

AMP Bank Interest Rate Bulletin - Home Loans

Effective:			Friday, 28 S	eptember 2018	3		ray	e 1 of 3	
		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 ¹	Comparison rate ²	Annual rate ¹	Comparison rate ²	Annual rate ¹	Comparison rate ²	Annual rate ¹	Comparison rat	
MP ESSENTIAL HOME LOAN			•	<u> </u>		•		•	
Variable Rate Loan \$40k<\$100k	4.70% pa	4.73% pa	Repayment type r	not applicable	5.29% pa	5.32% pa	Repayment type	not applicable	
Variable Rate Loan >=\$100k	4.04% pa	4.07% pa			5.29% pa	5.32% pa			
BASIC PACKAGE									
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	
ROFESSIONAL PACKAGE									
750,000 and above									
/ariable Rate Loan	3.69% pa	4.08% pa	4.61% pa	4.40% pa	4.04% pa	4.42% pa	4.66% pa	4.63% pa	
Line of Credit			4.81% pa	n/a			4.86% pa	n/a	
500,000 to less than \$750,000									
ariable Rate Loan	3.74% pa	4.13% pa	5.05% pa	4.61% pa	4.19% pa	4.57% pa	4.85% pa	4.80% pa	
Line of Credit			5.25% pa	n/a			5.05% pa	n/a	
250,000 to less than \$500,000									
/ariable 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	
100,000 to less than \$250,000									
/ariable Rate Loan Line of Credit	4.57% pa	4.94% pa	5.28% pa	5.20% pa	5.24% pa	5.60% pa	4.99% pa	5.47% pa	
100,000 and above			5.48% pa	n/a			5.19% pa	n/a	
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	
			•						
CLASSIC CLUB, BUSINESS CLAS htroductory Variable Rate [#]	4.58% pa	5.66% pa	5 5.18% pa	5.72% pa	5.64% pa	6.71% pa	5.69% pa	6.71% pa	
/ariable Rate Loan	4.38% pa 5.58% pa	5.76% pa	6.18% pa	6.00% pa	6.64% pa	6.82% pa	6.69% pa	6.83% pa	
ine of Credit	5.56% pu	5.70% pa	6.38% pa	n/a	0.0470 pu	0.0270 pu	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	
ION-PACKAGE LOANS Construction	Depertment type a	at applicable	6 40% 22	E 9.49/ mg	Densyment tyr	not on alicable	7.00% ==	6.86% pa	
Land Loan	Repayment type n 5.58% pa	5.65% pa	6.40% pa 6.30% pa	5.84% pa 5.95% pa	Repayment type 6.64% pa	6.71% pa	7.09% pa 7.09% pa	6.90% pa	
	5.56% pa	5.05% pa	0.30% pa	5.55% pa	0.04% pa	0.71% pa	7.09% pa	0.90% pa	
MP SUPEREDGE LOAN for SMSI	F (NO NEW BUSI	NESS EFFECTIVI	E OCTOBER 20)		L	/R ≤70%	new busine	not available f ess effective 7 ist 2018	
Variable Rate Loan					6.44% pa	6.71% pa	6.54% pa	6.73% pa	
1 Year Fixed Rate					6.09% pa	6.67% pa	6.29% pa	6.69% pa	
2 Year Fixed Rate		N/A for C	wner Occupied		6.39% pa	6.70% pa	6.59% pa	6.73% pa	
					6.39% pa	6.69% pa	6.59% pa	6.74% pa	
3 Year Fixed Rate						C 930/ mg	6.000/		
3 Year Fixed Rate 5 Year Fixed Rate					6.69% pa	6.82% pa	6.89% pa	6.88% pa	

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 27 Sep 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

