Interestion Interestion Verticipal and Interestion Principal and Interestion Interestion Interestion Variable Rate Loan LVR Status concerned in a status con a status con a status concerned in a status concerned in a statu	rison rate ² Annual rate ¹	Page 1 of 3 rest Only** Comparison rate ²				
Principal and Interest Principal and Interest Ompartment Annual rate Annual rate Compart Annual rate LVR Manual rate Compart S00,000 and above LVR 830% (Ind LMI) 2.59% pa 3.0 LVR 830% (Ind LMI) 2.59% pa 3.0 3.0 J00,000 to less than 5500,000 LVR 830% (Ind LMI) 2.59% pa 3.0 Ver Fixed Rate 2.49% pa 3.1 3.0 Year Fixed Rate 2.49% pa 3.1 3.1 Year Fixed Rate 2.49% pa 3.1 3.1 Year Fixed Rate 2.49% pa 3.1 3.1 Year Fixed Rate 2.19% pa 3.1 3.1 Year Fixed Rate 2.99% pa 3.2 3.1 Year Fixed Rate 2.79% pa 3.6<	t* Inter rison rate ² Annual rate ³ cupied variable d time					
Annual rate : Comparison PROFESSIONAL PACKAGE - OWNER OCCUPIED LVR Manual rate : Comparison safable Rate Loan LVR SBDS Professional Package Owner Occ P&Litates are available for a limite 500,000 and above LVR + 80% (incl LMI) 2.59% pa 3.0 100,000 to less than S500,000 LVR + 80% s90% + LMI 2.89% pa 3.0 ixed rates (5100,000 and above) LVR + 80% s90% + LMI 2.89% pa 3.1 ivear Fixed Rate 2.49% pa 3.1	rison rate ² Annual rate ³					
LVR LVR store LVR store <thlr store<="" th=""> <thlr stor<="" th=""><th>d time</th><th></th></thlr></thlr>	d time					
Jrinble Rate Loam LVR Päirnets are available for a limite 500,000 and above LVR s80% (incl LMI) 2.59% pa 3.0 100,000 to less than \$500,000 LVR s80% (incl LMI) 2.59% pa 3.0 ixed rates (\$100,000 and above) LVR s80% (incl LMI) 2.89% pa 3.3 ixed rates (\$100,000 and above) LVR s80% (incl LMI) 2.89% pa 3.3 ixed rates (\$100,000 and above) LVR s80% (incl LMI) 2.49% pa 3.1 Year Fixed Rate 2.49% pa 3.1 3.2 Year Fixed Rate 2.49% pa 3.1 3.2 S00,000 and above LVR s80% (incl LMI) 2.99% pa 3.2 S00,000 and above LVR s80% (incl LMI) 2.79% pa 3.2 S00,000 and above LVR s80% (incl LMI) 3.27% pa 3.6 I00,000 to less than \$500,000 LVR s80% (incl LMI) 3.27% pa 3.6 I00,000 to less than \$500,000 LVR s80% (incl LMI) 3.27% pa 3.6 Ine of Credit LVR 2.99% pa 3.9 Year Fixed Rate 2.99% pa 3.6 <t< td=""><td>d time</td><td>•</td></t<>	d time	•				
SUU,UD and above LVR >80% s90% + LM1 2.86% pa 3.2 100,000 to less than \$500,000 LVR >80% s90% + LM1 2.39% pa 3.0 ived rate (<i>\$100,000 and above</i>) LVR >80% s90% + LM1 2.39% pa 3.2 ived rate (<i>\$100,000 and above</i>) LVR >80% s90% + LM1 2.49% pa 3.1 ived rate (Rate 2.49% pa 3.1 3.2 ived rate Rate 2.49% pa 3.1 3.2 iver Fixed Rate LVR s80% (incl LM1) 2.79% pa 3.2 iver Fixed Rate LVR s80% (incl LM1) 3.27% pa 3.6 iver Fixed Rate 2.99% pa 3.9 4.0 iver Fixed Rate 2.99% pa 3.9 3.9 iver Fixed Rate 2.99% pa 3.6 3.9 iver Fixed Rate 2.99% pa 3.6 3.6 ine of Credit LVR 2.99% pa	10% pa 3.29% pa	<u>LVR <80% Professional Package Owner Occupied variable</u> <u>P&I rates are available for a limited time</u>				
LVR -80% s90% + LM1 2.86% pa 3.2 100,000 to less than \$500,000 LVR -80% s90% + LM1 2.85% pa 3.3 ixed rates (<i>\$100,000 and above</i>) LVR >80% s90% + LM1 2.85% pa 3.3 ixed rates (<i>\$100,000 and above</i>) LVR >80% s90% + LM1 2.85% pa 3.1 ixed riked Rate 2.49% pa 3.1 3.1 ixer riked Rate 2.99% pa 3.2 3.1 ixer riked Rate 2.99% pa 3.2 3.1 ixer riked Rate LVR s80% (incl LM1) 3.13 3.2 ixer riked Rate LVR s80% (incl LM1) 3.12% pa 3.2 ixer riked Rate LVR s80% (incl LM1) 3.12% pa 3.2 ixer riked Rate 2.99% pa 3.2 3.5 ixer riked Rate 2.99% pa 3.2 3.5 ixer riked Rate 2.99% pa 3.6 3.7		3.22% pa				
