AMP	Issued: Effective:	erest Rate Bulletin - Home Loans Wednesday, 23 November 2022 Friday, 25 November 2022			
	_		nd Interest*		t Only**
PROFESSIONAL PACKAGE - OWNER O		Annual rate ¹	Comparison rate ²	Annual rate ¹	Comparison rate
/ariable Rate Loan	LVR				
	LVR ≤60%	4.59% pa	4.96% pa	4.94% pa	5.07% pa
1,000,000 and above	LVR ≤80%	4.59% pa	4.96% pa	4.94% pa	5.07% pa
	LVR ≤90% + LMI	4.82% pa	5.19% pa	n/a	n/a
	LVR ≤60%	4.74% pa	5.11% pa	5.15% pa	5.24% pa
500,000 to less than \$1,000,000	LVR ≤80%	4.74% pa	5.11% pa	5.15% pa	5.24% pa
	LVR ≤90% + LMI LVR ≤60%	4.97% pa 5.04% pa	5.34% pa 5.41% pa	n/a 6.35% pa	n/a 5.93% pa
100,000 to less than \$500,000	LVR ≤80%	5.09% pa	5.46% pa	6.35% pa	5.95% pa
100,000 to less than \$500,000	LVR ≤90% + LMI	5.17% pa	5.53% pa	n/a	n/a
ixed rates (\$100,000 and above)	LVR	5.1770 pu	5.55% pu	ny u	ny a
	LVR ≤80%	5.59% pa	5.48% pa	5.79% pa	5.49% pa
1 Year Fixed Rate	LVR ≤90% + LMI	5.79% pa	5.57% pa	n/a	n/a
2 Year Fixed Rate	LVR ≤80%	5.89% pa	5.56% pa	5.94% pa	5.56% pa
2 Teal Fixed Rate	LVR ≤90% + LMI	6.09% pa	5.66% pa	n/a	n/a
3 Year Fixed Rate	LVR ≤80%	5.99% pa	5.63% pa	6.09% pa	5.64% pa
	LVR ≤90% + LMI	6.19% pa	5.75% pa	n/a	n/a
5 Year Fixed Rate	LVR ≤80%	6.09% pa	5.77% pa	6.29% pa	5.83% pa
ing of Credit	LVR ≤90% + LMI	6.29% pa	5.91% pa	n/a	n/a
ine of Credit \$1,000,000 and above	<i>LVR</i> LVR ≤80%			5.14% pa	5.27% pa
51,000,000 and above 5500,000 to less than \$1,000,000	LVR ≤80%			5.35% pa	5.27% pa
5100,000 to less than \$500,000	LVR ≤80%			6.55% pa	6.41% pa
Construction	LVR			Pw	
5500,000 and above	LVR ≤90% + LMI	Ponoumant tur	e not applicable	6.04% pa	5.43% pa
100,000 to less than \$500,000	LVR ≤90% + LMI		e not applicable	6.65% pa	5.67% pa
PROFESSIONAL PACKAGE - INVESTME		OFFER ⁶)			
or combo loans ⁷ where the total loan va	alue is ≥\$500,000				
/ariable Rate Loan	LVR				
	LVR ≤60%	4.59% pa	4.96% pa	4.94% pa	5.07% pa
51,000,000 and above	LVR ≤80%	4.59% pa	4.96% pa	4.94% pa	5.07% pa
	LVR ≤90% + LMI	4.82% pa	5.19% pa	n/a	n/a
500,000 to less than \$1,000,000	LVR ≤60% LVR ≤80%	4.74% pa 4.74% pa	5.11% pa 5.11% pa	5.15% pa 5.15% pa	5.24% pa 5.24% pa
500,000 to less than \$1,000,000	LVR ≤90% + LMI	4.97% pa	5.34% pa	n/a	5.24% pa
PROFESSIONAL PACKAGE - INVESTME				.,	.,
/ariable Rate Loan	LVR				
	LVR ≤60%	4.84% pa	5.21% pa	5.04% pa	5.26% pa
\$1,000,000 and above	LVR ≤80%	4.89% pa	5.26% pa	5.04% pa	5.29% pa
	LVR ≤90%	5.21% pa	5.57% pa	n/a	n/a
	LVR ≤60%	5.04% pa	5.41% pa	5.24% pa	5.46% pa
500,000 to less than \$1,000,000	LVR ≤80%	5.09% pa	5.46% pa	5.24% pa	5.49% pa
	LVR ≤90%	5.41% pa	5.77% pa	n/a	n/a
	LVR ≤60%	5.04% pa	5.41% pa	5.34% pa	5.50% pa
100,000 to less than \$500,000	LVR ≤80%	5.09% pa	5.46% pa	5.34% pa	5.53% pa
