




# Distributor Newsletter

Product type	Changes	Product type	Changes
Home loan variable rates	⊗	Everyday & savings account rates	⊗
Home loan fixed rates	⊗	Term Deposit rates	⊗

## In this issue

- FASTRefi is available
- Combo variable rate offer
- Register for our Market Insights webinar
- Useful links

 For more information on any of our updates, please contact your BDM  
Please do not reply to this email.



We recently communicated that FASTRefi® was launched as part of our ongoing commitment to improve the broker and customer experience and uplift efficiency.

FASTRefi® allows a refinance to occur quickly after loan documents have been signed without the title of the property being transferred from the outgoing lender.

If you haven't already, you can start taking advantage of FASTRefi® service with your customers via [ApplyOnline](#) today. You'll notice a new FASTRefi® section with a check box below when submitting new loans.

<b>FASTRefi</b>
Do the applicant(s) wish to take advantage of the FASTRefi service? <input checked="" type="radio"/> Yes <input type="radio"/> No

**Your customers will benefit by:**

- Receiving their new loan and rate within days of returning signed loan documents.
- Greater certainty on agreed settlement dates.
- Enjoying a more seamless refinancing experience overall.

Visit our [FASTRefi®](#) page for additional information, helpful links, tips, and tricks.

## Combo variable rate offer

**New Professional Package home loan applications receive the same owner-occupied variable rates on investment variable splits when taking out a combo loan** (investment split/s and at least one owner occupied split contained in the same application).

Professional Package – combo offer				
Effective Tuesday, 18 July 2023				
Variable rate	Loan size	LVR	Principal and Interest	
			Annual rate	Comparison rate <sup>1</sup>
Propack	\$1m+	≤60%	5.99% pa	6.34% pa
		≤80%	5.99% pa	6.34% pa
		<90%	6.12% pa	6.47% pa
	\$500K - \$1m	≤60%	6.09% pa	6.44% pa
		≤80%	6.09% pa	6.44% pa
		<90%	6.32% pa	6.67% pa

### The details:

- Total application value must be a minimum of \$500,000.
- Combo loans must be contained within the one application. Contact your BDM for pricing where investment and owner occupied is across multiple applications.
- The loan must have some owner occupied portion.
- Only available for Professional Package loans.
- Note that this offer is not available to Companies and Trusts.
- Not available for fixed rates.

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

**AMP Bank**  
**market insights webinar**  
**REGISTER NOW**  
 with CoreLogic Head of Research Asia Pacific  
 Tim Lawless & Head of Intermediary Distribution  
 and Finance Paul Herbert

Continuing on AMP Bank's quarterly webinar series, join us online on **9 August 2023 at 10.30am** for our upcoming Market Insights webinar.

We're looking forward to hosting Tim Lawless, CoreLogic's Head of Research Asia Pacific, and hearing his views on the property market and economic outlook for the second half of 2023.

Join us to hear housing market trends and predictions, followed by a live Q&A session.

[Register now >](#)

If we've already sent you an invitation but you haven't registered yet, simply [provide your RSVP](#).



## Useful links



[Interest rates](#)



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## What you need to know

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 21 July 2023 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. Before making a decision about an AMP Bank product your customers should consider the terms and conditions. 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.

*For Notice Accounts only:* Before making a decision about this product your customers should consider the Notice Account PDS available from AMP at [amp.com.au/bankterms](http://amp.com.au/bankterms) or on 13 30 30.

<sup>1</sup> 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. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

Target market determinations for AMP Bank products are available at [www.amp.com.au/bank/TMD](http://www.amp.com.au/bank/TMD).