LUV.00 Dielse fram S300,000 LVR S80% s90% + LMI 2.89% pa 3.3 ixed rates (\$100,000 and above) LVR S80% s90% + LMI 2.49% pa 3.1 Year Fixed Rate 2.49% pa 3.1 3.1 Year Fixed Rate 2.49% pa 3.1 S00,000 and above LVR S80% (Incl LMI) 3.27% pa 3.6 Year Fixed Rate LVR S80% (Incl LMI) 3.27% pa 3.6 S00,000 and above LVR S80% (Incl LMI) 3.27% pa 3.6 100,000 to less than S500,000 LVR S80% (Incl LMI) 3.27% pa 3.6 100,000 to less than S500,000 LVR S80% (Incl LMI) 3.27% pa 3.6 Year Fixed Rate 2.99% pa 3.7 3.7 Year Fixed Rate 2.99% pa 3.7 Year Fixed Rate 2.99% pa 3.6 ine of Credit LVR 2.79% pa 3.7 Year Fixed Rate 2.99% pa <td< td=""><td>7% pa n/a</td><td>n/a</td></td<>	7% pa n/a	n/a				
it (LVR 390% + LMI) Year Fixed Rate 2.49% pa 3.2 Year Fixed Rate 2.19% pa 3.1 Year Fixed Rate 2.49% pa 3.1 Year Fixed Rate 2.49% pa 3.1 Year Fixed Rate 2.99% pa 3.1 Year Fixed Rate 2.99% pa 3.2 me of Credit LVR \$80% (Incl LMI) 2.99% pa 3.2 100,000 to less than \$500,000 LVR \$80% (Incl LMI) 2.79% pa 3.2 500,000 and above LVR \$80% (Incl LMI) 2.79% pa 3.2 100,000 to less than \$500,000 LVR \$80% (Incl LMI) 3.27% pa 3.5 100,000 to less than \$500,000 LVR \$80% (Incl LMI) 3.27% pa 3.5 100,000 to less than \$500,000 LVR \$80% (Incl LMI) 3.27% pa 3.8 Year Fixed Rate 2.99% pa 3.8 3.8 Year Fixed Rate 2.99% pa 3.6 100,000 to less than \$500,000 LVR \$80% (Incl LMI) 2.79% pa 3.7 Year Fixed Rate 2.99% pa 3.6 3.6	00% pa 4.35% pa	3.63% pa				
Year Fixed Rate 2.49% pa 3.2 Year Fixed Rate 2.19% pa 3.1 Year Fixed Rate 2.49% pa 3.1 Year Fixed Rate 2.49% pa 3.1 Year Fixed Rate 2.99% pa 3.2 ne of Credit LVR 2.99% pa 3.2 S00,000 and above LVR \$80% (Incl LMI) 100,000 to less than \$500,000 LVR \$80% (Incl LMI) 2.79% pa 3.2 S00,000 and above LVR \$80% (Incl LMI) 2.79% pa 3.2 3.5 L00,000 to less than \$500,000 LVR \$80% (Incl LMI) 3.6% (Incl XMI) 3.6% (Incl XMI) 3.6% Vear Fixed Rate 2.99% pa 3.9 3.9 3.9 3.9 Year Fixed Rate 2.79% pa 3.6 3.6 3.6 ne of Credit LVR 2.79% pa 3.6 Near Fixed Rate 2.79% pa 3.6 3.6 ne of Credit LVR 2.79% pa 3.6 Near Fixed Rate 2.79% pa 3.6 S100,000 LVR \$80% (Incl LMI) 2.7% pa	80% pa n/a	n/a				
Year Fixed Rate 2.19% pa 3.1. Year Fixed Rate 2.49% pa 3.1. Year Fixed Rate 2.99% pa 3.2 ine of Credit LVR 2.99% pa 3.2 S00,000 and above LVR S80% (Ind LMI)		≤80% incl LMI)				
Year Fixed Rate 2.49% pa 3.1 Year Fixed Rate 2.99% pa 3.2 ine of Credit LVR 2.99% pa 3.2 S00,000 and above LVR \$80% (incl LMI)	24% pa 3.59% pa 13% pa 3.49% pa	3.06% pa 3.09% pa				
Year Fixed Rate LVR 2.99% pa 3.2 s00,000 and above LVR \$80% (ind LMI)	13% pa 2.95% pa	3.00% pa				
Ine of Credit LVR 500,000 and above LVR ≤80% (ind LMI)	23% pa 3.89% pa	3.36% pa				
S00,000 and above LVR ≤80% (ind LMI) Image: strain 5500,000 LVR ≤80% (ind LMI) Image: strain 5500,000 PROFESSIONAL PACKAGE - INVESTMENT Image: strain 5500,000 LVR ≤80% (ind LMI) 2.79% pa 3.2 S00,000 and above LVR ≤80% (ind LMI) 2.79% pa 3.2 3.6 S00,000 and above LVR ≤80% (ind LMI) 3.12% pa 3.6 Image: strain 5500,000 LVR ≤80% (ind LMI) 3.12% pa 3.6 Image: strain 5500,000 LVR ≤80% (ind LMI) 3.12% pa 3.9 Year Fixed Rate 2.09% pa 3.9 3.9 Year Fixed Rate 2.09% pa 3.7 3.7 Year Fixed Rate 2.09% (ind LMI) 3.12% pa 3.7 Year Fixed Rate LVR 2.09% (ind LMI) 2.79% pa 3.8 Year Fixed Rate LVR 2.00% (ind LMI) 2.79% pa 3.8 St00,000 LVR ≤80% (ind LMI) 2.79% pa 3.8 3.3 Guodo bes sthan 5100,000 LVR ≤80% (ind LMI) 2.77% pa 2.8 St00,000 LVR ≤90% + LMI <th3.34% pa<="" th=""></th3.34%>	5.65% pu	5.50% pu				