ived retes (\$100,000 and shows)	LVR ≤90%	5.41% pa	5.77% pa	n/a	n/a
ixed rates (\$100,000 and above)	<i>LVR</i> LVR ≤80%	5.69% pa	5.49% pa	5.79% pa	5.49% pa
1 Year Fixed Rate	LVR ≤90%	5.89% pa	5.79% pa	n/a	n/a
	LVR ≤80%	5.99% pa	5.58% pa	6.09% pa	5.59% pa
2 Year Fixed Rate	LVR ≤90%	6.19% pa	5.87% pa	n/a	n/a
	LVR ≤80%	6.09% pa	5.66% pa	6.24% pa	5.68% pa
3 Year Fixed Rate	LVR ≤90%	6.29% pa	5.95% pa	n/a	n/a
5 Year Fixed Rate	LVR ≤80%	6.19% pa	5.82% pa	6.44% pa	5.89% pa
	LVR ≤90%	6.39% pa	6.08% pa	n/a	n/a
ine of Credit	LVR				
1,000,000 and above	LVR ≤60%			5.24% pa	5.42% pa
,,	LVR ≤80%			5.24% pa	5.43% pa
				5.44% pa	5.62% pa
500,000 to less than \$1,000,000	LVR ≤60%			-	E 664/
	LVR ≤80%			5.44% pa	5.63% pa
100,000 to less than \$500,000	LVR ≤80% LVR ≤80%			-	5.63% pa 5.70% pa
100,000 to less than \$500,000	LVR ≤80% LVR ≤80% <i>LVR</i>			5.44% pa 5.54% pa	5.70% pa
100,000 to less than \$500,000 construction	LVR ≤80% LVR ≤80% <i>LVR</i> LVR ≤60%	Repayment typ	e not applicable	5.44% pa 5.54% pa 5.64% pa	5.70% pa 5.46% pa
100,000 to less than \$500,000 onstruction 500,000 and above	LVR ≤80% LVR ≤80% <i>LVR</i>	Repayment typ	e not applicable	5.44% pa 5.54% pa	5.70% pa
100,000 to less than \$500,000 onstruction 500,000 and above 100,000 to less than \$500,000	LVR ≤80% LVR ≤80% LVR ≤60% LVR ≤60% LVR ≤90% LVR ≤90%	Repayment typ	e not applicable	5.44% pa 5.54% pa 5.64% pa 5.64% pa	5.70% pa 5.46% pa 5.79% pa
100,000 to less than \$500,000 construction 500,000 and above 100,000 to less than \$500,000 MP ESSENTIAL HOME LOAN - OWNER	LVR ≤80% LVR ≤80% LVR ≤60% LVR ≤90% LVR ≤90% R OCCUPIED	Repayment typ	e not applicable	5.44% pa 5.54% pa 5.64% pa 5.64% pa	5.70% pa 5.46% pa 5.79% pa
500,000 to less than \$1,000,000 100,000 to less than \$500,000 Construction 500,000 and above 100,000 to less than \$500,000 MP ESSENTIAL HOME LOAN - OWNER Yariable Rate Loan	LVR ≤80% LVR ≤80% LVR ≤60% LVR ≤90% LVR ≤90% LVR ≤90% LVR ≤90%			5.44% pa 5.54% pa 5.64% pa 5.64% pa	5.70% pa 5.46% pa 5.79% pa
100,000 to less than \$500,000 Construction 500,000 and above 100,000 to less than \$500,000 MP ESSENTIAL HOME LOAN - OWNER Variable Rate Loan	LVR ≤80% LVR ≤80% LVR ≤80% LVR ≤60% LVR ≤90% LVR ≤90% LVR ≤90% LVR ≤90% LVR ≤90%	4.49% pa	4.52% pa	5.44% pa 5.54% pa 5.64% pa 5.64% pa	5.70% pa 5.46% pa 5.79% pa
100,000 to less than \$500,000 Construction 500,000 and above 100,000 to less than \$500,000 MP ESSENTIAL HOME LOAN - OWNER Variable Rate Loan	LVR ≤80% LVR ≤80% LVR ≤80% LVR ≤60% LVR ≤90% LVR ≤90% LVR ≤90% LVR ≤90% LVR ≤90%	4.49% pa 4.54% pa	4.52% pa 4.57% pa	5.44% pa 5.54% pa 5.64% pa 5.64% pa 5.64% pa	5.70% pa 5.46% pa 5.79% pa
