OWNER O d Interest & + LMI) comparison rate ² 4.73% pa 4.07% pa 3.82% pa 4.17% pa 4.18% pa 4.21% pa 4.50% pa 4.08% pa 4.13% pa 4.13% pa 4.45% pa 4.94% pa	ednesday, 2 <u>OCCUPIED</u> Intere (LVR <80% ir Annual rate ¹	A.41% pa 4.41% pa 4.22% pa 4.41% pa 4.26% pa 4.34% pa 4.61% pa n/a 4.34% pa n/a 5.20% pa	Principal a (LVR ≤90 Annual rate ¹ 5.29% pa 5.29% pa N/A 4.38% pa 4.57% pa 4.57% pa 5.18% pa 3.99% pa 3.99% pa 4.31% pa	INVES nd Interest 1% + LMI) Comparison rate ² 5.32% pa 5.32% pa 5.32% pa N/A 4.42% pa 4.42% pa 4.45% pa 4.45% pa 4.55% pa 4.76% pa 4.37% pa 4.69% pa	TMENT	Comparison rat	
d Interest 6 + LMI) Comparison rate ² 4.73% pa 4.07% pa 3.82% pa 4.17% pa 4.17% pa 4.18% pa 4.21% pa 4.21% pa 4.20% pa 4.08% pa 4.13% pa 4.13% pa	Intere (LVR ≤80% ir Annual rate ¹ Repayment typ 4.73% pa 4.55% pa 4.63% pa 4.63% pa 4.79% pa 5.23% pa 4.04% pa 4.24% pa 4.39% pa 4.59% pa 5.05% pa 5.25% pa 5.25% pa	cluding LMI) Comparison rate ² te not applicable 4.41% pa 4.21% pa 4.22% pa 4.26% pa 4.26% pa 4.34% pa 1.61% pa n/a 4.34% pa n/a 4.81% pa n/a	(LVR ≤90 Annual rate ¹ 5.29% pa 5.29% pa 5.29% pa N/A 4.38% pa 4.57% pa 4.57% pa 4.57% pa 5.18% pa 3.99% pa 3.99% pa 4.31% pa	nd Interest 1% + LMI) Comparison rate ² 5.32% pa 5.32% pa N/A 4.42% pa 4.45% pa 4.45% pa 4.45% pa 4.45% pa 4.46% pa 4.55% pa 4.76% pa 4.37% pa	Intere: (LVR ≤80% ir Annual rate ³ Repayment typ 4.64% pa 4.84% pa 4.77% pa 5.07% pa 5.07% pa 5.38% pa 4.39% pa 4.59% pa 4.59% pa	e not applicable 4.52% pa 4.47% pa 4.47% pa 4.60% pa 4.60% pa 4.82% pa n/a 4.82% pa n/a 4.89% pa n/a	
 4 + LMI) Comparison rate² 4.73% pa 4.07% pa 3.82% pa 4.17% pa 4.18% pa 4.21% pa 4.21% pa 4.50% pa 4.08% pa 4.13% pa 4.45% pa 	(LVR ≤80% ir Annual rate ¹ Repayment typ 4.73% pa 4.55% pa 4.55% pa 4.63% pa 4.63% pa 5.23% pa 4.24% pa 4.24% pa 4.59% pa 5.05% pa 5.05% pa 5.25% pa	cluding LMI) Comparison rate ² te not applicable 4.41% pa 4.21% pa 4.22% pa 4.26% pa 4.26% pa 4.34% pa 1.61% pa n/a 4.34% pa n/a 4.81% pa n/a	(LVR ≤90 Annual rate ¹ 5.29% pa 5.29% pa 5.29% pa N/A 4.38% pa 4.57% pa 4.57% pa 4.57% pa 5.18% pa 3.99% pa 3.99% pa 4.31% pa	9% + LMI) Comparison rate ² 5.32% pa 5.32% pa N/A 4.42% pa 4.45% pa 4.45% pa 4.46% pa 4.46% pa 4.55% pa 4.76% pa 4.37% pa 4.37% pa	(LVR ≤80% ir Annual rate ³ Repayment typ 4.64% pa 4.84% pa 4.77% pa 5.07% pa 5.07% pa 5.38% pa 4.39% pa 4.39% pa 4.39% pa 4.59% pa	e not applicable 4.52% pa 4.47% pa 4.47% pa 4.60% pa 4.60% pa 4.82% pa 4.82% pa 1.49% pa n/a 4.49% pa n/a	
4.73% pa 4.07% pa 3.82% pa 4.17% pa 4.18% pa 4.21% pa 4.21% pa 4.20% pa 4.08% pa 4.08% pa 4.13% pa	Repayment typ 4.73% pa 4.55% pa 4.63% pa 4.63% pa 5.23% pa 4.04% pa 4.24% pa 4.39% pa 4.59% pa 5.05% pa 5.25% pa 5.25% pa	4.41% pa 4.21% pa 4.22% pa 4.26% pa 4.34% pa 4.61% pa n/a 4.34% pa n/a 4.81% pa n/a	5.29% pa 5.29% pa N/A 4.38% pa 4.64% pa 4.64% pa 4.57% pa 4.87% pa 5.18% pa 3.99% pa 3.99% pa 4.31% pa	5.32% pa 5.32% pa N/A 4.42% pa 4.45% pa 4.45% pa 4.46% pa 4.55% pa 4.76% pa 4.37% pa 4.37% pa	Repayment typ 4.64% pa 4.84% pa 4.77% pa 5.07% pa 5.38% pa 4.39% pa 4.39% pa 4.59% pa 4.59% pa	e not applicabl 4.52% pa 4.47% pa 4.49% pa 4.60% pa 4.82% pa 4.82% pa n/a 4.49% pa n/a 4.87% pa	
4.07% pa 3.82% pa 4.17% pa 4.18% pa 4.21% pa 4.27% pa 4.50% pa 4.08% pa 4.13% pa	4.73% pa 4.55% pa 4.63% pa 4.79% pa 5.23% pa 4.04% pa 4.24% pa 4.39% pa 4.59% pa 5.05% pa 5.25% pa 5.22% pa	4.41% pa 4.21% pa 4.26% pa 4.34% pa 4.61% pa 4.17% pa n/a 4.34% pa n/a 4.81% pa n/a	5.29% pa N/A 4.38% pa 4.64% pa 4.64% pa 4.57% pa 4.87% pa 5.18% pa 3.99% pa 3.99% pa 4.31% pa	5.32% pa N/A 4.42% pa 4.45% pa 4.45% pa 4.55% pa 4.76% pa 4.37% pa 4.37% pa	4.64% pa 4.84% pa 5.77% pa 5.07% pa 5.38% pa 4.39% pa 4.59% pa 4.59% pa 4.85% pa	4.52% pa 4.47% pa 4.60% pa 4.82% pa 4.82% pa n/a 4.49% pa n/a 4.49% pa n/a	
4.07% pa 3.82% pa 4.17% pa 4.18% pa 4.21% pa 4.27% pa 4.50% pa 4.08% pa 4.13% pa	4.73% pa 4.55% pa 4.63% pa 4.79% pa 5.23% pa 4.04% pa 4.24% pa 4.39% pa 4.59% pa 5.05% pa 5.25% pa 5.22% pa	4.41% pa 4.21% pa 4.26% pa 4.34% pa 4.61% pa 4.17% pa n/a 4.34% pa n/a 4.81% pa n/a	5.29% pa N/A 4.38% pa 4.64% pa 4.64% pa 4.57% pa 4.87% pa 5.18% pa 3.99% pa 3.99% pa 4.31% pa	5.32% pa N/A 4.42% pa 4.45% pa 4.45% pa 4.55% pa 4.76% pa 4.37% pa 4.37% pa	4.64% pa 4.84% pa 5.77% pa 5.07% pa 5.38% pa 4.39% pa 4.59% pa 4.59% pa 4.85% pa	4.52% pa 4.47% pa 4.60% pa 4.60% pa 4.82% pa 4.49% pa n/a 4.49% pa n/a	
