



AMP Bank Interest Rate Bulletin - Home Loans

Issued: **Monday, 2 November 2020**
 Effective: **Wednesday, 4 November 2020**

		Principal and Interest*		Interest Only**	
		Annual rate ¹	Comparison rate ²	Annual rate ¹	Comparison rate ²
PROFESSIONAL PACKAGE - OWNER OCCUPIED					
<i>LVR ≤80% Professional Package Owner Occupied variable P&I rates are available for a limited time</i>					
Variable Rate Loan		LVR			
\$500,000 and above	LVR ≤80% (incl LMI)	2.59% pa	3.00% pa	3.29% pa	3.22% pa
	LVR >80% ≤90% + LMI	2.86% pa	3.27% pa	n/a	n/a
\$100,000 to less than \$500,000	LVR ≤80% (incl LMI)	2.59% pa	3.00% pa	4.35% pa	3.63% pa
	LVR >80% ≤90% + LMI	2.89% pa	3.30% pa	n/a	n/a
Fixed rates (\$100,000 and above)		(LVR ≤90% + LMI)		(LVR ≤80% incl LMI)	
1 Year Fixed Rate		2.49% pa	3.24% pa	3.59% pa	3.06% pa
2 Year Fixed Rate		2.19% pa	3.13% pa	3.49% pa	3.09% pa
3 Year Fixed Rate		2.49% pa	3.13% pa	2.95% pa	3.00% pa
5 Year Fixed Rate		2.99% pa	3.23% pa	3.89% pa	3.36% pa
Line of Credit		LVR			
\$500,000 and above	LVR ≤80% (incl LMI)			3.49% pa	n/a
\$100,000 to less than \$500,000	LVR ≤80% (incl LMI)			4.55% pa	n/a
PROFESSIONAL PACKAGE - INVESTMENT					
Variable Rate Loan		LVR			
\$500,000 and above	LVR ≤80% (incl LMI)	2.79% pa	3.20% pa	3.19% pa	3.30% pa
	LVR >80% ≤90% + LMI	3.27% pa	3.67% pa	n/a	n/a
\$100,000 to less than \$500,000	LVR ≤80% (incl LMI)	3.12% pa	3.52% pa	3.33% pa	3.56% pa
	LVR >80% ≤90% + LMI	3.61% pa	4.00% pa	n/a	n/a
Fixed rates (\$100,000 and above)		(LVR ≤90% + LMI)		(LVR ≤80% incl LMI)	
1 Year Fixed Rate		2.99% pa	3.92% pa	2.99% pa	3.48% pa
2 Year Fixed Rate		2.79% pa	3.81% pa	2.99% pa	3.44% pa
3 Year Fixed Rate		2.79% pa	3.73% pa	2.99% pa	3.40% pa
5 Year Fixed Rate		3.09% pa	3.69% pa	3.39% pa	3.49% pa
Line of Credit		LVR			
\$500,000 and above	LVR ≤80% (incl LMI)			3.39% pa	n/a
\$100,000 to less than \$500,000	LVR ≤80% (incl LMI)			3.53% pa	n/a
AMP ESSENTIAL HOME LOAN - OWNER OCCUPIED					
Variable Rate Loan		LVR			
≥\$100,000	LVR ≤80% (incl LMI)	2.77% pa	2.80% pa		
≥\$100,000	LVR >80% ≤90% + LMI	3.34% pa	3.37% pa		Repayment type not applicable
\$40,000 to less than \$100,000	LVR ≤90% + LMI	4.00% pa	4.03% pa		
AMP ESSENTIAL HOME LOAN - INVESTMENT					
Variable Rate Loan		LVR			
≥\$100,000	LVR ≤90% + LMI	4.59% pa	4.62% pa		Repayment type not applicable
\$40,000 to less than \$100,000	LVR ≤90% + LMI	4.59% pa	4.62% pa		
BASIC PACKAGE - OWNER OCCUPIED					
Variable Rate Loan		(LVR ≤90% + LMI)		(LVR ≤80% incl LMI)	
≥\$40,000		3.43% pa	3.48% pa	4.03% pa	3.71% pa
Fixed rates		(LVR ≤90% + LMI)		(LVR ≤80% incl LMI)	
1 Year Fixed Rate		4.25% pa	3.55% pa	4.55% pa	3.58% pa
2 Year Fixed Rate		4.33% pa	3.64% pa	4.63% pa	3.69% pa
3 Year Fixed Rate		4.49% pa	3.75% pa	4.79% pa	3.82% pa
5 Year Fixed Rate		4.06% pa	3.73% pa	5.23% pa	4.19% pa
BASIC PACKAGE - INVESTMENT					
Variable Rate Loan		(LVR ≤90% + LMI)		(LVR ≤80% incl LMI)	
≥\$40,000		3.68% pa	3.73% pa	3.94% pa	3.82% pa
Fixed rates		(LVR ≤90% + LMI)		(LVR ≤80% incl LMI)	
1 Year Fixed Rate		4.64% pa	3.82% pa	4.84% pa	3.83% pa
2 Year Fixed Rate		4.57% pa	3.89% pa	4.77% pa	3.92% pa
3 Year Fixed Rate		3.99% pa	3.81% pa	5.07% pa	4.08% pa
5 Year Fixed Rate		5.18% pa	4.35% pa	5.38% pa	4.40% pa
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.					
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 Construction 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.					
Information correct as at Monday 02 Nov 2020. 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					