100,000 to less than \$500,000 onstruction 500,000 and above 100,000 to less than \$500,000 MP ESSENTIAL HOME LOAN - OWNER Fariable Rate Loan	LVR ≤80% LVR ≤80% LVR ≤80% LVR ≤60% LVR ≤90% LVR ≤90% LVR ≤90% LVR ≤90% LVR ≤90%	4.49% pa 4.54% pa 5.04% pa	4.52% pa 4.57% pa 5.07% pa	5.44% pa 5.54% pa 5.64% pa 5.64% pa 5.64% pa	5.70% pa 5.46% pa 5.79% pa 5.79% pa
100,000 to less than \$500,000 onstruction 500,000 and above 100,000 to less than \$500,000 MP ESSENTIAL HOME LOAN - OWNER ariable Rate Loan \$100,000 40,000 to less than \$100,000	LVR ≤80% LVR ≤80% LVR ≤80% LVR ≤60% LVR ≤90% LVR ≤90% LVR ≤90% LVR ≤80% LVR ≤80% LVR ≤90% + LMI LVR ≤90% + LMI	4.49% pa 4.54% pa	4.52% pa 4.57% pa	5.44% pa 5.54% pa 5.64% pa 5.64% pa 5.64% pa	5.70% pa 5.46% pa 5.79% pa 5.79% pa
100,000 to less than \$500,000 construction 500,000 and above 100,000 to less than \$500,000 MP ESSENTIAL HOME LOAN - OWNER 2\$100,000 40,000 to less than \$100,000 MP ESSENTIAL HOME LOAN - INVEST	LVR ≤80% LVR ≤80% LVR ≤80% LVR ≤60% LVR ≤90% LVR ≤90% LVR ≤90% LVR ≤80% LVR ≤80% LVR ≤90% + LMI LVR ≤90% + LMI LVR ≤90% + LMI	4.49% pa 4.54% pa 5.04% pa	4.52% pa 4.57% pa 5.07% pa	5.44% pa 5.54% pa 5.64% pa 5.64% pa 5.64% pa	5.70% pa 5.46% pa 5.79% pa 5.79% pa
100,000 to less than \$500,000 construction 500,000 and above 100,000 to less than \$500,000 MP ESSENTIAL HOME LOAN - OWNER	LVR ≤80% I LVR ≤80% I LVR ≤60% I LVR ≤90% I LVR ≤90% I LVR ≤60% I LVR ≤90% I LVR ≤60% I LVR ≤90% I	4.49% pa 4.54% pa 5.04% pa 6.75% pa	4.52% pa 4.57% pa 5.07% pa 6.78% pa	5.44% pa 5.54% pa 5.64% pa 5.64% pa 5.64% pa	5.70% pa 5.46% pa 5.79% pa 5.79% pa
100,000 to less than \$500,000 onstruction 500,000 and above 100,000 to less than \$500,000 MP ESSENTIAL HOME LOAN - OWNER ariable Rate Loan \$100,000 40,000 to less than \$100,000 MP ESSENTIAL HOME LOAN - INVEST ariable Rate Loan	LVR ≤80% I LVR ≤80% I LVR ≤80% I LVR ≤60% I LVR ≤90% I LVR ≤90% I LVR ≤80% I LVR ≤80% I LVR ≤90% + LMI I	4.49% pa 4.54% pa 5.04% pa 6.75% pa 4.79% pa	4.52% pa 4.57% pa 5.07% pa 6.78% pa 4.82% pa	5.44% pa 5.54% pa 5.64% pa 5.64% pa 5.64% pa	5.70% pa 5.46% pa 5.79% pa 5.79% pa
100,000 to less than \$500,000 construction 500,000 and above 100,000 to less than \$500,000 MP ESSENTIAL HOME LOAN - OWNER 2\$100,000 40,000 to less than \$100,000 MP ESSENTIAL HOME LOAN - INVEST	LVR ≤80% I LVR ≤80% I LVR ≤60% I LVR ≤90% I LVR ≤90% I LVR ≤60% I LVR ≤90% I LVR ≤60% I LVR ≤90% I	4.49% pa 4.54% pa 5.04% pa 6.75% pa	4.52% pa 4.57% pa 5.07% pa 6.78% pa	5.44% pa 5.54% pa 5.64% pa 5.64% pa 5.64% pa Repayment ty	5.70% pa 5.46% pa 5.79% pa 5.79% 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 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 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 Friday 25 Nov 2022. 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 Wednesday 23 Nov 2022. 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