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Effective:				September 2018 September 2018	Page 2 of 3			
		OWNER O	CCUPIED			INVEST	MENT	
	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 ¹	Comparison rate ²	Annual rate ¹	Comparison rate ²	Annual rate ¹	Comparison rate ²	Annual rate ¹	Comparison rate
FFINITY PACKAGE								
750,000 and above								
Variable Rate Loan	3.69% pa	3.74% pa	4.61% pa	4.10% pa	4.04% pa	4.09% pa	4.66% pa	4.33% pa
Line of Credit			4.81% pa	n/a			4.86% pa	n/a
500,000 to less than \$750,000	2 740/	2 70%	E 050/	4.200/	4.400/	4.240/	4.05%	4.500/
Variable Rate Loan Line of Credit	3.74% pa	3.79% pa	5.05% pa 5.25% pa	4.30% pa n/a	4.19% pa	4.24% pa	4.85% pa 5.05% pa	4.50% pa n/a
250,000 to less than \$500,000			5.25% pa	li/d			5.05% pa	n/a
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	4.0770 pa	4.1270 pa	5.25% pa	n/a	4.51% pa	4.50% pa	4.85% pa	4.37% pa n/a
100,000 to less than \$250,000			p-	.,				.,_
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 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
SELECT PACKAGE 3,4								
750,000 and above								
Variable Rate Loan	3.69% pa	4.09% pa	4.61% pa	4.41% pa	4.04% pa	4.43% pa	4.66% pa	4.64% pa
Line of Credit			4.81% pa	n/a			4.86% pa	n/a
500,000 to less than \$750,000	2 740/	4.4.40(E 050/	4.630/	4.400/	4.500/	4.05%	4.000/
Variable Rate Loan Line of Credit	3.74% pa	4.14% pa	5.05% pa 5.25% pa	4.62% pa n/a	4.19% pa	4.58% pa	4.85% pa	4.80% pa n/a
250,000 to less than \$500,000			5.25% pa	ii) a			5.05% pa	iiya
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
100,000 to less than \$250,000			·					
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
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
MP FIRST HOME LOAN ⁵								
Variable Rate Loan	3.69% pa	3.70% pa	3.89% pa	3.77% pa	4.19% pa	4.20% pa	4.39% pa	4.28% pa
Line of Credit			4.09% pa	n/a			4.59% pa	n/a
	4.15% pa	3.74% pa	4.15% pa	3.74% pa	4.54% pa	4.23% pa	4.54% pa	4.23% pa
1 Year Fixed Rate	4.19% pa	3.79% pa	4.19% pa	3.79% pa	4.47% pa	4.25% pa	4.47% pa	4.25% pa
2 Year Fixed Rate			4.21% pa	3.83% pa	4.47% pa 4.78% pa	4.27% pa 4.44% pa	4.39% pa 4.78% pa	4.25% pa 4.43% pa
	3.79% pa 4.62% pa	3.72% pa 4.08% pa	4.62% pa	4.06% pa				
2 Year Fixed Rate 3 Year Fixed Rate 5 Year Fixed Rate	3.79% pa 4.62% pa	3.72% pa 4.08% pa	4.62% pa	4.06% pa				
2 Year Fixed Rate 3 Year Fixed Rate	3.79% pa 4.62% pa		4.62% pa	4.06% pa	0.00% pa	n/a	0.00% pa	n/a

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

Information correct as at Thursday 27 Sep 2018. Full details of relevant terms and conditions available on request.

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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