100,000 to less than \$500,000 LVR ≤80% (incl LMI) V PROFESSIONAL PACKAGE - INVESTMENT fariable Rate Loan LVR S 500,000 and above LVR ≤80% (incl LMI) 3.27% pa 3.6 100,000 to less than \$500,000 LVR ≤80% (incl LMI) 3.12% pa 3.5 100,000 to less than \$500,000 LVR ≤80% (incl LMI) 3.12% pa 3.6 100,000 to less than \$500,000 LVR ≤80% (incl LMI) 3.12% pa 3.8 100,000 to less than \$500,000 LVR ≤80% (incl LMI) 3.60% pa 3.9 100,000 to less than \$500,000 LVR ≤80% (incl LMI) 3.09% pa 3.6 100,000 to less than \$500,000 LVR ≤80% (incl LMI) 1.00% pa 3.6 100,000 to less than \$500,000 LVR ≤80% (incl LMI) 2.77% pa 2.8 \$5100,000 LVR ≤80% (incl LMI) 3.34% pa 3.3 40,000 to less than \$100,000 LVR ≤80% (incl LMI) 2.77% pa 2.8 \$2500,000 LVR ≤80% (incl LMI) 3.34% pa 3.3 40,000 to less than \$100,000 LVR ≤90% + LMI 4.00% pa 4.0	3.49% pa	n/a				
ROFESSIONAL PACKAGE - INVESTMENT LVR fariable Rate Loan LVR \$80% (ind LMI) 2.79% pa 3.2 500,000 and above LVR \$80% (ind LMI) 3.27% pa 3.6 100,000 to less than \$500,000 LVR \$80% (ind LMI) 3.12% pa 3.5 LVR >80% ≤90% + LMI 3.61% pa 4.0 ixed rates (\$100,000 and above) (LVR \$80% (ind LMI) 3.12% pa 3.9 Year Fixed Rate 2.99% pa 3.9 3.6 ince of Credit LVR 2.99% pa 3.7 Year Fixed Rate 2.79% pa 3.6 3.6 ince of Credit LVR 80% (ind LMI) 1.0 0.00 MP ESSENTIAL HOME LOAN - OWNER OCCUPIED 2.8 2.8 3.3 3.3 \$2100,000 LVR \$80% (ind LMI) 2.77% pa 2.8 2.8 3.3 3.3 \$2100,000 LVR \$80% \$90% + LMI 3.34% pa 3.3 3.4 4.00 4.00 2.8 3.00 2.8 3.00 2.8 3.00 3.4 4.6 4.000 to less than \$100,000 LVR \$	4.55% pa	n/a				
transible Rate Loam LVR 500,000 and above LVR \$80% (ind LMI) 2.79% pa 3.2 100,000 to less than \$500,000 LVR \$80% (ind LMI) 3.27% pa 3.6 100,000 to less than \$500,000 LVR \$80% (ind LMI) 3.12% pa 3.5 10x 80% (ind LMI) 3.12% pa 3.6 3.9 Year Fixed Rate 2.99% pa 3.9 3.8 Year Fixed Rate 2.79% pa 3.6 3.09% pa 3.6 Year Fixed Rate 2.79% pa 3.6 3.0 3.6 Year Fixed Rate 2.79% pa 3.6 3.6 3.6 Year Fixed Rate 2.79% pa 3.6 3.6 3.6 Year Fixed Rate 2.79% pa 3.6 3.6 3.6 Year Fixed Rate LVR \$80% (ind LMI) 1.7 Year Fixed Rate 3.6 100,000 to less than \$500,000 LVR \$80% (ind LMI) 2.77% pa 2.8 \$250,000 LVR \$80% (ind LMI) 2.77% pa 3.3 40,000 to less than \$100,000 LVR \$90% + LMI 4.00% pa 4.0 <						
S00,000 and above LVR <s80% (ind="" lmi)<="" td=""> 2.79% pa 3.2 S00,000 and above LVR <s80% (ind="" lmi)<="" td=""> 3.12% pa 3.6 100,000 to less than \$500,000 LVR <s80% (ind="" lmi)<="" td=""> 3.12% pa 3.5 LVR >80% ≤90% + LMI 3.61% pa 4.0 ixed rates (\$100,000 and above) LVR >80% ≤90% + LMI 3.61% pa 4.0 Year Fixed Rate 2.99% pa 3.9 3.7 Year Fixed Rate 2.79% pa 3.7 3.8 Year Fixed Rate 2.79% pa 3.6 3.6 ine of Credit LVR 2.79% pa 3.6 ine of Credit LVR 3.09% pa 3.6 ing of Credit LVR ≤80% (ind LMI) 2.77% pa 3.6 ing of Credit LVR ≤80% (ind LMI) 3.34% pa 3.3 ing 0.000 LVR ≤80% (ind LMI) 3.34% pa 4.6 ing 0.000 LVR ≤80% (ind LMI) 3.34% pa 4.6 ing 0.000 LVR ≤80% (ind LMI) 3.34% pa 4.6 ing 0.000 LVR ≤80% + LMI 3.34% pa 4.6</s80%></s80%></s80%>						