Principal and interest Interest Only** Comparison matrix* ASIE: PACKAGE - OWNER OCCUPIED Initiality Rate Lan LVK 500% 5,24% pa 5,20% pa 5,74% pa 5,55% pa 0.000 and above LVK 500% 5,24% pa 5,26% pa 5,74% pa 5,55% pa 0.000 and above LVK 500% 5,24% pa 5,26% pa 5,37% pa 5,37% pa 0.000 and above LVK 500% 5,45% pa 5,37% pa 5,37% pa 5,35% pa 0.000 and above LVK 500% 15,45% pa 5,37% pa 5,35% pa 5,35% pa 0.000 and above LVK 500% 16,45% pa 5,37% pa 6,33% pa 5,55% pa 0.000 and above LVK 500% 5,97% pa 5,37% pa 5,37% pa 5,37% pa 0.000 and above LVK 500% 5,07% pa 5,37% pa 5,37% pa 5,37% pa 0.000 and above LVK 500% 5,57% pa 5,37% pa 5,37% pa 5,37% pa 0.000 and above LVK 500% 5,57% pa 5,37% pa 5,37% pa 5,37% pa 0.000 and above LVK 5	AMP	Issued: Effective:	Wednesday, 23 November 2022 Friday, 25 November 2022				
Advantation Computation rate / Computation rate / <thcomputation <="" rate="" th=""> Computation rat</thcomputation>	AIVIE 200 DAIIK					st Onlv**	
UN UN UN UN S24% ps S24% ps S24% ps S25% ps 0.00 and above UN S3.6% ps S.35% ps S.35						Comparison rate	
Unit 950% 5.2% pia 5.2% pia 5.2% pia 5.3% pia 5.3% pia CR0 and showel UNI 950% CR0 950% (UNI 950\%	ASIC PACKAGE - OWNER OCCUPIED			· · ·			
QQD0 and showeUva dUM UVB 200° LWIS.4K pa pS.4K pa sS.4K pa sS.4K pa sS.4K pa sS.4K pa sS.4K pa sS.4K pa sS.4K pa 	ariable Rate Loan						
IVR 0006 + 1401 S-64% pa S-64% pa S-64% pa VIX 809 + 1401 VIX 809 + 1401 Year F and Bate S.84% pa S.74% pa S.64% pa S.		LVR ≤60%	5.24% pa	5.29% pa	5.74% pa	5.55% pa	
Seed rates (24,000 and above) (UVX 8504 + L010) (UVX 8504 + L010	40,000 and above	LVR ≤80%	5.34% pa	5.39% pa	5.74% pa	5.55% pa	
New Head NameS.AMA paiS.ATA's paiS.AMA paiS.ATA's		LVR ≤90% + LMI	5.64% pa	5.69% pa	-		
Name Proceedings 6.11% pp 5.73% pa 6.03% pa 5.53% pa See Trade Rate 6.25% pa 5.53% pa 6.33% pa 5.53% pa See Trade Rate 6.25% pa 5.57% pa 6.33% pa 5.53% pa See Trade Rate 0.000 and above UV 550% 5.5% pa	ixed rates (\$40,000 and above)		(LVR ≤9	00% + LMI)	(LV	R ≤80%)	
Name Product Rate 9.33% pa 9.13% pa 9.35% pa 9.35% pa 9.55% pa 5.5% pa Name Product Rate Name Product Rate 9.37% pa 5.25% pa 5.7% pa 5.7% pa ASGC Pack AGE - NAVESTNERT Name Product Rate 5.4% pa 5.74% pa 5.6% pa 5.7% pa 5.6% pa	Year Fixed Rate		5.84% pa	5.71% pa	5.94% pa	5.45% pa	
Name Park Park Sprik pa Sprik pa Sprik pa 0,000 and above LVR SDV + LOR Page Park Park Park Park Park Park Park Park	Year Fixed Rate		6.14% pa	5.79% pa	6.09% pa	5.53% pa	