3.82% pa 4.17% pa 4.18% pa 4.21% pa 4.27% pa 4.50% pa 4.08% pa 4.13% pa	4.73% pa 4.55% pa 4.63% pa 4.79% pa 5.23% pa 4.04% pa 4.24% pa 4.39% pa 4.59% pa 5.05% pa 5.25% pa 5.22% pa	4.41% pa 4.21% pa 4.26% pa 4.34% pa 4.61% pa 4.17% pa n/a 4.34% pa n/a 4.81% pa n/a	N/A 4.38% pa 4.64% pa 4.57% pa 4.87% pa 5.18% pa 3.99% pa 3.99% pa 4.31% pa	N/A 4.42% pa 4.45% pa 4.45% pa 4.55% pa 4.55% pa 4.76% pa 4.37% pa	4.64% pa 4.84% pa 5.77% pa 5.07% pa 5.38% pa 4.39% pa 4.59% pa 4.59% pa 4.85% pa	4.52% pa 4.47% pa 4.60% pa 4.60% pa 4.82% pa 4.49% pa n/a 4.49% pa n/a	
4.17% pa 4.18% pa 4.21% pa 4.27% pa 4.50% pa 4.08% pa 4.13% pa	4.73% pa 4.55% pa 4.63% pa 4.79% pa 5.23% pa 4.04% pa 4.24% pa 4.39% pa 4.59% pa 5.05% pa 5.25% pa 5.22% pa	4.41% pa 4.21% pa 4.26% pa 4.34% pa 4.61% pa 4.17% pa n/a 4.34% pa n/a 4.81% pa n/a	4.38% pa 4.64% pa 4.57% pa 4.87% pa 5.18% pa 3.99% pa 3.99% pa 4.31% pa	4.42% pa 4.45% pa 4.45% pa 4.55% pa 4.76% pa 4.37% pa 4.37% pa	4.64% pa 4.84% pa 5.77% pa 5.07% pa 5.38% pa 4.39% pa 4.59% pa 4.59% pa 4.85% pa	4.52% pa 4.47% pa 4.60% pa 4.60% pa 4.82% pa 4.49% pa n/a 4.49% pa n/a	
4.18% pa 4.21% pa 4.27% pa 4.50% pa 4.08% pa 4.13% pa	4.55% pa 4.63% pa 4.79% pa 5.23% pa 4.04% pa 4.24% pa 4.39% pa 4.59% pa 5.05% pa 5.25% pa 5.25% pa	4.21% pa 4.26% pa 4.34% pa 4.61% pa n/a 4.17% pa n/a 4.34% pa n/a 4.81% pa n/a	4.64% pa 4.57% pa 4.87% pa 5.18% pa 3.99% pa 3.99% pa 4.31% pa	4.45% pa 4.46% pa 4.55% pa 4.76% pa 4.37% pa 4.37% pa	4.84% pa 4.77% pa 5.07% pa 5.38% pa 4.39% pa 4.59% pa 4.39% pa 4.59% pa	4.47% pa 4.49% pa 4.60% pa 4.82% pa 4.49% pa n/a 4.49% pa n/a 4.87% pa	
4.18% pa 4.21% pa 4.27% pa 4.50% pa 4.08% pa 4.13% pa	4.55% pa 4.63% pa 4.79% pa 5.23% pa 4.04% pa 4.24% pa 4.39% pa 4.59% pa 5.05% pa 5.25% pa 5.25% pa	4.21% pa 4.26% pa 4.34% pa 4.61% pa n/a 4.17% pa n/a 4.34% pa n/a 4.81% pa n/a	4.64% pa 4.57% pa 4.87% pa 5.18% pa 3.99% pa 3.99% pa 4.31% pa	4.45% pa 4.46% pa 4.55% pa 4.76% pa 4.37% pa 4.37% pa	4.84% pa 4.77% pa 5.07% pa 5.38% pa 4.39% pa 4.59% pa 4.39% pa 4.59% pa	4.47% pa 4.49% pa 4.60% pa 4.82% pa 4.49% pa n/a 4.49% pa n/a 4.87% pa	
