



Issued:  
Effective:

## AMP Bank Interest Rate Bulletin - Home Loans

Thursday, 8 November 2018  
Friday, 09 November 2018

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	OWNER OCCUPIED				INVESTMENT			
	Principal and Interest (LVR ≤90% + LMI)		Interest Only (LVR ≤80% including LMI)		Principal and Interest (LVR ≤90% + LMI)		Interest Only (LVR ≤80% including LMI)	
	Annual rate <sup>1</sup>	Comparison rate <sup>2</sup>	Annual rate <sup>2</sup>	Comparison rate <sup>2</sup>	Annual rate <sup>1</sup>	Comparison rate <sup>2</sup>	Annual rate <sup>1</sup>	Comparison rate <sup>2</sup>
<b>AMP ESSENTIAL HOME LOAN</b>								
Variable Rate Loan \$40k<\$100k	4.70% pa	4.73% pa			5.29% pa	5.32% pa		
Variable Rate Loan >=\$100k	4.04% pa	4.07% pa			5.29% pa	5.32% pa		
<b>Variable Rate Loan special &gt;=\$100k &amp; LVR &lt;=65% incl LMI</b>	<b>3.69% pa</b>	<b>3.72% pa</b>	Repayment type not applicable		N/A	N/A	Repayment type not applicable	
<b>BASIC PACKAGE</b>								
Variable Rate Loan	4.13% pa	4.17% pa	4.73% pa	4.41% pa	4.38% pa	4.42% pa	4.64% pa	4.52% pa
1 Year Fixed Rate	4.25% pa	4.18% pa	4.55% pa	4.21% pa	4.64% pa	4.45% pa	4.84% pa	4.47% pa
2 Year Fixed Rate	4.33% pa	4.21% pa	4.63% pa	4.26% pa	4.57% pa	4.46% pa	4.77% pa	4.49% pa
3 Year Fixed Rate	4.49% pa	4.27% pa	4.79% pa	4.34% pa	4.87% pa	4.55% pa	5.07% pa	4.60% pa
5 Year Fixed Rate	4.93% pa	4.50% pa	5.23% pa	4.61% pa	5.18% pa	4.76% pa	5.38% pa	4.82% pa
<b>PROFESSIONAL PACKAGE</b>								
<b>\$750,000 and above</b>								
Variable Rate Loan	3.69% pa	4.08% pa	4.04% pa	4.17% pa	3.99% pa	4.37% pa	4.39% pa	4.49% pa
Line of Credit			4.24% pa	n/a			4.59% pa	n/a
<b>\$500,000 to less than \$750,000</b>								
Variable Rate Loan	3.74% pa	4.13% pa	4.39% pa	4.34% pa	3.99% pa	4.37% pa	4.39% pa	4.49% pa
Line of Credit			4.59% pa	n/a			4.59% pa	n/a
<b>\$250,000 to less than \$500,000</b>								
Variable Rate Loan	4.07% pa	4.45% pa	5.05% pa	4.81% pa	4.31% pa	4.69% pa	4.85% pa	4.87% pa
Line of Credit			5.25% pa	n/a			5.05% pa	n/a
<b>\$100,000 to less than \$250,000</b>								
Variable Rate Loan	4.57% pa	4.94% pa	5.28% pa	5.20% pa	5.24% pa	5.60% pa	4.99% pa	5.47% pa
Line of Credit			5.48% pa	n/a			5.19% pa	n/a
<b>\$100,000 and above</b>								
1 Year Fixed Rate	4.25% pa	4.89% pa	4.55% pa	4.91% pa	4.64% pa	5.52% pa	4.84% pa	5.53% pa
2 Year Fixed Rate	4.33% pa	4.85% pa	4.63% pa	4.90% pa	4.57% pa	5.43% pa	4.77% pa	5.46% pa
3 Year Fixed Rate	3.79% pa	4.67% pa	4.79% pa	4.92% pa	4.87% pa	5.43% pa	4.49% pa	5.32% pa
5 Year Fixed Rate	4.93% pa	4.99% pa	5.23% pa	5.08% pa	5.18% pa	5.47% pa	5.38% pa	5.53% pa