Description UVIL 201% + L011 Repayment type not applicable 5.75% pp 5.75% pp ASIC PACKAGE - NVIESTMENT IVIN 400% 5.48% pn 5.54% pn 5.74% pn 5.75% pn ASIC PACKAGE - NVIESTMENT IVIN 400% 5.45% pa 5.55% pn 5.74% pa 5.57% pn ASIC PACKAGE - NVIESTMENT IVIN 400% 6.20% pa 5.75% pa 5.75% pa ASIC PACKAGE - NVIESTMENT IVIN 400% 6.20% pa 5.80% pa 5.80% pa AND FIGH PRAN 6.20% pa 6.20% pa <td< td=""><td>Year Fixed Rate</td><td></td><td>6.19% pa</td><td>5.85% pa</td><td>6.19% pa</td><td>5.62% pa</td></td<>	Year Fixed Rate		6.19% pa	5.85% pa	6.19% pa	5.62% pa	
U000 and above UVE %2%* I - M Regwyment type not applicable 5.74% ps 5.74% ps BRSE DEAKGAGE UVE %20% 5.54% ps 5.75% ps	Year Fixed Rate		6.29% pa	5.97% pa	6.39% pa	5.83% pa	
Sigle PackAge: INVESTMENT within the tate can UNT SSON 5.49% pa 5.34% pa 5.47% pa 5.67% pa within the tate can UNT SSON 5.67% pa 5.67% pa 5.67% pa 5.67% pa within the tate 5.89% pa 5.07% pa 5.07% pa 5.67% pa 5.67% pa within the tate 5.28% pa 6.07% pa 6.07% pa 5.67% pa 5.67% pa two Face face 5.28% pa 6.07% pa 6.15% pa 6.28% pa 5.27% pa 5.67% pa two Face face 5.28% pa 6.07% pa 6.15% pa 6.59% pa 6.35% pa 6.55% pa 5.25% pa 5.25% pa 5.25% pa 5.25% pa 5.25% pa<	onstruction						
initial base UVX 50% 5.4% (pa b. 5.4\% (pa b.	40,000 and above	LVR ≤90% + LMI	Repayment ty	pe not applicable	5.74% pa	5.72% pa	
initial base UVX 50% 5.4% (pa b. 5.4\% (pa b.	ASIC PACKAGE - INVESTMENT			· · · · ·	-		
N.N. 60% 5.4% pa N.N. 65%							
Bidd0 adabove bord above bord adabove b		LVR <60%	5.49% na	5 54% pa	5 74% na	5 67% na	
UNE 690% 6.07% pa 6.07% pa 6.07% pa 6.07% pa 6.05% pa 5.80% pa 6.80% pa 6.80% pa 6.80% pa 6.80% pa 6.80% pa 6.80% pa 5.80% pa	10,000 and above		•	•	•	•	
CLVK 3205/ Ver Fixel Rate CLVK 3205/ PAC Fixel Rate CLUK 5205/ PAC Fixel Rate CL			•	•	•		
Non-Flace S.89% pa S.60% pa S.89% pa S.67% pa Vex Flace Rate G.24% pa G.13% pa G.20% pa G.39% pa S.83% pa S.63% pa S.63% pa S.63% pa S.63% pa S.63% pa S.63% pa S.53% pa	ived rates (\$40,000 and above)	LVR 290%	-	· · · · · · · · · · · · · · · · · · ·	-		
Year Fleed Rate 6.24% pa 6.13% pa 6.24% pa 6.25% pa 6.05% pa 5.25% pa ON-PACKAGE LOANS - UNKESTMENT (VK SDSK + VM) (VK SDSK + VM) (VK SDSK + VM) (VK SDSK + VM) 5.05% pa 5.	••••••		•		•	-	
Wey Flexel Rate 6.23% jaj 6.33% jaj 6.33% jaj 6.33% jaj 6.33% jaj Outs 6.43% jaj 6.23% jaj 6.23% jaj 6.03% jaj Outs 0.03 and above 1/VE +590% Repayment type not applicable 5.73% jaj 6.05% jaj ONLPACKAGE LOANS - OWNER OCCUPIED (UVE 590% tum) (UVE 590% jaj 6.55% jaj			-	-	•		
Year Face Rate 6.44% pa 6.28% pa 6.59% pa 6.69% pa 00,00 a above UVR s30% Repayment type not applicable 5.74% pa 6.65% pa 00,00 a above UVR s30% + LMM (LVR s30% + LMM) (LVR s30% + LMM) (LVR s30% + LMM) 00,00 a above 6.50% pa 6.55% pa 6.55% pa 6.55% pa 00,00 APACKAGE LOANS - INVESTMENT (LVR s30% + LMM) (LVR s30% + LMM) (LVR s30% + LMM) 00,00 APACKAGE LOANS - INVESTMENT (LVR s30% + LMM) (LVR s30% + LMM) 5.57% pa 00,00 