For shares first pu ge. es to qualify. For shares first pu wARNING: This comparison r arison rate. Comparison rates fo Comparison rates for construc product it is within. Comparison ncipal and interest at the equiv	ader. urchased prior to 31 January urchased prior to 31 January ate is true only for the exam or variable interest only loar tion loans are based on an ir on rates for fixed interest or	2006, no minimum lim 2006, no minimum lim 19les given and may not 15 (except construction 19tial 1 year interest onl
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