4.18% pa 4.21% pa 4.27% pa 4.50% pa 4.08% pa 4.13% pa	4.55% pa 4.63% pa 4.79% pa 5.23% pa 4.04% pa 4.24% pa 4.39% pa 4.59% pa 5.05% pa 5.25% pa 5.25% pa	4.21% pa 4.26% pa 4.34% pa 4.61% pa n/a 4.17% pa n/a 4.34% pa n/a 4.81% pa n/a	4.64% pa 4.57% pa 4.87% pa 5.18% pa 3.99% pa 3.99% pa 4.31% pa	4.45% pa 4.46% pa 4.55% pa 4.76% pa 4.37% pa 4.37% pa	4.84% pa 4.77% pa 5.07% pa 5.38% pa 4.39% pa 4.59% pa 4.39% pa 4.59% pa	4.47% pa 4.49% pa 4.60% pa 4.82% pa 4.49% pa n/a 4.49% pa n/a 4.87% pa	
 4.21% pa 4.27% pa 4.50% pa 4.08% pa 4.13% pa 4.45% pa 	4.63% pa 4.79% pa 5.23% pa 4.04% pa 4.24% pa 4.39% pa 4.59% pa 5.05% pa 5.25% pa 5.25% pa	4.26% pa 4.34% pa 4.61% pa 4.17% pa n/a 4.34% pa n/a 4.81% pa n/a	4.57% pa 4.87% pa 5.18% pa 3.99% pa 3.99% pa 4.31% pa	4.46% pa 4.55% pa 4.76% pa 4.37% pa 4.37% pa	4.77% pa 5.07% pa 5.38% pa 4.39% pa 4.59% pa 4.39% pa 4.59% pa	4.49% pa 4.60% pa 4.82% pa 4.49% pa n/a 4.49% pa n/a 4.87% pa	
4.27% pa 4.50% pa 4.08% pa 4.13% pa 4.45% pa	4.79% pa 5.23% pa 4.04% pa 4.24% pa 4.39% pa 4.59% pa 5.05% pa 5.25% pa 5.25% pa	4.34% pa 4.61% pa n/a n/a 4.34% pa n/a 4.81% pa n/a	4.87% pa 5.18% pa 3.99% pa 3.99% pa 4.31% pa	4.55% pa 4.76% pa 4.37% pa 4.37% pa	5.07% pa 5.38% pa 4.39% pa 4.59% pa 4.39% pa 4.59% pa	4.60% pa 4.82% pa 4.49% pa n/a 4.49% pa n/a 4.87% pa	
4.50% pa 4.08% pa 4.13% pa 4.45% pa	5.23% pa 4.04% pa 4.24% pa 4.39% pa 4.59% pa 5.05% pa 5.25% pa 5.25% pa	4.61% pa 4.17% pa n/a 4.34% pa n/a 4.81% pa n/a	5.18% pa 3.99% pa 3.99% pa 4.31% pa	4.76% pa 4.37% pa 4.37% pa	5.38% pa 4.39% pa 4.59% pa 4.39% pa 4.59% pa	4.82% pa 4.49% pa n/a 4.49% pa n/a 4.87% pa	
4.13% pa 4.45% pa	4.24% pa 4.39% pa 4.59% pa 5.05% pa 5.25% pa 5.25% pa	n/a 4.34% pa n/a 4.81% pa n/a	3.99% pa 4.31% pa	4.37% pa	4.59% pa 4.39% pa 4.59% pa 4.85% pa	n/a 4.49% pa n/a 4.87% pa	
4.13% pa 4.45% pa	4.24% pa 4.39% pa 4.59% pa 5.05% pa 5.25% pa 5.25% pa	n/a 4.34% pa n/a 4.81% pa n/a	3.99% pa 4.31% pa	4.37% pa	4.59% pa 4.39% pa 4.59% pa 4.85% pa	n/a 4.49% pa n/a 4.87% pa	