<b>CLASSIC CLUB, BUSINESS CLASSIC CLUB AND STANDARD RATES</b>								
Introductory Variable Rate <sup>#</sup>	4.58% pa	5.66% pa	5.18% pa	5.72% pa	5.64% pa	6.71% pa	5.69% pa	6.71% pa
Variable Rate Loan	5.58% pa	5.76% pa	6.18% pa	6.00% pa	6.64% pa	6.82% pa	6.69% pa	6.83% pa
Line of Credit			6.38% pa	n/a			6.89% pa	n/a
1 Year Fixed Rate	4.60% pa	5.66% pa	4.90% pa	5.69% pa	5.17% pa	6.66% pa	5.37% pa	6.68% pa
2 Year Fixed Rate	4.60% pa	5.57% pa	4.90% pa	5.62% pa	5.17% pa	6.52% pa	5.37% pa	6.56% pa
3 Year Fixed Rate	4.60% pa	5.49% pa	4.90% pa	5.57% pa	5.17% pa	6.40% pa	5.37% pa	6.45% pa
5 Year Fixed Rate	5.04% pa	5.53% pa	5.34% pa	5.64% pa	5.61% pa	6.36% pa	5.81% pa	6.45% pa
<b>NON-PACKAGE LOANS</b>								
Construction	Repayment type not applicable		6.40% pa	5.84% pa	Repayment type not applicable		7.09% pa	6.86% pa
Land Loan	5.58% pa	5.65% pa	6.30% pa	5.95% pa	6.64% pa	6.71% pa	7.09% pa	6.90% pa
<b>AMP SUPEREDGE LOAN for SMSF</b>								
<b>NO NEW BUSINESS EFFECTIVE 20 OCTOBER</b>								
<b>Fixed rates available for existing customers only</b>								
1 Year Fixed Rate					6.09% pa	6.67% pa	6.29% pa	6.69% pa
2 Year Fixed Rate	N/A for Owner Occupied				6.39% pa	6.70% pa	6.59% pa	6.73% pa
3 Year Fixed Rate					6.39% pa	6.69% pa	6.59% pa	6.74% pa
5 Year Fixed Rate					6.69% pa	6.82% pa	6.89% pa	6.88% pa
<b>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.</b>								
1 Interest rates available for new loans only.								
2 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 variable interest only loans (except construction loans) are based on an initial 5 year interest only period and a subsequent 20 year principal and interest period. Comparison rates for construction loans are based on an initial 1 year interest only period with interest payable at the construction rate and a subsequent 24 year principal and interest period with interest payable at the Classic variable 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.								
# Introductory rates available for new loans only, and not available for business purposes.								
Information correct as at Thursday 08 Nov 2018. Full details of relevant terms and conditions available on request.								
This Interest Rate Bulletin supersedes all prior Interest Rate Bulletins issued by AMP Bank.								
<b>Fees and charges are payable. Interest rates, fees and charges are subject to change at any time. AMP Bank lending criteria applies.</b>								
The credit provider and product issuer is AMP Bank Limited ABN 15 081 596 009 Australian credit licence 234517, AFSL No.234517								

