AMP Kank	Ssued: Effective:	erest Rate Bulletin - Home Loans Friday, 6 November 2020 Wednesday, 11 November 2020			Page 1 of 3	
		Principal and Interest*		Interest Only**		
		Annual rate 1	Comparison rate <sup>2</sup>	Annual rate 1	Comparison rate	
PROFESSIONAL PACKAGE - OWNER (	DCCUPIED					
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 ≤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 ≤90% + LMI	2.89% pa	3.30% pa	n/a	n/a	
ixed rates (\$100,000 and above)		(LVR ≤90% + LMI)		(LVR ≤8	(LVR ≤80% incl LMI)	
L 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	
Line of Credit	LVR					
5500,000 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 - INVESTM	ENT					
/ariable Rate Loan	LVR					
	LVR ≤80% (incl LMI)	2.79% pa	3.20% pa	3.19% pa	3.30% pa	
500,000 and above	LVR ≤90% + LMI	3.27% pa	3.67% pa	n/a	n/a	
	LVR ≤80% (incl LMI)	3.12% pa	3.52% pa	3.33% pa	3.56% pa	
\$100,000 to less than \$500,000	LVR ≤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)		
L 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 - OWNE	ROCCUPIED					
Variable Rate Loan	LVR					
≥\$100.000	LVR ≤80% (incl LMI)	2.77% pa	2.80% pa			
≥\$100,000	LVR ≤90% + LMI	3.34% pa	3.37% pa	Repayment ty	vpe not applicable	
\$40,000 to less than \$100,000	LVR ≤90% + LMI	4.00% pa	4.03% pa	.,		
AMP ESSENTIAL HOME LOAN - INVES		P	p -			
/ariable Rate Loan	LVR					
≥\$100.000	LVR ≤90% + LMI	4.59% pa	4.62% pa			
\$40,000 to less than \$100,000	LVR ≤90% + LMI	4.59% pa	4.62% pa	Repayment type not applicable		

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 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 06 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