4.13% pa 4.45% pa	4.24% pa 4.39% pa 4.59% pa 5.05% pa 5.25% pa 5.25% pa	n/a 4.34% pa n/a 4.81% pa n/a	3.99% pa 4.31% pa	4.37% pa	4.59% pa 4.39% pa 4.59% pa 4.85% pa	n/a 4.49% pa n/a 4.87% pa	
4.45% pa	4.39% pa 4.59% pa 5.05% pa 5.25% pa 5.28% pa	4.34% pa n/a 4.81% pa n/a	4.31% pa	·	4.39% pa 4.59% pa 4.85% pa	4.49% pa n/a 4.87% pa	
4.45% pa	4.59% pa 5.05% pa 5.25% pa 5.28% pa	n/a 4.81% pa n/a	4.31% pa	·	4.59% pa 4.85% pa	n/a 4.87% pa	
4.45% pa	4.59% pa 5.05% pa 5.25% pa 5.28% pa	n/a 4.81% pa n/a	4.31% pa	·	4.59% pa 4.85% pa	n/a 4.87% pa	
	5.05% pa 5.25% pa 5.28% pa	4.81% pa n/a	·	4.69% pa	4.85% pa	4.87% pa	
	5.25% pa 5.28% pa	n/a	·	4.69% pa		-	
	5.25% pa 5.28% pa	n/a	·	4.69% pa			
4.94% pa	5.28% pa				5.05% pa	n/a	
4.94% pa		5.20% pa					
		p	5.24% pa	5.60% pa	4.99% pa	5.47% pa	
		n/a	512 170 pu	510070 pu	5.19% pa	n/a	
		,					
4.89% pa	4.55% pa	4.91% pa	4.64% pa	5.52% pa	4.84% pa	5.53% pa	
4.85% pa	4.63% pa	4.90% pa	4.57% pa	5.43% pa	4.77% pa	5.46% pa	
4.67% pa	4.79% pa	4.92% pa	4.87% pa	5.43% pa	4.49% pa	5.32% pa	
4.99% pa	5.23% pa	5.08% pa	5.18% pa	5.47% pa	5.38% pa	5.53% pa	
NDARD RATES	;						
5.66% pa	5.18% pa	5.72% pa	5.64% pa	6.71% pa	5.69% pa	6.71% pa	
5.76% pa	6.18% pa	6.00% pa	6.64% pa	6.82% pa	6.69% pa	6.83% pa	
	6.38% pa	n/a			6.89% pa	n/a	
5.66% pa	4.90% pa	5.69% pa	5.17% pa	6.66% pa	5.37% pa	6.68% pa	
5.57% pa	4.90% pa	5.62% pa	5.17% pa	6.52% pa	5.37% pa	6.56% pa	
5.49% pa	4.90% pa	5.57% pa	5.17% pa	6.40% pa	5.37% pa	6.45% pa	
5.53% pa	5.34% pa	5.64% pa	5.61% pa	6.36% pa	5.81% pa	6.45% pa	
t applicable	6.40% pa	5.84% pa	Repayment type no	ot applicable	7.09% pa	6.86% pa	
5.65% pa	6.30% pa	5.95% pa	6.64% pa	6.71% pa	7.09% pa	6.90% pa	
			6.09% pa	6.67% pa	6.29% pa	6.69% pa	
N/A for Ov	wner Occupied					6.73% pa	
.,			6.39% pa			6.74% pa	
			6.69% pa	6.82% pa	6.89% pa	6.88% pa	
t	NDARD RATES 5.66% pa 5.76% pa 5.57% pa 5.49% pa 5.53% pa applicable 5.65% pa N/A for O	NDARD RATES 5.66% pa 5.18% pa 5.76% pa 6.18% pa 5.66% pa 4.90% pa 5.66% pa 4.90% pa 5.57% pa 4.90% pa 5.49% pa 4.90% pa 5.53% pa 5.34% pa applicable 6.40% pa 5.65% pa 6.30% pa	NDARD RATES 5.66% pa 5.18% pa 5.72% pa 5.76% pa 6.18% pa 6.00% pa 6.38% pa n/a 5.66% pa 