




Distributor Newsletter

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

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- Refinance with FASTRefi
- Christmas settlement cut-off times
- Useful links

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



The banner features a gold circular award seal on the left with the text "BEST-VALUE LONG-TERM DEPOSIT - BANK", "Money MAGAZINE", "WINNER 2024", and "BEST OF THE BEST 2024". To the right of the seal, the text reads "AMP Bank wins term deposit award for the third year running". On the far right, there is a photograph of a woman sitting on a sofa in a living room, looking at a laptop, with the AMP logo overlaid in the bottom right corner.

We're proud to announce that AMP Bank has taken out the Best Value Long Term Deposit – Regular Banks at Money Magazine's Best of the Best 2024 awards for the third year in a row.

With almost 300,000 readers, Money Magazine is Australia's highest selling personal finance publication, and their annual awards are highly coveted.

AMP Bank's award-winning term deposits work harder for your customers' savings, with competitive interest rates, flexible terms and full protection, giving them peace of mind while their money grows.



The banner features a man with a beard and a black jacket looking at his smartphone. The text on the left reads "Refinancing just got even quicker" and "FASTRefi® with AMP Bank".

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.

Christmas settlement cut-off times


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.


 **Useful links**


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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 8 December 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 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.