



Distributor Newsletter

For distributor use only

28 January 2022

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



In this issue

- Reducing variable rates
- Term Deposit rates
- eSign Lodgement Centre / ApplyOnline
- Manage your subscription
- Useful links

Reducing variable rates

Effective 1 February 2021

We're reducing the following Professional Package variable rates for all loan applications received from Tuesday, 1 February 2022.

| Professional Package variable rate home loans | | | | |
|---|-----------|-----------------|------------------------|------------------------------|
| Loan size | Loan size | LVR | Principal and Interest | |
| | | | Annual rate | Comparison rate ¹ |
| Owner occupied | \$100k + | 80% - 90% + LMI | 2.44% pa | 2.86% pa |
| Investment | \$100k + | 80% - 90% | 2.67% pa | 3.08% pa |

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 27 January 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.

Term Deposit rates

Effective 31 January 2022

- 3 Month Term Deposit¹ 0.80% pa
- 4 Month Term Deposit¹ 0.80% pa
- 5 Month Term Deposit¹ 0.95% pa
- 6 Month Term Deposit¹ 0.95% pa
- 7 Month Term Deposit¹ 0.95% pa

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 Special offer only. Other bonus margins cannot be applied to this rate.

eSign Lodgement Centre / ApplyOnline changes

Effective 31 January 2022

We're introducing electronic signing (eSign) for loan application documentation. For applications lodged through ApplyOnline (excluding companies and trusts and increases and variations), you'll have the option of sending loan applications using eSign functionality, available as of Monday, 31 January 2022.

There are also several changes within ApplyOnline that include:

- Uplift to the dynamic Home Loan Application Part B&C from
- New fields within the application form:
 - Foreign Tax
 - Referrer ID
 - Originator Declarations (replaces the Originator 'Wet signature')
- New esign application form functionality
- New eSign customer functionality

To become familiar with the changes, view our [User Guides](#).

The changes will be in Lodgement Centre / ApplyOnline by Monday, 31 January 2022.

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



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