St00,000 and above LVR >80% ≤90% + LMI 3.27% pa 3.6 St00,000 to less than \$500,000 LVR \$80% (incl LMI) 3.12% pa 3.5 LVR >80% ≤90% + LMI 3.61% pa 4.0 UV >80% ≤90% + LMI 3.61% pa 3.5 LVR >80% ≤90% + LMI 3.61% pa 3.8 Year Fixed Rate 2.79% pa 3.8 Year Fixed Rate 2.79% pa 3.6 ine of Credit LVR 3.09% pa 3.6 ine of Credit LVR 80% (incl LMI) . . 100,000 to less than \$500,000 LVR \$80% (incl LMI) . . . S2100,000 LVR \$80% (incl LMI) 2.77% pa 3.3 . . S2100,000 LVR \$80% (incl LMI) 2.77% pa 4.0 . S2100,000 LVR \$90% + LMI 4.00% pa 4.0 S40,0000 to less than \$100,000 LVR \$90%	20% pa 3.19% pa	3.30% pa				
LUR ≤80% (incl LMI) 3.12% pa 3.5 it00,000 to less than \$500,000 LVR <80% ≤90% + LMI	57% pa n/a	n/a				
LVR >80% ≤90% + LM1 3.61% pa 4.0 tixed rates (\$100,000 and above) LVR >80% ≤90% + LM1 3.61% pa 3.9 Year Fixed Rate 2.99% pa 3.9 3.9 3.9 3.9 Year Fixed Rate 2.79% pa 3.7 3.7 3.09% pa 3.6 Jine of Credit LVR 3.09% pa 3.6 Jine of Credit LVR 80% (incl LM1) 1.0 1.0 St00,000 and above LVR 880% (incl LM1) 1.0 1.0 St00,000 to less than \$500,000 LVR ≤80% (incl LM1) 2.77% pa 2.8 St00,000 LVR ≤80% (incl LM1) 3.34% pa 3.3 At40 to less than \$100,000 LVR ≤90% + LM1 4.00% pa 4.6 St00,000 LVR ≤90% + LM1 4.59% pa 4.6 At40,000 to less than \$100,000 LVR ≤90% + LM1 4.59% pa 3.4 </td <td>52% pa 3.33% pa</td> <td>3.56% pa</td>	52% pa 3.33% pa	3.56% pa				
Year Fixed Rate 2.99% pa 3.9 Year Fixed Rate 2.79% pa 3.8 Year Fixed Rate 2.79% pa 3.7 Year Fixed Rate LVR<\$80% (incl LMI)	00% pa n/a	n/a				
Year Fixed Rate 2.99% pa 3.9 Year Fixed Rate 2.79% pa 3.8 Year Fixed Rate 2.79% pa 3.7 St00,000 and above LVR \$80% (incl LMI)		≤80% incl LMI)				
Year Fixed Rate 2.79% pa 3.7 Si Year Fixed Rate 3.09% pa 3.6 Jine of Credit LVR 3.09% pa 3.6 Jine of Credit LVR ≤80% (ind LMI) 500,000 and above LVR ≤80% (ind LMI) 500,000 to less than \$500,000 LVR ≤80% (ind LMI) 2.77% pa 2.8 Jine of Credit LVR S00,000 to less than \$500,000 LVR ≤80% (ind LMI) 2.77% pa 2.8 Jino,000 to less than \$100,000 LVR ≤80% (ind LMI) 2.77% pa 2.8 3.3 Jino,000 to less than \$100,000 LVR ≤90% + LMI 3.34% pa 3.3 Jino,000 to less than \$100,000 LVR ≤90% + LMI 4.00% pa 4.0 AMP ESSENTIAL HOME LOAN - INVESTMENT VR 4.59% pa 4.6 Jino,000 LVR ≤90% + LMI 4.59% pa 4.6 SA00,000 LVR ≤90% + LMI 4.59% pa 4.6 SASIC PACKAGE - OWNER OCCUPIED VR SA3% pa 3.4 Jino for the set set and S100,000 LVR ≤90% + LMI 4.59% pa 3.6 SASIC PACKAGE - OWNER OCCUPIED VR SA3% pa <td>22% pa 2.99% pa</td> <td>3.48% pa</td>	22% pa 2.99% pa	3.48% pa				
3 Year Fixed Rate 2.79% pa 3.7 5 Year Fixed Rate 3.09% pa 3.6 ine of Credit LVR 3.09% pa 3.6 5500,000 and above LVR ≤80% (incl LMI) 500,000 and above LVR ≤80% (incl LMI) 5100,000 to less than \$500,000 LVR ≤80% (incl LMI) 2.77% pa 2.8 2\$100,000 LVR <80% (incl LMI)	31% pa 2.99% pa	3.44% pa				
in of Credit LVR 500,000 and above LVR £80% (incl LMI)	73% pa 2.99% pa	3.40% pa				
IVR \$80% (incl LMI) IVR \$80% (incl LMI) St00,000 to less than \$500,000 LVR \$80% (incl LMI) IVR AMP ESSENTIAL HOME LOAN - OWNER OCCUPIED IVR St00,000 IVR \$80% (incl LMI) 2.77% pa 2.8 \$25100,000 LVR \$80% (sincl LMI) 2.77% pa 2.8 3.3 \$40,000 to less than \$100,000 LVR \$90% + LMI 3.34% pa 3.3 \$40,000 to less than \$100,000 LVR \$90% + LMI 4.00% pa 4.0 AMP ESSENTIAL HOME LOAN - INVESTMENT V V V \$40,000 to less than \$100,000 LVR \$90% + LMI 4.59% pa 4.6 \$40,000 to less than \$100,000 LVR \$90% + LMI 4.59% pa 4.6 \$40,000 to less than \$100,000 LVR \$90% + LMI 4.59% pa 4.6 \$40,000 to less than \$100,000 LVR \$90% + LMI 4.59% pa 4.6 \$40,000 to less than \$100,000 LVR \$90% + LMI 4.59% pa 4.6 \$40,000 to less than \$100,000 LVR \$90% + LMI 4.50% pa 3.4 \$40,000 to less than \$100,000 LVR \$90% + LMI 4.50% pa 3.4 \$240,000<	59% pa 3.39% pa	3.49% pa				