5.66% pa 4.90% pa 5.62% pa 5.57% pa 4.90% pa 5.62% pa 5.49% pa 4.90% pa 5.57% pa 5.53% pa 5.34% pa 5.64% pa	NDARD RATES 5.66% pa 5.18% pa 5.72% pa 5.64% pa 5.76% pa 6.18% pa 6.00% pa 6.64% pa 5.76% pa 6.18% pa n/a 5.66% pa 5.17% pa 5.66% pa 4.90% pa 5.69% pa 5.17% pa 5.57% pa 4.90% pa 5.62% pa 5.17% pa 5.49% pa 4.90% pa 5.57% pa 5.17% pa 5.49% pa 4.90% pa 5.57% pa 5.17% pa 5.53% pa 5.34% pa 5.64% pa 5.61% pa applicable 6.40% pa 5.84% pa Repayment type n 5.65% pa 6.30% pa 5.95% pa 6.64% pa NO NE Fixed ra applicable 6.40% pa 5.84% pa Repayment type n 5.65% pa 6.64% pa NO NE Fixed ra 6.09% pa 6.69% pa applicable 6.40% pa apa	NDARD RATES 5.66% pa 5.18% pa 5.72% pa 5.64% pa 6.71% pa 5.76% pa 6.18% pa 6.00% pa 6.64% pa 6.82% pa 5.66% pa 4.90% pa 5.69% pa 5.17% pa 6.66% pa 5.57% pa 4.90% pa 5.62% pa 5.17% pa 6.52% pa 5.49% pa 4.90% pa 5.62% pa 5.17% pa 6.40% pa 5.49% pa 4.90% pa 5.57% pa 5.17% pa 6.40% pa 5.53% pa 5.34% pa 5.61% pa 6.36% pa 5.53% pa 5.34% pa 5.64% pa 6.61% pa 5.65% pa 6.30% pa 5.95% pa 6.64% pa 6.71% pa NO NEW BUSINESS EF Fixed rates available for 6.09% pa 6.67% pa 6.39% pa 6.67% pa 6.39% pa 6.69% pa 6.69% pa 6.69% pa 6.69% pa 6.69% pa 6.69% pa 6.69% pa 6.69% pa 6.69% pa<	NDARD RATES 5.66% pa 5.18% pa 5.72% pa 5.64% pa 6.71% pa 5.69% pa 5.76% pa 6.18% pa 6.00% pa 6.64% pa 6.82% pa 6.69% pa 5.66% pa 5.90% pa 5.17% pa 6.66% pa 5.37% pa 5.66% pa 4.90% pa 5.69% pa 5.17% pa 6.66% pa 5.37% pa 5.57% pa 4.90% pa 5.62% pa 5.17% pa 6.40% pa 5.37% pa 5.49% pa 4.90% pa 5.57% pa 5.17% pa 6.40% pa 5.37% pa 5.49% pa 4.90% pa 5.64% pa 5.17% pa 6.40% pa 5.37% pa 5.53% pa 5.34% pa 5.64% pa 5.61% pa 6.36% pa 5.81% pa Pagelicable 6.40% pa 5.84% pa Repayment type not applicable 7.09% pa S.56% pa 6.30% pa 5.95% pa 6.64% pa 6.71% pa 7.09% pa S.64% pa S.84% pa Repayment type not applicable 7.09% pa S.84% pa <td colspane<="" t<="" td=""></td>	

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 Friday 19 Oct 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.

Fees and charges are payable. Interest rates, fees and charges are subject to change at any time. AMP Bank lending criteria applies.

