



# Distributor Newsletter

**For distributor use only**

**18 October 2022**

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



## In this issue

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- Refinance cashback offer
- Manage your subscription
- Useful links

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**For more information on any of our updates, please contact your [Business Development Manager](#).**

## Term Deposit rate changes

**Effective Wednesday, 19 October 2022**

- 6 Month Term Deposit<sup>1</sup> 3.20% pa
- 11 Month Term Deposit 3.90% pa
- 12 Month Term Deposit 3.90% pa
- 13 Month Term Deposit 3.90% pa
- 18 Month Term Deposit 3.90% pa
- 2 Year Term Deposit 4.45% pa
- 3 Year Term Deposit 4.60% pa
- 4 Year Term Deposit 4.75% pa
- 5 Year Term Deposit 4.85% pa

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

<sup>1</sup> This rate is applicable to applications received from Intermediaries only.

OFFER EXTENDED

## Your customers could enjoy up to \$5,000 cashback

Apply by 31 December 2022 and  
settle by 31 March 2023



Great news! We've extended our cashback offer of up to \$5k for refinancing. To be eligible for this special offer, your customers now have until 31 December to apply and until 31 March 2023 to settle.

### In case you missed it, here's our cashback offer eligibility criteria:

- Customers are eligible to receive a \$2,000 cashback payment if the loan amount is \$250,000 up to \$999,999, or a \$5,000 cashback payment if the loan amount is \$1,000,000 or more.
- New refinance applications only with a portion of the loan on a variable interest rate.
- This offer is available on Professional Package, AMP First, Essential and Basic Home Loan products.
- For single applications with multiple loan purpose/splits, 50% or more of the total loan amount must be classified as refinance.
- Offer available for both owner occupier and residential investment loans.
- Credit criteria, fees and charges apply. Terms and conditions apply and are available at [amp.com.au/bankterms](https://amp.com.au/bankterms) or by calling 13 30 30.\*

For more information re information about this limited time offer, click through to our ['special offers' section](#) or speak to your [Business Development Manager](#).



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### Useful links



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## What you need to know

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

Approval is subject to AMP Bank guidelines.

Information including interest rates is correct as at 18 October 2022 and is subject to change without notice.

\*Terms and conditions apply and are available at [amp.com.au/bankterms](http://amp.com.au/bankterms) or by calling 13 30 30. Fees and charges are payable.

A target market determination for this product is available at [www.amp.com.au/bank/TMD](http://www.amp.com.au/bank/TMD).

Tax consequences may arise from these promotions for investors and customers should seek independent advice on any taxation matters. This information is provided by AMP Bank Limited. Read our Financial Services Guide available at [amp.com.au/fsg](http://amp.com.au/fsg) for information about our services, including the fees and other benefits that AMP companies and their representatives may receive in relation to products and services provided to you.