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		Principal and Interest*		Interest Only**	
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SELECT PACKAGE^{3,4} - OWNER OCCUPIED					
Variable Rate Loan		<i>LVR ≤80% Select Package Owner Occupied variable P&I rates are available for a limited time</i>			
	LVR				
\$500,000 and above	LVR ≤80% (incl LMI)	2.64% pa	3.06% pa	3.29% pa	3.26% pa
	LVR >80% ≤90% + LMI	2.86% pa	3.28% pa	n/a	n/a
\$100,000 to less than \$500,000	LVR ≤80% (incl LMI)	2.64% pa	3.06% pa	4.35% pa	3.67% pa
	LVR >80% ≤90% + LMI	2.89% pa	3.30% pa	n/a	n/a
Fixed rates (\$100,000 and above)		(LVR ≤90% + LMI)		(LVR ≤80% incl LMI)	
1 Year Fixed Rate		2.49% pa	3.25% pa	3.59% pa	3.11% pa
2 Year Fixed Rate		2.19% pa	3.15% pa	3.49% pa	3.14% pa
3 Year Fixed Rate		2.49% pa	3.15% pa	2.95% pa	3.05% pa
5 Year Fixed Rate		2.99% pa	3.25% pa	3.89% pa	3.40% pa
Line of Credit		LVR			
\$500,000 and above	LVR ≤80% (incl LMI)			3.49% pa	n/a
\$100,000 to less than \$500,000	LVR ≤80% (incl LMI)			4.55% pa	n/a
SELECT PACKAGE^{3,4} - INVESTMENT					
Variable Rate Loan		LVR			
\$500,000 and above	LVR ≤80% (incl LMI)	3.14% pa	3.55% pa	3.34% pa	3.58% pa
	LVR >80% ≤90% + LMI	3.27% pa	3.68% pa	n/a	n/a
\$100,000 to less than \$500,000	LVR ≤80% (incl LMI)	3.14% pa	3.55% pa	3.34% pa	3.58% pa
	LVR >80% ≤90% + LMI	3.61% pa	4.01% pa	n/a	n/a
Fixed rates (\$100,000 and above)		(LVR ≤90% + LMI)		(LVR ≤80% incl LMI)	
1 Year Fixed Rate		2.99% pa	3.93% pa	2.99% pa	3.50% pa
2 Year Fixed Rate		2.79% pa	3.82% pa	2.99% pa	3.46% pa
3 Year Fixed Rate		2.79% pa	3.74% pa	2.99% pa	3.43% pa
5 Year Fixed Rate		3.09% pa	3.70% pa	3.39% pa	3.51% pa
Line of Credit		LVR			
\$500,000 and above	LVR ≤80% (incl LMI)			3.54% pa	n/a
\$100,000 to less than \$500,000	LVR ≤80% (incl LMI)			3.54% pa	n/a
NON-PACKAGE LOANS - OWNER OCCUPIED					
Variable Rate Loan		(LVR ≤90% + LMI)			
Construction		Repayment type not applicable		3.29% pa	4.73% pa
		(LVR ≤90% + LMI)		(LVR ≤80% incl LMI)	
Land Loan		4.88% pa	4.93% pa	5.60% pa	5.22% pa
NON-PACKAGE LOANS - INVESTMENT					
Variable Rate Loan		(LVR ≤90% + LMI)			
Construction		Repayment type not applicable		3.29% pa	5.34% pa
		(LVR ≤90% + LMI)		(LVR ≤80% incl LMI)	
Land Loan		5.94% pa	5.99% pa	6.39% pa	6.18% pa
AMP FIRST HOME LOAN⁵ - OWNER OCCUPIED					