The credit provider and product issuer is AMP Bank Limited ABN 15 081 596 009 Australian credit licence 234517, AFSL No.234517

AMP Bank Interest Rate Bulletin - Home Loans

			Entelant 40	Ostahan 0040					
Issued: Effective:	Friday, 19 October 2018 Wednesday, 24 October 2018						Page 2 of 3		
	OWNER OCCUPIED				INVESTMENT				
	Principal and Interest		Interest Only		Principal and Interest		Interest Only		
	(LVR ≤9 Annual rate ¹	0% + LMI) Comparison rate ²	(LVR ≤80% Annual rate ¹	including LMI) Comparison rate ²	(LVR ≤9 Annual rate ¹	0% + LMI) Comparison rate ²	(LVR ≤80% i Annual rate ¹	Comparison ra	
	Annual rate	compansion rate	Annual rate	comparison rate	Annuarrate	comparison rate	Annual rate	companson ra	
FFINITY PACKAGE									
750,000 and above									
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	
500,000 to less than \$750,000 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	5.7470 pa	5.7576 pa	4.59% pa	n/a	3.3370 pu	4.0470 pu	4.59% pa	n/a	
250,000 to less than \$500,000				.,				.,=	
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	
100,000 to less than \$250,000									
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	
100,000 and above	1.25%					5.000/		5.354	
1 Year Fixed Rate 2 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	
3 Year Fixed Rate	4.33% pa 3.79% pa	4.58% pa 4.41% pa	4.63% pa 4.79% pa	4.63% pa 4.67% pa	4.57% pa 4.87% pa	5.16% pa 5.19% pa	4.77% pa 4.49% pa	5.20% pa 5.09% pa	
5 Year Fixed Rate	4.93% pa	4.41% pa	4.73% pa	4.88% pa	4.87% pa	5.26% pa	4.43% pa	5.34% pa	
5 real Filed Nate	10070 pd		5.25% pu	10070 pu	512070 pu	5.2070 pd	515670 pu	515 170 pu	
ELECT PACKAGE 3,4									
750,000 and above									
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	
500,000 to less than \$750,000									
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	
250,000 to less than \$500,000	4.070/	4 450/	F 05%	4.040/	4.240/	4.000/	4.050/	4.070/	
Variable Rate Loan Line of Credit	4.07% pa	4.46% pa	5.05% pa 5.25% pa	4.81% pa n/a	4.31% pa	4.69% pa	4.85% pa 5.05% pa	4.87% pa n/a	
100,000 to less than \$250,000			5.25% pa	17.6			5.05% pa	ii/a	
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	p-		5.19% pa	n/a	
100,000 and above							·		
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	
ND 51007 10015 10015									
MP FIRST HOME LOAN [®] 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	5.05% pa	5.09% pa	3.89% pa 4.09% pa	n/a	4.13% ha	4.13% pa	4.39% pa 4.59% pa	4.27% pa n/a	
1 Year Fixed Rate	4.15% pa	3.73% pa	4.05% pa 4.15% pa	3.73% pa	4.54% pa	4.22% pa	4.59% 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	
Ill Lines of Credit (Credit balances)									
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	
WARNING: This comparison rate is t	true only for the	examples given an	d may not inclu	de all fees and charges. Dif	ferent terms, fe	es or other loan an	nounts might re-	sult in a differe	
			•	parison rate.					
Interest rates available for new loans or	ıly.								
The comparison rate is calculated for a s									
nd charges. Different terms, fees or othe ear interest only period and a subsequer		-							

Introductory rates available for new loans only, and not available for business purposes.

Information correct as at Friday 19 Oct 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.

Fees and charges are payable. Interest rates, fees and charges are subject to change at any time. AMP Bank lending criteria applies.

The credit provider and product issuer is AMP Bank Limited ABN 15 081 596 009 Australian credit licence 234517, AFSL No.234517



AMP Friday, 19 October 2018 Issued. Page 3 of 3 Wednesday, 24 October 2018 Effective Iome 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 horrowings 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. 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. 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. Information correct as at Friday 19 Oct 2018. Full details of relevant terms and conditions available on request.

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For more information please contact AMP Bank on 13 30 30, or info@ampbanking.com.au, or amp.com.au/bank