



# AMP Bank Interest Rate Bulletin - Home Loans

Issued:  
Effective:

Friday, 4 December 2020  
Monday, 7 December 2020

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|   |                     | Principal and Interest*  |                              | Interest Only**               |                              |
|---|---------------------|--------------------------|------------------------------|-------------------------------|------------------------------|
|   |                     | Annual rate <sup>1</sup> | Comparison rate <sup>2</sup> | Annual rate <sup>1</sup>      | Comparison rate <sup>2</sup> |
| <b>PROFESSIONAL PACKAGE - OWNER OCCUPIED</b>  |                     |                          |                              |                               |                              |
| <b>Variable Rate Loan</b>   |                     |                          |                              |                               |                              |
| <b>LVR</b>  |                     |                          |                              |                               |                              |
| \$500,000 and above   | LVR ≤60% (incl LMI) | 2.49% pa                 | 2.90% pa                     | 3.29% pa                      | 3.16% pa                     |
|   | LVR ≤80% (incl LMI) | 2.59% pa                 | 3.00% pa                     | 3.29% pa                      | 3.22% pa                     |
|   | LVR ≤90% + LMI      | 2.86% pa                 | 3.27% pa                     | n/a                           | n/a                          |
| \$100,000 to less than \$500,000  | LVR ≤60% (incl LMI) | 2.49% pa                 | 2.90% pa                     | 4.35% pa                      | 3.57% pa                     |
|   | LVR ≤80% (incl LMI) | 2.59% pa                 | 3.00% pa                     | 4.35% pa                      | 3.63% pa                     |
|   | LVR ≤90% + LMI      | 2.89% pa                 | 3.30% pa                     | n/a                           | n/a                          |
| <b>Fixed rates (\$100,000 and above)</b>  |                     | <b>(LVR ≤90% + LMI)</b>  |                              | <b>(LVR ≤80% incl LMI)</b>    |                              |
| 1 Year Fixed Rate   |                     | 2.49% pa                 | 3.24% pa                     | 3.59% pa                      | 3.06% pa                     |
| 2 Year Fixed Rate   |                     | 1.97% pa                 | 3.10% pa                     | 3.49% pa                      | 3.09% pa                     |
| 3 Year Fixed Rate   |                     | 1.97% pa                 | 3.01% pa                     | 2.95% pa                      | 3.00% pa                     |
| 5 Year Fixed Rate   |                     | 2.29% pa                 | 2.96% pa                     | 3.89% pa                      | 3.36% pa                     |
| <b>Line of Credit</b>   |                     |                          |                              |                               |                              |
| <b>LVR</b>  |                     |                          |                              |                               |                              |
| \$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                          |
| <b>PROFESSIONAL PACKAGE - INVESTMENT</b>  |                     |                          |                              |                               |                              |
| <b>Variable Rate Loan</b>   |                     |                          |                              |                               |                              |
| <b>LVR</b>  |                     |                          |                              |                               |                              |
| \$500,000 and above   | LVR ≤60% (incl LMI) | 2.74% pa                 | 3.15% pa                     | 3.09% pa                      | 3.23% pa                     |
|   | LVR ≤80% (incl LMI) | 2.79% pa                 | 3.20% pa                     | 3.19% pa                      | 3.30% pa                     |
|   | LVR ≤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 ≤90% + LMI      | 3.61% pa                 | 4.00% pa                     | n/a                           | n/a                          |
| <b>Fixed rates (\$100,000 and above)</b>  |                     | <b>(LVR ≤90% + LMI)</b>  |                              | <b>(LVR ≤80% incl LMI)</b>    |                              |
| 1 Year Fixed Rate   |                     | 2.99% pa                 | 3.92% pa                     | 2.99% pa                      | 3.48% pa                     |
| 2 Year Fixed Rate   |                     | 2.49% pa                 | 3.76% pa                     | 2.68% pa                      | 3.39% pa                     |
| 3 Year Fixed Rate   |                     | 2.49% pa                 | 3.65% pa                     | 2.68% pa                      | 3.33% pa                     |
| 5 Year Fixed Rate   |                     | 3.09% pa                 | 3.69% pa                     | 3.39% pa                      | 3.49% pa                     |
| <b>Line of Credit</b>   |                     |                          |                              |                               |                              |
| <b>LVR</b>  |                     |                          |                              |                               |                              |
| \$500,000 and above   | LVR ≤60% (incl LMI) |                          |                              | 3.29% pa                      | n/a                          |
|   | 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                          |
| <b>AMP ESSENTIAL HOME LOAN - OWNER OCCUPIED</b>   |                     |                          |                              |                               |                              |
| <b>Variable Rate Loan</b>   |                     |                          |                              |                               |                              |
| <b>LVR</b>  |                     |                          |                              |                               |                              |
| ≥\$100,000  | LVR ≤80% (incl LMI) | 2.77% pa                 | 2.80% pa                     | Repayment type not applicable |                              |
| ≥\$100,000  | LVR ≤90% + LMI      | 3.34% pa                 | 3.37% pa                     |                               |                              |