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	Annual rate <sup>1</sup>	Comparison rate <sup>2</sup>	Annual rate <sup>1</sup>	Comparison rate <sup>2</sup>	Annual rate <sup>1</sup>	Comparison rate <sup>2</sup>	Annual rate <sup>1</sup>	Comparison rate <sup>2</sup>
<b>AFFINITY PACKAGE</b>								
<b>\$750,000 and above</b>								
Variable Rate Loan	3.69% pa	3.74% pa	4.04% pa	3.87% pa	3.99% pa	4.04% pa	4.39% pa	4.19% pa
Line of Credit			4.24% pa	n/a			4.59% pa	n/a
<b>\$500,000 to less than \$750,000</b>								
Variable Rate Loan	3.74% pa	3.79% pa	4.39% pa	4.04% pa	3.99% pa	4.04% pa	4.39% pa	4.19% pa
Line of Credit			4.59% pa	n/a			4.59% pa	n/a
<b>\$250,000 to less than \$500,000</b>								
Variable Rate Loan	4.07% pa	4.12% pa	5.05% pa	4.51% pa	4.31% pa	4.36% pa	4.85% pa	4.57% pa
Line of Credit			5.25% pa	n/a			5.05% pa	n/a
<b>\$100,000 to less than \$250,000</b>								
Variable Rate Loan	4.57% pa	4.62% pa	4.97% pa	4.78% pa	5.24% pa	5.29% pa	4.99% pa	5.18% pa
Line of Credit			5.17% pa	n/a			5.19% pa	n/a
<b>\$100,000 and above</b>								
1 Year Fixed Rate	4.25% pa	4.59% pa	4.55% pa	4.62% pa	4.64% pa	5.23% pa	4.84% pa	5.25% pa
2 Year Fixed Rate	4.33% pa	4.58% pa	4.63% pa	4.63% pa	4.57% pa	5.16% pa	4.77% pa	5.20% pa
3 Year Fixed Rate	3.79% pa	4.41% pa	4.79% pa	4.67% pa	4.87% pa	5.19% pa	4.49% pa	5.09% pa
5 Year Fixed Rate	4.93% pa	4.77% pa	5.23% pa	4.88% pa	5.18% pa	5.26% pa	5.38% pa	5.34% pa
<b>SELECT PACKAGE<sup>3,4</sup></b>								
<b>\$750,000 and above</b>								
Variable Rate Loan	3.69% pa	4.09% pa	4.04% pa	4.18% pa	3.99% pa	4.38% pa	4.39% pa	4.50% pa
Line of Credit			4.24% pa	n/a			4.59% pa	n/a
<b>\$500,000 to less than \$750,000</b>								
Variable Rate Loan	3.74% pa	4.14% pa	4.39% pa	4.35% pa	3.99% pa	4.38% pa	4.39% pa	4.50% pa
Line of Credit			4.59% pa	n/a			4.59% pa	n/a
<b>\$250,000 to less than \$500,000</b>								
Variable Rate Loan	4.07% pa	4.46% pa	5.05% pa	4.81% pa	4.31% pa	4.69% pa	4.85% pa	4.87% pa
Line of Credit			5.25% pa	n/a			5.05% pa	n/a
<b>\$100,000 to less than \$250,000</b>								
Variable Rate Loan	4.57% pa	4.95% pa	4.97% pa	5.08% pa	5.24% pa	5.61% pa	4.99% pa	5.47% pa
Line of Credit			5.17% pa	n/a			5.19% pa	n/a
<b>\$100,000 and above</b>								
1 Year Fixed Rate	4.25% pa	4.90% pa	4.55% pa	4.92% pa	4.64% pa	5.53% pa	4.84% pa	5.54% pa
2 Year Fixed Rate	4.33% pa	4.86% pa	4.63% pa	4.90% pa	4.57% pa	5.44% pa	4.77% pa	5.46% pa
3 Year Fixed Rate	3.79% pa	4.68% pa	4.79% pa	4.93% pa	4.87% pa	5.44% pa	4.49% pa	5.33% pa
5 Year Fixed Rate	4.93% pa	5.00% pa	5.23% pa	5.09% pa	5.18% pa	5.48% pa	5.38% pa	5.54% pa
<b>AMP FIRST HOME LOAN<sup>5</sup></b>								
Variable Rate Loan	3.69% pa	3.69% pa	3.89% pa	3.77% pa	4.19% pa	4.19% pa	4.39% pa	4.27% pa
Line of Credit			4.09% pa	n/a			4.59% pa	n/a
1 Year Fixed Rate	4.15% pa	3.73% pa	4.15% pa	3.73% pa	4.54% pa	4.22% pa	4.54% pa	4.22% pa
2 Year Fixed Rate	4.19% pa	3.78% pa	4.19% pa	3.78% pa	4.47% pa	4.24% pa	4.47% pa	4.24% pa
3 Year Fixed Rate	3.79% pa	3.72% pa	4.21% pa	3.82% pa	4.47% pa	4.27% pa	4.39% pa	4.24% pa
5 Year Fixed Rate	4.62% pa	4.07% pa	4.62% pa	4.06% pa	4.78% pa	4.44% pa	4.78% pa	4.43% pa
<b>All Lines of Credit (Credit balances)</b>								
From \$0 to less than \$20,000	0.00% pa	n/a	0.00% pa	n/a	0.00% pa	n/a	0.00% pa	n/a
From \$20,000 and above	0.25% pa	n/a	0.25% pa	n/a	0.25% pa	n/a	0.25% pa	n/a
<b>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.</b>								
1 Interest rates available for new loans only.								
2 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 variable interest only loans (except construction loans) are based on an initial 5 year interest only period and a subsequent 20 year principal and interest period. Comparison rates for construction loans are based on an initial 1 year interest only period with interest payable at the construction rate and a subsequent 24 year principal and interest period with interest payable at the Classic variable 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.								
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### Home Loan Establishment / Settlement Fee