Effective: We Princip Annual rate ' (LV 3.43% pa	Comparison rate <sup>2</sup> //R ≤90% + LMI)           3.48% pa	er 2020 Interes Annual rate <sup>1</sup> (LVR ≤80	Page 2 of 3 st Only** Comparison rate	
Ргіпсір Аппиаl rate <sup>1</sup> (Ц 3.43% ра (Ц 4.25% ра	Al and Interest* Comparison rate <sup>2</sup> //R <90% + LMI) 3.48% pa	Interes Annual rate <sup>1</sup> (LVR ≤80	-	
(L) 3.43% pa (L) 4.25% pa	/R ≤90% + LMI) 3.48% pa	(LVR ≤80	Comparison rate	
3.43% pa (LV 4.25% pa	3.48% pa			
3.43% pa (LV 4.25% pa	3.48% pa			
(LV 4.25% pa		4.00.1	)% incl LMI)	
4.25% pa	/R ≤90% + LMI)	4.03% pa 3.71% pa		
	(LVR ≤90% + LMI)		(LVR ≤80% incl LMI)	
4.33% pa	3.55% pa	4.55% pa	3.58% pa	
	3.64% pa	4.63% pa	3.69% pa	
4.49% pa	3.75% pa	4.79% pa	3.82% pa	
4.06% pa	3.73% pa	5.23% pa	4.19% pa	
(L\	/R ≤90% + LMI)	(LVR ≤80	)% incl LMI)	
3.68% pa	3.73% pa	3.94% pa	3.82% pa	
(L\	/R ≤90% + LMI)	(LVR ≤80	)% incl LMI)	
4.64% pa	3.82% pa	4.84% pa	3.83% pa	
4.57% pa	3.89% pa	4.77% pa	3.92% pa	
3.99% pa	3.81% pa	5.07% pa	4.08% pa	
5.18% pa	4.35% pa	5.38% pa	4.40% pa	
		(LVR ≤9	90% + LMI)	
Repayme	nt type not applicable	3.29% pa	4.73% pa	
(L)	/R ≤90% + LMI)	(LVR ≤80	0% incl LMI)	
4.88% pa	4.93% pa	5.60% pa	5.22% pa	
		(LVR ≤9	90% + LMI)	
Repayme	nt type not applicable	3.29% pa	5.34% pa	
(L)	/R ≤90% + LMI)	(LVR ≤80	0% incl LMI)	
5.94% pa	5.99% pa	6.39% pa	6.18% pa	
(L\	/R ≤90% + LMI)	(LVR ≤80	)% incl LMI)	
2.64% pa	2.64% pa	3.14% pa	2.83% pa	
		3.34% pa	n/a	
2.49% pa	2.63% pa	3.59% pa	2.73% pa	
1.97% pa	2.53% pa	3.49% pa	2.78% pa	
1.97% pa	2.48% pa	2.95% pa	2.72% pa	
2.29% pa	2.51% pa	3.89% pa	3.12% pa	
(L)	/R ≤90% + LMI)	(LVR ≤80	)% incl LMI)	
3.14% pa	3.14% pa	3.34% pa	3.22% pa	
		3.54% pa	n/a	
2.99% pa	3.13% pa	2.99% pa	3.13% pa	
2.64% pa	3.06% pa	2.89% pa	3.10% pa	
2.64% pa	3.02% pa	2.89% pa	3.08% pa	
3.09% pa	3.12% pa	3.39% pa	3.24% pa	
Not availa	ble for new business. Fixed rat	es available for existing	customers only.	
6.09% pa	6.03% pa	6.29% pa	6.04% pa	
6.39% pa	6.12% pa	6.59% pa	6.15% pa	
6.39% pa	6.18% pa	6.59% pa	6.22% pa	
6.69% pa	6.41% pa	6.89% pa	6.47% pa	
0.00% pa	n/a	0.00% pa	n/a	
0.25% pa	n/a	0.25% pa	n/a	
	irison rate.			
	(LV 2.64% pa 2.49% pa 1.97% pa 1.97% pa 2.29% pa 2.29% pa 2.64% pa 2.64% pa 2.64% pa 2.64% pa 3.09% pa 0.264% pa 6.39% pa 6.39% pa 6.39% pa 6.69% pa 0.00% pa 0.25% pa 0.025% pa	(LVR ≤90% + LMI)           2.64% pa         2.64% pa           2.49% pa         2.63% pa           1.97% pa         2.53% pa           1.97% pa         2.48% pa           2.29% pa         2.51% pa           (LVR ≤90% + LMI)           3.14% pa         3.14% pa           2.99% pa         3.13% pa           2.64% pa         3.06% pa           2.64% pa         3.06% pa           2.64% pa         3.06% pa           2.64% pa         3.02% pa           3.09% pa         3.12% pa           Not available for new business. Fixed rate           6.09% pa         6.12% pa           6.39% pa         6.12% pa           6.39% pa         6.18% pa           6.59% pa         n/a           0.00% pa         n/a           0.25% pa         n/a           0.25% pa         n/a	(LVR ≤90% + LMI)         (LVR ≤80           2.64% pa         2.64% pa         3.14% pa           3.34% pa         3.34% pa         3.34% pa           2.49% pa         2.63% pa         3.59% pa           1.97% pa         2.53% pa         3.49% pa           1.97% pa         2.53% pa         3.49% pa           2.29% pa         2.48% pa         2.95% pa           2.29% pa         2.51% pa         3.89% pa           2.29% pa         2.51% pa         3.89% pa           2.29% pa         3.14% pa         3.34% pa           3.14% pa         3.14% pa         3.34% pa           2.99% pa         3.13% pa         2.99% pa           2.64% pa         3.06% pa         2.89% pa           2.64% pa         3.02% pa         2.89% pa           3.09% pa         3.12% pa         3.39% pa           3.09% pa         3.12% pa         3.39% pa           6.69% pa         6.03% pa         6.29% pa           6.39% pa         6.18% pa         6.59% pa           6.39% pa         6.18% pa         6.59% pa           6.69% pa         6.41% pa         6.89% pa           0.00% pa         n/a         0.25% pa           0.25% pa<	

Information correct as at Friday 06 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.