Variable Rate Loan		(LVR ≤90% + LMI)		(LVR ≤80% incl LMI)	
		2.64% pa	2.64% pa	3.14% pa	2.83% pa
Line of Credit					
				3.34% pa	n/a
1 Year Fixed Rate		2.49% pa	2.63% pa	3.59% pa	2.73% pa
2 Year Fixed Rate		2.19% pa	2.57% pa	3.49% pa	2.78% pa
3 Year Fixed Rate		2.29% pa	2.56% pa	2.95% pa	2.72% pa
5 Year Fixed Rate		2.99% pa	2.78% pa	3.89% pa	3.12% pa
AMP FIRST HOME LOAN⁵ - INVESTMENT					
Variable Rate Loan		(LVR ≤90% + LMI)		(LVR ≤80% incl LMI)	
		3.14% pa	3.14% pa	3.34% pa	3.22% pa
Line of Credit					
				3.54% pa	n/a
1 Year Fixed Rate		2.99% pa	3.13% pa	2.99% pa	3.13% pa
2 Year Fixed Rate		2.64% pa	3.06% pa	2.89% pa	3.10% pa
3 Year Fixed Rate		2.64% pa	3.02% pa	2.89% pa	3.08% pa
5 Year Fixed Rate		3.09% pa	3.12% pa	3.39% pa	3.24% pa
AMP SUPEREDGE LOAN for SMSF - INVESTMENT					
Not available for new business. Fixed rates available for existing customers only.					
1 Year Fixed Rate		6.09% pa	6.03% pa	6.29% pa	6.04% pa
2 Year Fixed Rate		6.39% pa	6.12% pa	6.59% pa	6.15% pa
3 Year Fixed Rate		6.39% pa	6.18% pa	6.59% pa	6.22% pa
5 Year Fixed Rate		6.69% pa	6.41% pa	6.89% pa	6.47% pa
All Lines of Credit (Credit balances)					
From \$0 to less than \$20,000		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
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.					
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 Construction 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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ADDITIONAL INFORMATION

*Maximum Principal and Interest lending up to 90% LVR + LMI

** Maximum Interest Only lending up to 80% LVR including LMI

Settlement fee

\$349 is payable to cover processing and administration costs for settlement of your loan.

Applicable for Basic Package, Construction Loan, Land Loan, Classic Club, Affinity Package and Select Package. Not applicable for Professional Package, AMP Essential Home Loan and AMP First Home Loan.

Professional Package & Select Package

Total borrowings must be > \$100,000.

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 \$349 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)

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.

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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