tandard Establishment Fee of S303 and Settlement Fee of S203 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 loa greement. For details of fees and wavers for package products, please refer to the Home Loan Fees and Charges Guide. Senerally, 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 STABLISHMENT FEE : The Establishment Fee of \$350 is waived for new Basic Package loans less than or equal to 90% LVR until further notice. STABLISHMENT FEE : The Satiblishment Fee of \$350 is waived for new Professional Package loans less than or equal to 90% LVR until further notice. STABLISHMENT FEE : The Satiblishment Fee of \$350 is waived for new Professional Package loans until further notice. STABLISHMENT FEE : The Satiblishment Fee of \$350 is waived for new AMP Esential Home Loan applications until further notice. STABLISHMENT FEE : The Satiblishment Fee of \$350 is waived for new AMP Esential Home Loan applications until further notice. STABLISHMENT FEE : The Satiblishment Fee of \$350 is waived for new AMP Esential Home Loan applications until further notice. STABLISHMENT FEE : The Satiblishment Fee of \$350 is waived for new AMP Esential Home Loan applications until further notice. STABLISHMENT FEE : The Satiblishment Fee of \$350 is waived for new AMP Esential Home Loan applications until further notice. STABLISHMENT FEE : The Satiblishment Fee of \$350 is waived for new AMP Esential Home Loan applications until further notice. STABLISHMENT FEE : The Satiblishment Fee of \$350 is waived for new AMP SuperEdge Loan applications until further notice. STABLISHMENT FEE : The Satiblishment Fee of \$350 is waived for new AMP SuperEdge Loan applications until further notice. STABLISHMENT FEE : The Satiblishment Fee of \$350 is waived for new AMP SuperEdge Loan applications until further no	AMP Bank Interest Rate Bulletin - Home Loans					
Triday, 28 September 2018 tension: Friday, 28 September 2018 Instrument 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 loagement. For details of Fees and wavers for package products, please refer to the Home Loan Fees and Charges Guide. Same all user testing by the bank. Same all user testing by the bank. Same all user testing by the bank. Same all user testing by the bank. Same all user testing by the bank. Same all user testing by the bank. Same all user testing by the bank. Same all user testing by the bank. Same all u	Issued:	Thursday, 27 September 2018				
ten too Etablisheed / Settement Fee of 520 applies to AMP Bank Home Loan products. Increase in Credit Limit Fee is 5375. Other fees and charges apply and will be set out in your loa generativy you will neckles a full related 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. SalcLoshUPT FE: The Establishment Fee of 5350 is waived for new Basic Package loans less than or equal to 90k LVR until further notice. Part LOAN FE: The split can fee of 575 is waived for inmited time only. Yordesional Package StalLoshUPT FE: The Establishment Fee of 5350 is waived for new AMP Establishment Package loans less than or equal to 90k LVR until further notice. StalLoshUPT FE: The Establishment Fee of 5350 is waived for new AMP Establishment Package loans uses for new Yordesional Package loans uses for new Yordesional Package StalLoshUPT FE: The Establishment Fee of 5350 is waived for new AMP Establishment Package loans uses for new Yordesional Package loans uses for new Yordesional Package StalLoshUPT FE: The Establishment Fee of 5350 is waived for new AMP Estential Home Loan applications until further notice. ETTLINENT FE: The Establishment Fee of 5350 is waived for new AMP Estential Home Loan applications until further notice. ETTLINENT FE: The Establishment Fee of 5350 is waived for new AMP Estential Home Loan applications until further notice. StalLosHUPT FE: The Establishment Fee of 5350 is waived for new AMP Estential Home Loan applications until further notice. StalLosHUPT FE: The Establishment Fee of 5350 is waived for new AMP Estential Home Loan applications until further notice. StalLosHUPT FE: The Establishment Fee of 5350 is waived for new AMP Superfige Loan applications until further notice. StalLosHUPT FE: The Establishment Fee of 5350 is waived for new AMP Superfige Loan applications until further notice. StalLosHUPT FE: The Establishment Fee of 5350 is	Effective:	• •	Page 3 of 3			