Standard Establishment Fee of \$350 and Settlement Fee of \$250 applies to AMP Bank Home Loan products. Increase in Credit Limit Fee is \$375. Other fees and charges apply and will be set out in your loan agreement. For details of fees and waivers for package products, please refer to the Home Loan Fees and Charges Guide.

Generally, you will receive a full refund of the Establishment Fee if we decline your application because it did not meet our lending guidelines. If you withdraw your loan application, the Establishment Fee will be retained by the Bank.

### Basic Packages

ESTABLISHMENT FEE : The Establishment Fee of \$350 is waived for new Basic Package loans less than or equal to 90% LVR until further notice.

SPLIT LOAN FEE : The split loan fee of \$75 is waived for limited time only.

### Professional Packages

Total borrowings must be > \$100,000.

ESTABLISHMENT FEE : The Establishment Fee of \$350 is waived for new Professional Package loans less than or equal to 90% LVR until further notice.

SETTLEMENT FEE: The Settlement Fee of \$250 is waived for new Professional Package loans until further notice.

### AMP Essential Home Loan

ESTABLISHMENT FEE : The Establishment Fee of \$350 is waived for new AMP Essential Home Loan applications until further notice.

SETTLEMENT FEE: The Settlement Fee of \$250 is waived for new AMP Essential Home Loan applications until further notice.

### Affinity and Select Packages

Total borrowings must be > \$100,000. Introductory rate loans not available in conjunction with Affinity and Select Packages.

ESTABLISHMENT FEE : The Establishment Fee of \$350 is waived for the Affinity and Select Packages for loans less than or equal to 90% LVR.

SETTLEMENT FEE: The Settlement Fee for Affinity and Select Packages is \$350. Other fees and charges apply and will be set out in your loan agreement.

### AMP SuperEdge Loan

ESTABLISHMENT FEE : The Establishment Fee of \$350 is waived for new AMP SuperEdge Loan applications until further notice.

SETTLEMENT FEE: The Settlement Fee of \$250 is waived for new AMP SuperEdge Loan applications until further notice.

### SELECT PACKAGE DETAILS AND ELIGIBILITY

#### 3 AMP Corporate Superannuation Benefits Package:

Available to eligible AMP Corporate Superannuation members only. Eligible super plans are: CustomSuper, SignatureSuper, and Super Leader.

The Settlement Fee of \$350 and the Annual Package fee of \$349 is waived.

#### 4 AMP Shareholder Benefits Package:

Available to eligible AMP Limited shareholders only. AMP Shareholders must hold a minimum of 500 shares to qualify. For shares first purchased prior to 31 January 2006, no minimum limit applies.

The Annual Package fee of \$349 is waived for the first year of the loan for the Shareholder Benefits Package.

#### 5 AMP First Home Loan (available to AMP Employees and AMP Shareholders who apply direct with AMP Bank only)

ESTABLISHMENT FEE : The Establishment Fee of \$350 is waived for new AMP First Home Loan applications until further notice.

SETTLEMENT FEE: The Settlement Fee of \$250 is waived for new AMP First Home Loan applications until further notice.

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For more information please contact AMP Bank on 13 30 30, or [info@ampbanking.com.au](mailto:info@ampbanking.com.au), or [amp.com.au/bank](http://amp.com.au/bank)