



Distributor Newsletter

For distributor use only

14 February 2022

Product type	Changes
Home loan variable rates	No
Home loan fixed rates	Yes
Everyday & savings account rates	No
Term Deposit rates	No



In this issue

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- Increasing fixed rates
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\$0 Annual Fee, for the life of the loan!

Effective 15 February 2022

We're introducing a special offer for new home loans. **For a limited time**, new Professional Package home loans are eligible to receive an annual fee waiver for the life of the loan if they meet the following eligibility criteria:

- The application is received from Tuesday, 15 February 2022,
- The loan balance is \$250,000 or more,
- The LVR is $\leq 90\%$ (+ LMI for Owner Occupied deals),
- A portion of the loan is on a variable interest rate.

Eligible products are Professional Package Owner Occupied and Investment home loans (P&I, IO).

For more information, speak to your [Business Development Manager](#).

This offer is for a limited time only and is subject to change. AMP Bank reserves the right to withdraw the offer at any

time without prior notice. Applications are subject to credit approval.

Credit provider is AMP Bank Limited ABN 15 081 596 009, Australian credit licence 234517.

Increasing fixed rates

Effective 15 February 2022

We're increasing the following fixed rates for all loans settled from Tuesday, 15 February 2022.

Fixed rates - owner occupied					
Package	Product	Loan size	LVR	Principal and Interest	
				Annual rate	Comparison rate ¹
Professional Package	2-year fixed rate	\$100k+	≤80%	3.04% pa	2.75% pa
			≤90% + LMI	3.24% pa	2.95% pa
	3-year fixed rate		≤80%	3.44% pa	2.90% pa
			≤90% + LMI	3.64% pa	3.09% pa
	5-year fixed rate		≤80%	3.84% pa	3.19% pa
			≤90% + LMI	4.04% pa	3.39% pa
Basic Package	2-year fixed rate	\$40k+	≤90% + LMI	3.24% pa	2.98% pa
	3-year fixed rate			3.64% pa	3.11% pa
	5-year fixed rate			4.04% pa	3.38% pa

Fixed rates - investment							
Package	Product	Loan size	LVR	Principal and Interest		Interest Only	
				Annual rate	Comparison rate ¹	Annual rate	Comparison rate ¹
Professional Package	2-year fixed rate	\$100k+	≤80%	3.09% pa	2.88% pa	3.14% pa	2.87% pa
			≤90%	3.29% pa	3.15% pa	n/a	n/a
	3-year fixed rate		≤80%	3.49% pa	3.02% pa	3.44% pa	2.97% pa
			≤90%	3.69% pa	3.27% pa	n/a	n/a
	5-year fixed rate		≤80%	3.89% pa	3.30% pa	3.94% pa	3.26% pa
			≤90%	4.09% pa	3.54% pa	n/a	n/a
Basic Package	2-year fixed rate	\$40k+	≤80%	3.29% pa	3.30% pa	3.24% pa	2.89% pa
			≤90%	3.29% pa	3.30% pa	n/a	n/a
	3-year fixed rate		≤80%	3.69% pa	3.41% pa	3.54% pa	3.00% pa
			≤90%	3.69% pa	3.41% pa	n/a	n/a
	5-year fixed rate		≤80%	4.09% pa	3.63% pa	4.04% pa	3.29% pa
			≤90%	4.09% pa	3.63% pa	n/a	n/a

Please refer to the current [Interest Rate Bulletin](#) for a full list of our interest rates.

For more information, speak to your [Business Development Manager](#).

1 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 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.

Approval is subject to AMP Bank guidelines. Credit provider is AMP Bank Limited ABN 15 081 596 009, Australian credit licence 234517. Information including interest rates is correct as at 15 February 2022 and is subject to change without notice. Terms and conditions apply and are available at amp.com.au/bankterms or by calling 13 30 30.

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For more information speak to your [Business Development Manager](#).

The credit provider and product issuer is AMP Bank Limited ABN 15 081 596 009, AFSL and Australian Credit Licence 234517.



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