



Distributor Newsletter

For distributor use only

22 August 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

- Increasing fixed rates
- Lower variable rate pricing for \$1m+ loans
- Your customers could enjoy cashback of up to \$5,000 when refinancing with us!
- Our latest property market insights webinar
- Manage your subscription
- Useful links

Look out for our regular email updates to you each week about our service timeframes for the week ahead.

Increasing fixed rates

We're increasing the following fixed rates for all Professional Package and Basic loans settled from Wednesday, 24 August 2022.

Fixed rates - owner occupied

Package	Product	Loan size	LVR	Principal & interest		Interest Only	
				Annual rate	Comparison rate ¹	Annual rate	Comparison rate ¹
Professional Package	1-year fixed rate	\$100k+	≤ 80%	5.09% pa	4.54% pa	5.59% pa	4.58% pa
			≤ 90% + LMI	5.29% pa	4.63% pa	n/a	n/a
	2-year fixed rate		≤ 80%	5.39% pa	4.66% pa	5.74% pa	4.71% pa
			≤ 90% + LMI	5.59% pa	4.77% pa	n/a	n/a
	3-year fixed rate		≤ 80%	5.49% pa	4.78% pa	5.94% pa	4.87% pa
			≤ 90% + LMI	5.69% pa	4.89% pa	n/a	n/a
	5-year fixed rate		≤ 80%	5.59% pa	4.99% pa	6.14% pa	5.18% pa
			≤ 90% + LMI	5.79% pa	5.12% pa	n/a	n/a
Basic Package	1-year fixed rate	\$40k+	≤ 80%	5.34% pa	4.76% pa	5.74% pa	4.52% pa
			≤ 90% + LMI			n/a	n/a
	2-year fixed rate		≤ 80%	5.64% pa	4.88% pa	5.89% pa	4.67% pa
			≤ 90% + LMI			n/a	n/a
	3-year fixed rate		≤ 80%	5.69% pa	4.98% pa	6.04% pa	4.84% pa
			≤ 90% + LMI			n/a	n/a
	5-year fixed rate		≤ 80%	5.79% pa	5.18% pa	6.24% pa	5.17% pa
			≤ 90% + LMI			n/a	n/a

Fixed rates - investment

Package	Product	Loan size	LVR	Principal & interest		Interest Only	
				Annual rate	Comparison rate ¹	Annual rate	Comparison rate ¹
Professional Package	1-year fixed rate	\$100k+	≤ 80%	5.19% pa	4.55% pa	5.29% pa	4.55% pa
			≤ 90%			5.39% pa	4.86% pa
	2-year fixed rate		≤ 80%	5.49% pa	4.68% pa	5.59% pa	4.68% pa
			≤ 90%			5.69% pa	4.98% pa
	3-year fixed rate		≤ 80%	5.59% pa	4.81% pa	5.74% pa	4.82% pa
			≤ 90%			5.79% pa	5.09% pa
	5-year fixed rate		≤ 80%	5.69% pa	5.03% pa	5.94% pa	5.09% pa
			≤ 90%			5.89% pa	5.30% pa
Basic Package	1-year fixed rate	\$40k+	≤ 80%	5.39% pa	5.11% pa	5.39% pa	4.67% pa
			≤ 90%			n/a	n/a
	2-year fixed rate		≤ 80%	5.74% pa	5.21% pa	5.74% pa	4.81% pa
			≤ 90%			n/a	n/a
	3-year fixed rate		≤ 80%	5.79% pa	5.28% pa	5.84% pa	4.93% pa
			≤ 90%			n/a	n/a
	5-year fixed rate		≤ 80%	5.94% pa	5.46% pa	6.09% pa	5.22% pa
			≤ 90%			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 22 August 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.

Lower variable rate pricing for \$1m+ loans

We've introduced new lower variable rates for all Professional Package loans of \$1m or more! New pricing is applicable to all Professional Package loan applications submitted from Friday 12 August 2022.


Professional Package variable rates						
Loan size	Purpose	LVR	Principal and Interest		Interest Only	
			Annual rate	Comparison rate ¹	Annual rate	Comparison rate ¹
\$1m+	Owner Occupied	≤ 60%	3.74% pa	4.13% pa	4.54% pa	4.40% pa
		≤ 80%	3.74% pa	4.13% pa	4.54% pa	4.40% pa
		≤ 90% + LMI	3.97% pa	4.35% pa	n/a	n/a
	Investment	≤ 60%	3.84% pa	4.23% pa	4.14% pa	4.30% pa
		≤ 80%	3.89% pa	4.28% pa	4.14% pa	4.33% pa
		≤ 90%	4.21% pa	4.59% pa	n/a	n/a

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Your customers could enjoy
cashback of up to \$5,000
when refinancing with us!

Apply by 31 August 2022 and settle by 30 November 2022 to be eligible for our limited time cashback offer of up to \$5,000.

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.
- 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 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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*Terms and conditions apply and are available at 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.

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 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.

Our latest property market insights webinar

In case you missed our property market insights webinar with CoreLogic's Research Director Tim Lawless last week, you can now watch our CPD accredited webinar on-demand from our [Distributor Centre](#).

Tim is one of Australia's most experienced and sought-after property market analysts. He brings over 15-years' experience across property markets and is highly regarded as a leading voice on residential property providing regular commentary on real estate market conditions, demographic trends and economic factors.



Tim covered a number of topics including Interest rate changes, the effects of COVID-19 and upcoming emerging trends, Insights into the global economy and much more.

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

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