I100,000 to less than \$500,000 LVR ≤80% (incl LMI) IVR MP ESSENTIAL HOME LOAN - OWNER OCCUPIED IVR IVR \$2\$100,000 LVR ≤80% (incl LMI) 2.77% pa 2.8 \$2\$100,000 LVR ≤80% (incl LMI) 2.77% pa 2.8 \$2\$100,000 LVR ≤80% (incl LMI) 2.77% pa 2.8 \$2\$100,000 LVR ≤80% (incl LMI) 2.77% pa 3.3 40,000 to less than \$100,000 LVR ≤90% + LMI 3.34% pa 3.3 40,000 to less than \$100,000 LVR ≤90% + LMI 4.59% pa 4.6 40,000 to less than \$100,000 LVR ≤90% + LMI 4.59% pa 4.6 40,000 to less than \$100,000 LVR ≤90% + LMI 4.59% pa 4.6 540,000 LVR ≤90% + LMI 4.59% pa 4.6 540,000 LVR ≤90% + LMI 4.59% pa 3.4 540,000 3.43% pa 3.4 3.5 Year Fixed Rate 4.06% pa 3.5 3.5 Year Fixed Rate 4.06% pa 3.7 3.6 Year Fixed Rate Loan (LVR ≤90* + LMI) 3.68% pa<						
IMP ESSENTIAL HOME LOAN - OWNER OCCUPIED Variable Rate Loan LVR \$\$100,000 LVR <\$80% (incl LMI)	3.39% pa	n/a				
Variable Rate Loan LVR 2\$100,000 LVR \$80% (incl LMI) 2.77% pa 2.8 2\$100,000 LVR \$80% (incl LMI) 2.77% pa 2.8 2\$100,000 LVR \$80% (s90% + LMI 3.34% pa 3.3 240,000 to less than \$100,000 LVR \$90% + LMI 4.00% pa 4.0 MMP ESSENTIAL HOME LOAN - INVESTMENT Verstment Verstmet Verstment Verstmen	3.53% pa	n/a				
LVR ≤80% (incl LMI) 2.77% pa 2.8 ≥\$100,000 LVR ≤80% ≤90% + LMI 3.34% pa 3.3 £40,000 to less than \$100,000 LVR ≤90% + LMI 4.00% pa 4.0 AMP ESSENTIAL HOME LOAN - INVESTMENT 4.00% pa 4.0 Yariable Rate Loan LVR 90% + LMI 4.59% pa 4.6 £40,000 to less than \$100,000 LVR ≤90% + LMI 4.59% pa 4.6 SASIC PACKAGE - OWNER OCCUPIED Ver ≤90% + LMI 4.59% pa 4.6 Z41able Rate Loan LVR ≤90% + LMI 4.59% pa 4.6 Z40,000 to less than \$100,000 LVR ≤90% + LMI 4.59% pa 4.6 Z440,000 to less than \$100,000 LVR ≤90% + LMI 4.59% pa 4.6 Z440,000 3.43% pa 3.4 3.4 Z440,000 3.43% pa 3.4 3.4 Z440,000 3.43% pa 3.5 3.6 Z vear Fixed Rate 4.06% pa 3.7 3.6 Z vear Fixed Rate Loan (LVR ≤90* + LMI) 2.5 Z440,000 3.68% pa 3.6 3.7						
LVR >80% ≤90% + LMI 3.34% pa 3.3 540,000 to less than \$100,000 LVR ≤90% + LMI 4.00% pa 4.0 AMP ESSENTIAL HOME LOAN - INVESTMENT LVR 4.00% pa 4.0 Amp ESSENTIAL HOME LOAN - INVESTMENT LVR 5000 LVR ≤90% + LMI 4.09% pa 4.6 S40,000 to less than \$100,000 LVR ≤90% + LMI 4.59% pa 4.6 S40,000 to less than \$100,000 LVR ≤90% + LMI 4.59% pa 4.6 S40,000 to less than \$100,000 LVR ≤90% + LMI 4.59% pa 4.6 S40,000 to less than \$100,000 LVR ≤90% + LMI 4.59% pa 4.6 S40,000 to less than \$100,000 LVR ≤90% + LMI 4.59% pa 4.6 S40,000 to less than \$100,000 LVR ≤90% + LMI 4.59% pa 4.6 S40,000 3.43% pa 3.3 3.4 LYear Fixed Rate 4.25% pa 3.5 S Year Fixed Rate 4.33% pa 3.6 S Year Fixed Rate 4.06% pa 3.7 S Year Fixed Rate 3.6 3.6 3.7 SY000 3.68% pa						
S40,000 to less than \$100,000 LVR ≤90% + LMI 4.00% pa 4.0 AMP ESSENTIAL HOME LOAN - INVESTMENT LVR 5000 LVR ≤90% + LMI 4.59% pa 4.6 S40,000 to less than \$100,000 LVR ≤90% + LMI 4.59% pa 4.6 SASIC PACKAGE - OWNER OCCUPIED LVR ≤90% + LMI 4.59% pa 4.6 S40,000 to less than \$100,000 LVR ≤90% + LMI 4.59% pa 4.6 SASIC PACKAGE - OWNER OCCUPIED LVR ≤90% + LMI 4.59% pa 3.6 S40,000 to less than \$100,000 LVR ≤90% + LMI 4.59% pa 3.6 S40,000 to less than \$100,000 LVR ≤90% + LMI 4.59% pa 3.6 S40,000 3.43% pa 3.6 3.3 3.6 3.5 S40,000 3.43% pa 3.6 3.7 3.6 3.7 3.7 3.7 3.7 3.7 3.7 3.6 3.6 3.7 3.7 3.6 3.7 3.7 3.6 3.7 3.6 3.7 3.7 3.6 3.7 3.6 3.7 3.6 3.7 3.7 <t< td=""><td>30% pa</td><td></td></t<>	30% pa					