tandard Establishment Fee of 5350 and Settlement Fee of 5250 applies to AMP Bank Home Loan products. Increase in Credit Limit Fee is 5375. Other fees and charges apply and will be set out in your loa greement. For details of fees and waters for package products, please refer to the Home Loan Pees and Charges Guide. Sincerly you will refer to be full refund of the Establishment Fee if we deeline 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. Status Farther Tee: The Establishment Fee of 5350 is waited for new Basic Package loans less than or equal to 90% LVR until further notice. STAULISHNET TEE: The Establishment Fee of 5350 is waited for new Professional Package loans less than or equal to 90% LVR until further notice. STAULISHNET TEE: The Establishment Fee of 5350 is waited for new Professional Package loans until Arther notice. STAULISHNET TEE: The Establishment Fee of 5350 is waited for new Professional Package loans until further notice. STAULISHNET TEE: The Establishment Fee of 5350 is waited for new AMP Essential Home Loan applications until further notice. STAULISHNET TEE: The Establishment Fee of 5350 is waited for new AMP Essential Home Loan applications until further notice. STAULISHNET TEE: The Establishment Fee of 5350 is waited for new AMP Essential Home Loan applications until further notice. STAULISHNET TEE: The Establishment Fee of 5350 is waited for new AMP Essential Home Loan applications until further notice. STAULISHNET TEE: The Establishment Fee of S350 is waited for new AMP SuperCige Loan applications until further notice. STAULISHNET TEE: The Establishment Fee of S350 is waited for new AMP SuperCige Loan applications until further notice. STAULISHNET TEE: The Establishment Fee of S350 is waited for new AMP SuperCige Loan applications until further notice. STAULISHNET TEE: The Establishment Fee of S350 is waited for new AMP SuperCige Loan applications until further no						
greenent. For details of fees and wavers for package products, please refer to the Home Loan Fees and Charges Guide. Sance Jay, 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 StablishMENT FEE: The Establishment Fee of 5350 is waived for new Bade Package loans less than or equal to 90% LVR until further notice. STABLISHMENT FEE: The split loan fee of 575 is waived for inmited time only. Trobestional Package Total borrowings must be > 510,000. STABLISHMENT FEE: The Stablishment Fee of 5350 is waived for new Professional Package loans less than or equal to 90% LVR until further notice. STABLISHMENT FEE: The Stablishment Fee of 5350 is waived for new Professional Package loans less than or equal to 90% LVR until further notice. STABLISHMENT FEE: The Stablishment Fee of 5350 is waived for new Professional Package loans less than or equal to 90% LVR until further notice. STABLISHMENT FEE: The Stablishment Fee of 5350 is waived for new AMP Essential Home Loan applications until further notice. STABLISHMENT FEE: The Stablishment Fee of 5350 is waived for new AMP Essential Home Loan applications until further notice. STABLISHMENT FEE: The Stablishment Fee of 5350 is waived for new AMP Essential Home Loan applications until further notice. STABLISHMENT FEE: The Stablishment Fee of 5350 is waived for new AMP Essential Home Loan applications until further notice. STABLISHMENT FEE: The Stablishment Fee of 5350 is waived for new AMP Essential Home Loan applications until further notice. STABLISHMENT FEE: The Stablishment Fee of 5350 is waived for new AMP SuperEdge Loan applications until further notice. STABLISHMENT FEE: The Stablishment Fee of 5350 is waived for new AMP SuperEdge Loan applications until further notice. STABLISHMENT FEE: The Stablishment Fee of 5350 is waived for new AMP SuperEdge Loan applications until further notice. STABLISHMENT FEE: The Stablishment Fee of	Home Loan Establishment / Settlement Fee					
will be retained by the Bank. basic Packages STABLISHMENT FEE: The Establishment Fee of 5350 is waived for new Basic Package loans less than or equal to 90% LVR until further notice. PTO LOAK FE: The Istablishment Fee of 5350 is waived for new Professional Package loans less than or equal to 90% LVR until further notice. STABLISHMENT FEE: The Establishment Fee of 5350 is waived for new Professional Package loans until struther notice. STABLISHMENT FEE: The Establishment Fee of 5350 is waived for new Professional Package loans until struther notice. STABLISHMENT FEE: The Establishment Fee of 5350 is waived for new AMP Essential Home Loan applications until further notice. STABLISHMENT FEE: The Establishment Fee of 5350 is waived for new AMP Essential Home Loan applications until further notice. STABLISHMENT FEE: The Establishment Fee of 5350 is waived for new AMP Essential Home Loan applications until further notice. STABLISHMENT FEE: The Establishment Fee of 5350 is waived for new AMP Essential Home Loan applications until further notice. STABLISHMENT FEE: The Establishment Fee of 5350 is waived for new AMP SuperEdge Loan applications until further notice. STABLISHMENT FEE: The Establishment Fee of 5350 is waived for new AMP SuperEdge Loan applications until further notice. STABLISHMENT FEE: The Establishment Fee of 5350 is waived for new AMP SuperEdge Loan applications until further notice. STABLISHMENT FEE: The Establishment Fee of 5350 is waived for new AMP SuperEdge Loan applications until further notice. STABLISHMENT FEE: The Establish			s and charges apply and will be set out in your loa			