APACKAGE LOANS - INVESTMENT (LVR s30% + LMM) (LVR s30% + LMM) 5.57% pa 00,00 APACKAGE LOANS - INVESTMENT (LVR s30% + LMM) S.57% pa 5.57% pa 00,00 APA CARCAGE LOANS - INVESTMENT (LVR s30% + LMM) S.55% pa 5.66% pa 00,00 APA CARCAGE LOANS - INVESTMENT (LVR s30% + LMM) S.55% pa 5.66% pa Vari Faced Rate 5.57% pa 5.25% pa 6.67% pa 5.55% pa Vari Faced Rate 5.68% pa 5.55% pa 5.55% pa 5.66% pa Vari Faced Rate 5.68% pa 5.54% pa </td <td></td> <td></td> <td>•</td> <td>•</td> <td>•</td> <td></td>			•	•	•		
Instruction LVR S20% Repayment type not applicable 5.74% pa 6.65% pa 00,000 and show LVR S20% (LVR S20% + LMI)			•	•	•	•	
0µ000 and above UVR 30% Repayment type not applicable 5.7% μa 6.0% μa ON-PACKAGE LOANS - OWNER OCCUPIED (UVR 390% + LM) (UVR 390% + LM) (UVR 390% + LM) (UVR 390% + LM) 5.5% μa			ь.44% ра	6.26% pa	6.59% pa	6.03% pa	
DepACKAGE LOANS - OWNER OCCUPIED LVR S90X + LMI) (LVR S90X) Intable Rate Loan 6.45% pa 6.50% pa 6.55% pa ON-PACKAGE LOANS - INVESTMENT (LVR S90X) (LVR S90X) (LVR S90X) Ind Loan 5.44% pa 5.40% pa 5.64% pa 5.57% pa MP FIRST HOME LOAN ⁶ - OWNER OCCUPIED (LVR S90X) (LVR S90X) (LVR S90X) (LVR S90X) Virker Fixed Rate 5.57% pa 5.04% pa 5.64% pa 5.65% pa 5.31% pa Virker Fixed Rate 5.53% pa 5.25% pa 5.04% pa 5.27% pa 5.06% pa 5.27% pa 5.06% pa 5.27% pa 5.06% pa 5.27% pa 5.05% pa 5.25% pa 5.07% pa 5.35% pa 5.07% pa	Construction						
Initialize and Idean (UK 950% + LMI) (UK 850%) (UK 850%) (UK 850%) ON-PACKAGE LOANS - INVESTMENT Initialize at Loan (UK 850%) (UK	40,000 and above	LVR ≤90%	Repayment ty	pe not applicable	5.74% pa	6.06% pa	
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MP SUPEREDGE LOAN for SMSF - INVESTMENT Not available for new business. Fixed rates available for existing customers only. Year Fixed Rate 6.09% pa 7.15% pa 6.29% pa 7.16% pa Year Fixed Rate 6.39% pa 7.12% pa 6.59% pa 7.15% pa Year Fixed Rate 6.39% pa 7.07% pa 6.59% pa 7.12% pa Year Fixed Rate 6.39% pa 7.07% pa 6.59% pa 7.12% pa Year Fixed Rate 6.69% pa 7.11% pa 6.89% pa 7.12% pa Year Fixed Rate 6.69% pa 7.11% pa 6.89% pa 7.12% pa Year Fixed Rate 0.00% pa n/a 0.00% pa n/a Out lass of Credit (Credit balances) 0 0.00% pa n/a 0.25% pa n/a om \$20,000 0.000 and above 0.25% pa n/a 0.25% pa n/a DDITIONAL 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 Interest available for new loans only. * <tr< td=""><td>onstruction</td><td></td><td></td><td></td><td>(LV</td><td>R ≤90%)</td></tr<>	onstruction				(LV	R ≤90%)	
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is Interest Rate Bulletin supersedes all prior Interest Rate Bulletins issued by AMP Bank.	formation correct as at Wednesday 23 Nov 2	U22. Full details of relevant term	s and conditions availab	ie on request.			