AMP ESSENTIAL HOME LOAN - INVESTMENT Jariable Rate Loan LVR ≥\$100,000 LVR ≤90% + LMI 4.59% pa 4.6 3ASIC PACKAGE - OWNER OCCUPIED 4.6 4.59% pa 4.6 Jariable Rate Loan (LVR ≤90% + LMI) 4.59% pa 4.6 Jariable Rate Loan (LVR ≤90% + LMI) 4.59% pa 3.6 ixed rates (LVR ≤90% + LMI) 10.000 3.43% pa 3.4 User Fixed Rate 4.25% pa 3.5 3.6 3.4 Year Fixed Rate 4.25% pa 3.5 3.6 3.7 3.6 3.7 3.7 3.7 3.7 3.7 3.7 3.7 3.6 3.6% pa 3.7 3.7 3.6 3.6% pa 3.7 3.7 3.6% pa 3.7 3.7 3.6 3.6% pa 3.7 3.7 3.6% pa 3.7 3.8 3.6 3.6% pa 3.7 3.7 3.6% pa<	87% pa Repayment	t type not applicable				
LVR LVR 2\$100,000 LVR \$90% + LMI 4.59% pa 4.6 640,000 to less than \$100,000 LVR \$90% + LMI 4.59% pa 4.6 BASIC PACKAGE - OWNER OCCUPIED UVR \$90% + LMI 4.59% pa 4.6 Variable Rate Loan (LVR \$90% + LMI 4.59% pa 3.4 \$240,000 3.43% pa 3.4 3.4 \$240,000 3.43% pa 3.4 3.4 \$240,000 3.43% pa 3.5 3.5 \$240,000 4.25% pa 3.5 3.5 \$2 Year Fixed Rate 4.03% pa 3.6 3.6 8 Year Fixed Rate 4.06% pa 3.7 3.6 8 Year Fixed Rate 4.06% pa 3.7 3.6 8 Year Fixed Rate Loan 4.06% pa 3.7 3.6 \$240,000 3.68% pa 3.7 3.6 3.6 \$240,000 3.68% pa 3.7 3.6 3.7 \$240,000 3.68% pa 3.7 3.6 3.6 \$240,000 3.68% pa 3.7	03% pa					
LVR ≤90% + LMI 4.59% pa 4.6 640,000 to less than \$100,000 LVR ≤90% + LMI 4.59% pa 4.6 BASIC PACKAGE - OWNER OCCUPIED (LVR ≤90% + LMI 4.59% pa 4.6 SASIC PACKAGE - OWNER OCCUPIED CUVE S90% + LMI (LVR ≤90% + LMI) (LVR ≤90% + LMI) (LVR ≤90% + LMI) (LVR 590% + LMI) (LVR 590% + LMI) (LVR 590% + LMI) (LVR 590% + LMI) Year Fixed Rate 4.25% pa 3.5 Year Fixed Rate 4.33% pa 3.6 Year Fixed Rate 4.06% pa 3.7 SASIC PACKAGE - INVESTMENT (LVR 590% + LMI) year Fixed Rate Loan (LVR 590% + LMI) Year Fixed Rate Loan (LVR 590% + LMI) year Fixed Rate 3.68% pa 3.7 year Fixed Rate 3.68% pa 3.7 year Fixed Rate Loan (LVR 590% + LMI) <td colspan<="" td=""><td></td><td></td></td>	<td></td> <td></td>					
No.000 LVR <90% + LMI 4.56% pa 4.6 BASIC PACKAGE - OWNER OCCUPIED						
BASIC PACKAGE - OWNER OCCUPIED Jariable Rate Loan (LVR \$90% + LMI) L\$40,000 3.43% pa 3.4 L\$40,000 3.43% pa 3.4 sixed rates (LVR \$90% + LMI) 1 L Year Fixed Rate 4.25% pa 3.5 2 Year Fixed Rate 4.33% pa 3.6 3 Year Fixed Rate 4.49% pa 3.7 3 Year Fixed Rate 4.06% pa 3.7 3 Size PACKAGE - INVESTMENT	52% pa	t tuno not onnlicoblo				
Variable Rate Loan (LVR \$90% + LMI) \$\$40,000 3.43% pa 3.4 \$\$40,000 3.43% pa 3.4 \$\$tixed rates (LVR \$90% + LMI) 3.5 1 Year Fixed Rate 4.25% pa 3.5 1 Year Fixed Rate 4.33% pa 3.6 2 Year Fixed Rate 4.43% pa 3.7 3 Year Fixed Rate 4.06% pa 3.7 3 Year Fixed Rate 4.06% pa 3.7 3 SASIC PACKAGE - INVESTMENT 4.06% pa 3.7 \$\$40,000 3.68% pa 3.8 \$\$20,000	52% pa	t type not applicable				
\$40,000 3.43% pa 3.4 ixed rates (LVR \$90% + LMI) Year Fixed Rate 4.25% pa 3.5 Year Fixed Rate 4.33% pa 3.6 Year Fixed Rate 4.49% pa 3.7 Year Fixed Rate 4.06% pa 3.7 SASIC PACKAGE - INVESTMENT 4.06% pa 3.7 Year Fixed Rate Loan (LVR \$90% + LMI) 7 Year Fixed Rate 3.68% pa 3.7 S40,000 3.68% pa 3.7 Year Fixed Rate (LVR \$90% + LMI) 7 Year Fixed Rate 4.64% pa 3.8 Year Fixed Rate 4.64% pa 3.8 Year Fixed Rate 4.57% pa 3.8 Year Fixed Rate 3.99% pa 3.8						
Item Prixed Rates (LVR \$90% + LMI) Year Fixed Rate 4.25% pa 3.5 Year Fixed Rate 4.33% pa 3.6 Year Fixed Rate 4.33% pa 3.6 Year Fixed Rate 4.43% pa 3.7 Stear Fixed Rate 4.06% pa 3.7 SASIC PACKAGE - INVESTMENT 4.06% pa 3.7 Stable Rate Loan (LVR \$90% + LMI) 540,000 3.68% pa 3.7 Steed rates (LVR \$90% + LMI) (LVR \$90% + LMI) 7 Year Fixed Rate 3.68% pa 3.7 3.8 Year Fixed Rate 4.64% pa 3.8 3.8 Year Fixed Rate 4.64% pa 3.8 3.8 Year Fixed Rate 3.99% pa 3.8 3.8	(LVR	≤80% incl LMI)				
