




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

- Important changes to the Distributor Centre
- Awarded Best Digital Bank in Australia
- Term Deposit rate changes
- Christmas settlement cut-off times
- FASTRefi is available
- Useful links

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



AMP Bank is committed to improving and enhancing our broker experience channels. We asked, you spoke, and we have listened – the AMP Distributor Centre has received a major refresh.

Using a series of surveys and Broker usability tests, we have created an improved experience for users of the AMP Distributor Centre. We will be sharing further information closer to the site launch, which is presently scheduled for November of 2023. If you have any questions about what you can expect, book in a discovery session with your [Business Development Manager](#).

Excited to be awarded the Best Digital Bank in Australia



AMP Awarded Best Digital Bank in Australia

AMP Bank recognised for innovation, engagement, personalisation and user XP.

We're excited to announce that AMP Bank has been named the Best Digital Bank – Australia at The Digital Banker's Global Retail Banking Innovation Awards 2023.

These are the most authoritative private wealth awards in the world and recognise cutting-edge banks that blend the best technology with the power of their people to raise the bar in consumer banking.

The expert judging panel included KPMG, EY, PwC, Deloitte and Forrester Banks and rated banks across digital innovation, digital ecosystems, customer experience, financial performance and leadership strategy.

Term Deposit rate changes

Effective Monday, 6 November 2023

Term Deposit rate changes	
Effective Monday, 6 November 2023	
4 month Term Deposit	4.75% pa
5 month Term Deposit	4.95% pa
6 month Term Deposit ²	4.95% pa
7 month Term Deposit	4.95% pa
8 month Term Deposit	5.05% pa
9 month Term Deposit ²	5.05% pa
10 month Term Deposit	5.05% pa
11 month Term Deposit	5.10% pa
1 year Term Deposit ²	5.10% pa
13 month Term Deposit	5.10% pa
18 month Term Deposit	5.10% pa
2 year Term Deposit	5.25% pa

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

Christmas settlement cut-off times

New applications, substitutions or partial discharges

Applications should be submitted by Monday, 20 November 2023 and unconditionally approved by Monday, 4 December 2023.

Settlement

To enable our settlements team to prepare for settlement, all signed loan documents must be returned prior to Monday, 11 December 2023.

Please note, every effort will be made to ensure settlement occurs on time, however we do rely on the cooperation of the outgoing lender if the matter involves a refinance.

Full Discharges

Discharge requests should be submitted by Monday, 11 December 2023.



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. It was launched as part of our ongoing commitment to improve the experience for you and your customers and uplift efficiency.

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.

FASTRefi










Do the applicant(s) wish to take advantage of the FASTRefi service? Yes 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.

Useful links

-  Interest rates
-  Service times
-  ApplyOnline
-  Change email
-  Forms
-  Calculators
-  Find a BDM
-  Subscribe
-  Unsubscribe

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 3 November 2023 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. 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](#) 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](#) or on 13 30 30.

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. 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.

² This rate is applicable to applications received from Intermediaries only.

Target market determinations for AMP Bank products are available at www.amp.com.au/bank/TMD.