		e Bulletins issued by AMP Bank.					

AMP	Issued: Effective:	Wedn Fri	Page 3 of 3		
		Principal and Interest*		Interest Only**	
		Annual rate ¹	Comparison rate ²	Annual rate ¹	Comparison rate
SELECT PACKAGE ^{3,4} - OWNER OCCU	JPIED				
Variable Rate Loan	LVR				
	LVR ≤80%	5.39% pa	5.76% pa	6.04% pa	6.00% pa
500,000 and above	LVR ≤90% + LMI	5.61% pa	5.97% pa	n/a	n/a
	LVR ≤80%	5.39% pa	5.76% pa	7.10% pa	6.46% pa
100,000 to less than \$500,000	LVR ≤90% + LMI	5.64% pa	6.00% pa	n/a	n/a
ixed rates (\$100,000 and above)	LVR				
	LVR ≤80%	5.59% pa	5.75% pa	5.79% pa	5.77% pa
1 Year Fixed Rate	LVR ≤90% + LMI	5.79% pa	5.99% pa	n/a	n/a
	LVR ≤80%	5.89% pa	5.81% pa	5.94% pa	5.81% pa
2 Year Fixed Rate	LVR ≤90% + LMI	6.09% pa	6.05% pa	n/a	n/a
2 Manual Data	LVR ≤80%	5.99% pa	5.86% pa	6.09% pa	5.87% pa
3 Year Fixed Rate	LVR ≤90% + LMI	6.19% pa	6.09% pa	n/a	n/a
	LVR ≤80%	6.09% pa	5.95% pa	6.29% pa	6.01% pa
5 Year Fixed Rate	LVR ≤90% + LMI	6.29% pa	6.18% pa	n/a	n/a
ine of Credit	LVR				
500,000 and above	LVR ≤80%			6.24% pa	6.29% pa
100,000 to less than \$500,000	LVR ≤80%			7.30% pa	7.04% pa
SELECT PACKAGE ^{3,4} - INVESTMENT					
/ariable Rate Loan	LVR				
	LVR ≤80%	5.89% pa	6.25% pa	6.09% pa	6.31% pa
500,000 and above	LVR ≤90%	6.02% pa	6.38% pa	n/a	n/a
	LVR ≤80%	5.89% pa	6.25% pa	6.09% pa	6.31% pa
\$100,000 to less than \$500,000	LVR ≤90%	6.36% pa	6.71% pa	n/a	n/a
ixed rates (\$100,000 and above)	LVR				
1 Year Fixed Rate	LVR ≤80%	5.69% pa	6.21% pa	5.79% pa	6.21% pa
	LVR ≤90%	5.89% pa	6.64% pa	n/a	n/a
2 Year Fixed Rate	LVR ≤80%	5.99% pa	6.22% pa	6.09% pa	6.23% pa
	LVR ≤90%	6.19% pa	6.63% pa	n/a	n/a
3 Year Fixed Rate	LVR ≤80%	6.09% pa	6.24% pa	6.24% pa	6.27% pa
	LVR ≤90%	6.29% pa	6.63% pa	n/a	n/a
5 Year Fixed Rate	LVR ≤80%	6.19% pa	6.28% pa	6.44% pa	6.36% pa
	LVR ≤90%	6.39% pa	6.62% pa	n/a	n/a
ine of Credit	LVR				
\$500,000 and above	LVR ≤80%			6.29% pa	6.47% pa
\$100,000 to less than \$500,000	LVR ≤80%			6.29% pa	6.47% pa

*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

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. Comparison rates for construction loans are based on an initial 1 year interest only period and a subsequent 24 year principal and 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 23 Nov 2022. 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

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