| \$40,000 to less than \$100,000   | LVR ≤90% + LMI      | 4.00% pa                 | 4.03% pa                     |                               |                              |
| <b>AMP ESSENTIAL HOME LOAN - INVESTMENT</b>   |                     |                          |                              |                               |                              |
| <b>Variable Rate Loan</b>   |                     |                          |                              |                               |                              |
| <b>LVR</b>  |                     |                          |                              |                               |                              |
| ≥\$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                     |                               |                              |
| <b>WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.</b>   |                     |                          |                              |                               |                              |
| 1 Interest rates available for new loans only.  |                     |                          |                              |                               |                              |
| 2 The comparison rate is calculated for a secured loan on a loan amount of \$150,000 over a 25-year term. <b>WARNING:</b> 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 Friday 04 Dec 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**          |                              |
|---|--|------------------------------|--------------------------|------------------------------|
|   | Annual rate <sup>1</sup>   | Comparison rate <sup>2</sup> | Annual rate <sup>1</sup> | Comparison rate <sup>2</sup> |
| <b>BASIC PACKAGE - OWNER OCCUPIED</b>                   |  |                              |                          |                              |
| <b>Variable Rate Loan</b>                               | (LVR ≤90% + LMI)   |                              | (LVR ≤80% incl LMI)      |                              |
| ≥\$40,000   | 3.43% pa   | 3.48% pa                     | 4.03% pa                 | 3.71% pa                     |
| <b>Fixed rates</b>                                      | (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                     |
| <b>BASIC PACKAGE - INVESTMENT</b>                       |  |                              |                          |                              |
| <b>Variable Rate Loan</b>                               | (LVR ≤90% + LMI)   |                              | (LVR ≤80% incl LMI)      |                              |
| ≥\$40,000   | 3.68% pa   | 3.73% pa                     | 3.94% pa                 | 3.82% pa                     |
| <b>Fixed rates</b>                                      | (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                     |
| <b>NON-PACKAGE LOANS - OWNER OCCUPIED</b>               |  |                              |                          |                              |
| <b>Variable Rate Loan</b>                               | (LVR ≤90% + LMI)   |                              | (LVR ≤80% incl LMI)      |                              |
| Construction  | Repayment type not applicable  |                              | 3.29% pa                 | 4.73% pa                     |
| Land Loan   | (LVR ≤90% + LMI)   |                              | (LVR ≤80% incl LMI)      |                              |
|   | 4.88% pa   | 4.93% pa                     | 5.60% pa                 | 5.22% pa                     |
| <b>NON-PACKAGE LOANS - INVESTMENT</b>                   |  |                              |                          |                              |
| <b>Variable Rate Loan</b>                               | (LVR ≤90% + LMI)   |                              | (LVR ≤80% incl LMI)      |                              |
| Construction  | Repayment type not applicable  |                              | 3.29% pa                 | 5.34% pa                     |
| Land Loan   | (LVR ≤90% + LMI)   |                              | (LVR ≤80% incl LMI)      |                              |
|   | 5.94% pa   | 5.99% pa                     | 6.39% pa                 | 6.18% pa                     |
| <b>AMP FIRST HOME LOAN<sup>5</sup> - OWNER OCCUPIED</b> |  |                              |                          |                              |
| <b>Variable Rate Loan</b>                               | (LVR ≤90% + LMI)   |                              | (LVR ≤80% incl LMI)      |                              |
| Line of Credit  | 2.64% pa   | 2.64% pa                     | 3.14% pa                 | 2.83% pa                     |
| 1 Year Fixed Rate                                       | 2.49% pa   | 2.63% pa                     | 3.59% pa                 | 2.73% pa                     |
| 2 Year Fixed Rate                                       | 1.97% pa   | 2.53% pa                     | 3.49% pa                 | 2.78% pa                     |
| 3 Year Fixed Rate                                       | 1.97% pa   | 2.48% pa                     | 2.95% pa                 | 2.72% pa                     |
| 5 Year Fixed Rate                                       | 2.29% pa   | 2.51% pa                     | 3.89% pa                 | 3.12% pa                     |
| <b>AMP FIRST HOME LOAN<sup>5</sup> - INVESTMENT</b>     |  |                              |                          |                              |
| <b>Variable Rate Loan</b>                               | (LVR ≤90% + LMI)   |                              | (LVR ≤80% incl LMI)      |                              |
| Line of Credit  | 3.14% pa   | 3.14% pa                     | 3.34% pa                 | 3.22% pa                     |
| 1 Year Fixed Rate                                       | 2.99% pa   | 3.13% pa                     | 2.99% pa                 | 3.13% pa                     |
| 2 Year Fixed Rate                                       | <b>2.49% pa</b>  | <b>3.03% pa</b>              | <b>2.68% pa</b>          | <b>3.07% pa</b>              |
| 3 Year Fixed Rate                                       | <b>2.49% pa</b>  | <b>2.98% pa</b>              | <b>2.68% pa</b>          | <b>3.03% pa</b>              |
| 5 Year Fixed Rate                                       | 3.09% pa   | 3.12% pa                     | 3.39% pa                 | 3.24% pa                     |
| <b>AMP SUPEREDGE LOAN for SMSF - INVESTMENT</b>         |  |                              |                          |                              |