STABLISHWINT FEE : The Establishment Fee of 3330 is waived for new Basic Package loans less than or equal to 90% LVR until further notice. Professional Packages Total borrowings must be > 5100.000. STABLISHMENT FEE: The Stablishment Fee of 3350 is waived for new Professional Package loans until further notice. MPT Essential Home Loan STABLISHMENT FEE: The Stablishment Fee of 3300 is waived for new AMP Essential Home Loan applications until further notice. MPT Essential Home Loan STABLISHMENT FEE: The Stablishment Fee of 3300 is waived for new AMP Essential Home Loan applications until further notice. MPT Essential Home Loan STABLISHMENT FEE: The Stablishment Fee of 3300 is waived for new AMP Essential Home Loan applications until further notice. MPT Essential Home Loan STABLISHMENT FEE: The Stablishment Fee of 3300 is waived for new AMP Essential Home Loan applications until further notice. MPT Stablishment Fee of 3300 is waived for new AMP Essential Home Loan applications until further notice. MPT Stablishment FEE: The Stablishment Fee of 3300 is waived for new AMP SuperEdge Loan applications until further notice. STABLISHMENT FEE: The Stablishment Fee of 3300 is waived for new AMP SuperEdge Loan applications until further notice. STABLISHMENT FEE: The Stablishment Fee of 3200 is waived for new AMP SuperEdge Loan applications until further notice. SETURE AMP Estimate Tee of 3300 is waived for new AMP SuperEdge Loan applications until further notice. SETURE PACKAGE DEFILS AND ELIGBIBUTY AMP Starbeider Superannuation Benefits Package: Wailable to eligible AMP Corporate Superannuation Benefits Package: NAMP Starbeider Benefits Package: Val MP Starbeider Benefits Package: Val MP Starbeider Benefits Package: NAMP Starbeider Benefits Package: Litterest rates available for new loans only. AMP Starbeiders must hold a minimum of 500 shares to qualify. For shares first purchased prior to 31 January 2006, no minimum limit applies. APM First Home Loan (valiable to AMP Employees and AMP Starbeidere	Generally, you will receive a full refund of the Establishme will be retained by the Bank.	ent Fee if we decline your application because it did not meet our lending guidelines. If you withdu	lraw your loan application, the Establishment Fee			
Total borrowings must be > 5100,000. ISTABLISHENT FEE: The Stabilishment Fee of 5350 is waived for new Professional Package loans until further notice. MPF Essential Home Loan STABLISHENT FEE: The Stabilishment Fee of 5350 is waived for new AMP Essential Home Loan applications until further notice. STABLISHENT FEE: The Stabilishment Fee of 5350 is waived for new AMP Essential Home Loan applications until further notice. STABLISHENT FEE: The Stabilishment Fee of 5350 is waived for new AMP Essential Home Loan applications until further notice. STABLISHENT FEE: The Stabilishment Fee of 5350 is waived for new AMP Essential Home Loan applications until further notice. STABLISHENT FEE: The Stabilishment Fee of 5350 is waived for new AMP Essential Home Loan applications until further notice. STABLISHENT FEE: The Stabilishment Fee of 5350 is waived for new AMP SuperEdge Loan applications until further notice. STABLISHENT FEE: The Stabilishment Fee of 5330 is waived for new AMP SuperEdge Loan applications until further notice. STABLISHENT FEE: The Stabilishment Fee of 5330 is waived for new AMP SuperEdge Loan applications until further notice. STABLISHENT FEE: The Stabilishment Fee of 5330 is waived for new AMP SuperEdge Loan applications until further notice. STABLISHENT FEE: The Stabilishment Fee of 5330 is waived for new AMP SuperEdge Loan applications until further notice. STABLISHENT FEE: The Stabilishment Fee of 5330 is waived for new AMP SuperEdge Loan applications until further notice. STABLISHENT FEE: The Stabilishment Fee of 5330 is waived for new AMP SuperEdge Loan applications until further notice. STABLISHENT FEE: The Stabilishment Fee of 5330 is waived for new AMP SuperEdge Loan applications until further notice. STABLISHENT FEE: The Stabilishment Fee of 5330 is waived for new AMP SuperEdge Loan applications until further notice. STABLISHENT FEE: The Stabilishment Fee of 5330 is waived for new AMP First Home Loan applications until further notice. STABLISHENT FEE: The Stabilishment Fee of						
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I 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						
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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.

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