Year Fixed Rate 4.25% pa 3.5 P Year Fixed Rate 4.33% pa 3.6 Year Fixed Rate 4.33% pa 3.6 Year Fixed Rate 4.49% pa 3.7 Asic PACKAGE - INVESTMENT 4.06% pa 3.7 Variable Rate Loan (LVR ≤90% + LMI) 1 *\$40,000 3.68% pa 3.7 Year Fixed Rate 4.64% pa 3.7 Year Fixed Rate 4.64% pa 3.7 Year Fixed Rate 4.64% pa 3.8 Year Fixed Rate 4.64% pa 3.8 Year Fixed Rate 4.57% pa 3.8 Year Fixed Rate 3.99% pa 3.8	18% pa 4.03% pa					
1 Year Fixed Rate 4.33% pa 3.6 2 Year Fixed Rate 4.49% pa 3.7 3 Year Fixed Rate 4.06% pa 3.7 3 ASIC PACKAGE - INVESTMENT 3.6 Variable Rate Loan (LVR ≤90% + LMI) 3.6 \$\$40,000 3.68% pa 3.7 ixed rates (LVR ≤90% + LMI) 3.6 Year Fixed Rate 4.64% pa 3.8 Year Fixed Rate 4.64% pa 3.8 Year Fixed Rate 4.57% pa 3.8 Year Fixed Rate 3.99% pa 3.8	(LVR	≤80% incl LMI)				
3 Year Fixed Rate 4.49% pa 3.7 3 Year Fixed Rate 4.06% pa 3.7 BASIC PACKAGE - INVESTMENT (LVR \$90% + LMI) LYariable Rate Loan (LVR \$90% + LMI) LYariable Rate Loan (LVR \$90% + LMI) 1 Year Fixed Rate 3.68% pa 3.7 IVer Fixed Rate 3.68% pa 3.7 LYar Fixed Rate 3.68% pa 3.7 IVer Fixed Rate 4.64% pa 3.8 2 Year Fixed Rate 4.57% pa 3.8 8 Year Fixed Rate 3.99% pa 3.8	5% pa 4.55% pa	3.58% pa				
SYear Fixed Rate 4.06% pa 3.7 BASIC PACKAGE - INVESTMENT Variable Rate Loan (LVR \$90% + LMI) L\$40,000 3.68% pa 3.7 Fixed rates (LVR \$90% + LMI) 3.68% pa 3.7 L Year Fixed Rate 4.64% pa 3.8 3.8 3.9% pa 3.8 S Year Fixed Rate 3.99% pa 3.8 3.99% pa 3.8	64% pa 4.63% pa	3.69% pa				
SASIC PACKAGE - INVESTMENT (LVR ≤90% + LMI) /ariable Rate Loan (LVR ≤90% + LMI) .\$40,000 3.68% pa 3.7 .§40,000 3.68% pa 3.8 .9 Year Fixed Rate 4.64% pa 3.8 .9 Year Fixed Rate 4.57% pa 3.8 .9 Year Fixed Rate 3.99% pa 3.8	75% pa 4.79% pa	3.82% pa				
Variable Rate Loan (LVR \$90% + LMI) \$40,000 3.68% pa 3.7 ixed rates (LVR \$90% + LMI) 1000000000000000000000000000000000000	73% pa 5.23% pa	4.19% pa				
\$40,000 3.68% pa 3.7 ixed rates LVR \$90% + LMI) Year Fixed Rate 4.64% pa 3.8 Year Fixed Rate 4.57% pa 3.8 Year Fixed Rate 3.99% pa 3.8						
Kited rates (LVR ≤90% + LMI) Year Fixed Rate 4.64% pa 3.8 Year Fixed Rate 4.57% pa 3.8 Year Fixed Rate 3.99% pa 3.8	(LVR	≤80% incl LMI)				
Year Fixed Rate 4.64% pa 3.8 P Year Fixed Rate 4.57% pa 3.8 Vear Fixed Rate 3.99% pa 3.8	73% pa 3.94% pa	3.82% pa				
Year Fixed Rate 4.57% pa 3.8 Year Fixed Rate 3.99% pa 3.8	(LVR	≤80% incl LMI)				
Year Fixed Rate 3.99% pa 3.8	32% pa 4.84% pa	3.83% pa				
	39% pa 4.77% pa	3.92% pa				
Year Fixed Rate 518% na 43	81% pa 5.07% pa	4.08% pa				
	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 cha different comparison rate. Interest rates available for new loans only.	rges. Different terms, fees or other loa	an amounts might result in				
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 examp	les given and may not include				
ees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Comparison rate						
nitial 5 year interest only period and a subsequent 20 year principal and interest period. Comparison rates for constructio						
bayable at the Construction rate and a subsequent 24 year principal and interest period with interest payable at the Const	truction variable rate. Comparison rates for	fixed interest only loans are l				
n 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.				
formation correct as at Monday 02 Nov 2020. Full details of relevant terms and conditions available on request.						