|   | 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                     |
| <b>All Lines of Credit (Credit balances)</b>            |  |                              |                          |                              |
| From \$0 to less than \$20,000                          | 0.00% pa   | n/a                          | 0.00% pa                 | n/a                          |
| 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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|---|--------------------------|------------------------------|--------------------------|------------------------------|----------|
|   | Annual rate <sup>1</sup> | Comparison rate <sup>2</sup> | Annual rate <sup>1</sup> | Comparison rate <sup>2</sup> |          |
| <b>SELECT PACKAGE<sup>3,4</sup> - OWNER OCCUPIED</b>  |                          |                              |                          |                              |          |
| <b>Variable Rate Loan</b>   |                          |                              |                          |                              |          |
|   | <b>LVR</b>               |                              |                          |                              |          |
| \$500,000 and above   | LVR ≤80% (incl LMI)      | 2.64% pa                     | 3.06% pa                 | 3.29% pa                     | 3.26% pa |
|   | LVR ≤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 ≤90% + LMI           | 2.89% pa                     | 3.30% pa                 | n/a                          | n/a      |
| <b>Fixed rates (\$100,000 and above)</b>  |                          | <b>(LVR ≤90% + LMI)</b>      |                          | <b>(LVR ≤80% incl LMI)</b>   |          |
| 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 |
| <b>Line of Credit</b>   |                          |                              |                          |                              |          |
|   | <b>LVR</b>               |                              |                          |                              |          |
| \$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      |
| <b>SELECT PACKAGE<sup>3,4</sup> - INVESTMENT</b>  |                          |                              |                          |                              |          |
| <b>Variable Rate Loan</b>   |                          |                              |                          |                              |          |
|   | <b>LVR</b>               |                              |                          |                              |          |
| \$500,000 and above   | LVR ≤80% (incl LMI)      | 3.14% pa                     | 3.55% pa                 | 3.34% pa                     | 3.58% pa |
|   | LVR ≤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 ≤90% + LMI           | 3.61% pa                     | 4.01% pa                 | n/a                          | n/a      |
| <b>Fixed rates (\$100,000 and above)</b>  |                          | <b>(LVR ≤90% + LMI)</b>      |                          | <b>(LVR ≤80% incl LMI)</b>   |          |
| 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 |
| <b>Line of Credit</b>   |                          |                              |                          |                              |          |
|   | <b>LVR</b>               |                              |                          |                              |          |
| \$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      |
| <b>ADDITIONAL INFORMATION</b>   |                          |                              |                          |                              |          |
| *Maximum Principal and Interest lending up to 90% LVR + LMI   |                          |                              |                          |                              |          |
| ** Maximum Interest Only lending up to 80% LVR including LMI  |                          |                              |                          |                              |          |
| <b>Settlement fee</b>   |                          |                              |                          |                              |          |
| \$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.  |                          |                              |                          |                              |          |
| <b>SELECT PACKAGE DETAILS AND ELIGIBILITY</b>   |                          |                              |                          |                              |          |
| <b>3 AMP Corporate Superannuation Benefits Package:</b>   |                          |                              |                          |                              |          |
| 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.  |                          |                              |                          |                              |          |
| <b>4 AMP Shareholder Benefits Package:</b>  |                          |                              |                          |                              |          |
| 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.  |                          |                              |                          |                              |          |
| <b>5 AMP First Home Loan (available to AMP Employees and AMP Shareholders)</b>  |                          |                              |                          |                              |          |
| 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. <b>WARNING:</b> 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. |                          |                              |                          |                              |          |
| <b>WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.</b>   |                          |                              |                          |                              |          |
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| <b>Fees and charges are payable. Interest rates, fees and charges are subject to change at any time. AMP Bank lending criteria applies.</b>   |                          |                              |                          |                              |          |
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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   |                          |                              |                          |                              |          |