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	Issued:		nday, 2 November 2		Page 2 of 3	
AMP	Effective:		esday, 4 November			
at a	-	Annual rate ¹	nd Interest* Comparison rate ²	Annual rate 1	st Only** Comparison rate	
ELECT PACKAGE 3,4 - OWNER OCCUPI	ED	Amuunute	compansion rate	Annual Tale	companson rate	
ariable Rate Loan	LVR		wner Occupied variable P&I e for a limited time			
	LVR ≤80% (incl LMI)	2.64% pa	3.06% pa	3.29% pa	3.26% pa	
500,000 and above	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	
100,000 to less than \$500,000	LVR >80% ≤90% + LMI	2.89% pa	3.30% pa	n/a	n/a	
ixed rates (\$100,000 and above)			% + LMI)		.VR ≤80% incl LMI)	
Year Fixed Rate		2.49% pa	3.25% pa	3.59% pa	3.11% pa	
Year Fixed Rate		2.19% pa	3.15% pa	3.49% pa	3.14% pa	
Year Fixed Rate		2.49% pa	3.15% pa	2.95% pa	3.05% pa 3.40% pa	
ine of Credit	LVR	2.99% pa	3.25% pa	3.89% pa	5.40% pa	
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						
/ariable 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	
ixed rates (\$100,000 and above)			1% + LMI)		0% incl LMI)	
Year Fixed Rate		2.99% pa	3.93% pa	2.99% pa	3.50% pa	
Year Fixed Rate		2.79% pa	3.82% pa	2.99% pa	3.46% pa	
Year Fixed Rate		2.79% pa	3.74% pa	2.99% pa 3.39% pa	3.43% pa	
ine of Credit	LVR	3.09% pa	3.70% pa	5.59% pa	3.51% pa	
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	
ION-PACKAGE LOANS - OWNER OCCUI				010170 pu	1,7 4	
/ariable Rate Loan				(LVR ≤	90% + LMI)	
Construction		Repayment typ	e not applicable	3.29% pa	4.73% pa	
			% + LMI)	(LVR ≤8	0% incl LMI)	
and Loan		4.88% pa	4.93% pa	5.60% pa	5.22% pa	
ON-PACKAGE LOANS - INVESTMENT						
/ariable Rate Loan				(LVR ≤	90% + LMI)	
Construction		Repayment typ	e not applicable	3.29% pa	5.34% pa	
		(LVR ≤90	% + LMI)	(LVR ≤8	0% incl LMI)	
and Loan		5.94% pa	5.99% pa	6.39% pa	6.18% pa	
MP FIRST HOME LOAN ⁵ - OWNER OCC	UPIED	(LVR ≤90% + LMI) (LVR ≤80% incl		0% incl LMI)		
/ariable Rate Loan		2.64% pa	2.64% pa	3.14% pa	2.83% pa	
ine of Credit				3.34% pa	n/a	
Year Fixed Rate		2.49% pa	2.63% pa	3.59% pa	2.73% pa	
Year Fixed Rate		2.19% pa	2.57% pa	3.49% pa	2.78% pa	
Year Fixed Rate		2.29% pa	2.56% pa	2.95% pa	2.72% pa	
Year Fixed Rate		2.99% pa	2.78% pa	3.89% pa	3.12% pa	
MP FIRST HOME LOAN ⁵ - INVESTMENT						
			% + LMI)	(LVR ≤80% incl LMI)		
'ariable Rate Loan		3.14% pa	3.14% pa	3.34% pa	3.22% pa	
ine of Credit		2.00%	2.420	3.54% pa	n/a	
Year Fixed Rate		2.99% pa	3.13% pa	2.99% pa	3.13% pa	
Year Fixed Rate Year Fixed Rate		2.64% pa	3.06% pa	2.89% pa	3.10% pa	
Year Fixed Rate Year Fixed Rate		2.64% pa	3.02% pa 3.12% pa	2.89% pa	3.08% pa	
MP SUPEREDGE LOAN for SMSF - INVE	STMENT	3.09% pa	or new business. Fixed rate	3.39% pa	3.24% pa	
Year Fixed Rate					-	
Year Fixed Rate		6.09% pa 6.39% pa	6.03% pa 6.12% pa	6.29% pa 6.59% pa	6.04% pa 6.15% pa	
Year Fixed Rate		6.39% pa	6.12% pa	6.59% pa	6.22% pa	
Year Fixed Rate		6.69% pa	6.41% pa	6.89% pa	6.47% pa	
		0.0570 pa	0.41/0 pa	0.0370 pa	0.4770 pa	
Il Lines of Credit (Credit balances) rom \$0 to less than \$20,000		0.00% pa	n/a	0.00% pa	n/a	

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 or 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								
AMP bank	Issued: Effective:	Monday, 2 November 2020 Wednesday, 4 November 2020	Page 3 of 3					
ADDITIONAL INFORMATION								
*Maximum Principal and Interest lending up to 90% I	.VR + 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.

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.

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 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

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