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

SELECT PACKAGE <sup>3,4</sup> - OWNER OCCI Variable Rate Loan	Effective:	10/040	acday 11 Novambe	vr 2020	Page 3 of 3
			esday, 11 Novembe		st Only**
	-	Annual rate 1	Comparison rate <sup>2</sup>	Annual rate 1	Comparison rate
		Annual rate	companson rate	Annual fale	companson rate
	LVR				
	LVR ≤80% (incl LMI)	2.64% pa	3.06% pa	3.29% pa	3.26% pa
500,000 and above	LVR ≤90% + LMI	2.86% pa	3.28% pa	n/a	n/a
*****	LVR ≤80% (incl LMI)	2.64% pa	3.06% pa	4.35% pa	3.67% pa
\$100,000 to less than \$500,000	LVR ≤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)	
L 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
8 Year Fixed Rate		2.49% pa	3.15% pa	2.95% pa	3.05% pa
5 Year Fixed Rate	LVR	2.99% pa	3.25% pa	3.89% pa	3.40% pa
5500,000 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 <sup>3,4</sup> - INVESTMENT				10070 pd	170
/ariable Rate Loan	LVR				
	LVR ≤80% (incl LMI)	3.14% pa	3.55% pa	3.34% pa	3.58% pa
\$500,000 and above	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
Fixed rates (\$100,000 and above)		-	90% + LMI)	-	0% incl LMI)
L 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	(1/5	3.09% pa	3.70% pa	3.39% pa	3.51% pa
Line of Credit \$500,000 and above	<i>LVR</i> 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
** Maximum Interest Only lending up to 805 Settlement fee \$349 is payable to cover processing and adm Applicable for Basic Package, Construction L Home Loan. SELECT PACKAGE DETAILS AND ELIGIBILITY	% LVR including LMI ninistration costs for settlement of oan, Land Loan, Classic Club, Affini		kage. Not applicable for Profes	sional Package, AMP Essent	ial Home Loan and AMP
** Maximum Interest Only lending up to 805 Settlement fee S349 is payable to cover processing and adm Applicable for Basic Package, Construction L Home Loan. SELECT PACKAGE DETAILS AND ELIGIBILITY B AMP Corporate Superannuation Benefits	% LVR including LMI ninistration costs for settlement of oan, Land Loan, Classic Club, Affini <b>Package:</b>	ty Package and Select Pa			ial Home Loan and AMP
** Maximum Interest Only lending up to 805 Settlement fee \$349 is payable to cover processing and adm Applicable for Basic Package, Construction L Home Loan. SELECT PACKAGE DETAILS AND ELIGIBILITY 3 AMP Corporate Superannuation Benefits Available to eligible AMP Corporate Superan The Settlement fee of \$349 and the Annual I	% LVR including LMI ninistration costs for settlement of oan, Land Loan, Classic Club, Affini <b>Package:</b> nuation members only. Eligible su	ty Package and Select Pa			ial Home Loan and AMP
** Maximum Interest Only lending up to 805 Settlement fee \$349 is payable to cover processing and adm Applicable for Basic Package, Construction L Home Loan. SELECT PACKAGE DETAILS AND ELIGIBILITY 3 AMP Corporate Superannuation Benefits Available to eligible AMP Corporate Superan The Settlement fee of \$349 and the Annual I 4 AMP Shareholder Benefits Package:	% LVR including LMI ninistration costs for settlement of oan, Land Loan, Classic Club, Affini <b>Package:</b> nuation members only. Eligible su Package fee of \$349 is waived.	ty Package and Select Par	er, SignatureSuper, and Super L	eader.	
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*Maximum Principal and Interest lending up ** Maximum Interest Only lending up to 805 Settlement fee \$349 is payable to cover processing and adm Applicable for Basic Package, Construction L Home Loan. SELECT PACKAGE DETAILS AND ELIGIBILITY 3 AMP Corporate Superannuation Benefits Available to eligible AMP Corporate Superan The Settlement fee of \$349 and the Annual I 4 AMP Shareholder Benefits Package: Available to eligible AMP Limited shareholdde applies. The Annual Package fee of \$349 is waived for 5 AMP First Home Loan (available to AMP I Available to eligible AMP Limited shareholdde Superior Superior Superio	% LVR including LMI ninistration costs for settlement of oan, Land Loan, Classic Club, Affini <b>Package:</b> nuuation members only. Eligible su Package fee of \$349 is waived. ers only. AMP Shareholders must h or the first year of the loan for the S <b>Employees and AMP Shareholders</b>	ty Package and Select Par per plans are: CustomSup old a minimum of 500 sh Shareholder Benefits Pack	er, SignatureSuper, and Super L ares to qualify. For shares first p kage.	eader. ourchased prior to 31 Januar	ry 2006, no minimum lim
** Maximum Interest Only lending up to 80 Settlement fee \$349 is payable to cover processing and adm applicable for Basic Package, Construction L Home Loan. SELECT PACKAGE DETAILS AND ELIGIBILITY SEAMP Corporate Superannuation Benefits Available to eligible AMP Corporate Superan The Settlement fee of \$349 and the Annual I 4 AMP Shareholder Benefits Package: Available to eligible AMP Limited shareholde applies. The Annual Package fee of \$349 is waived for 5 AMP First Home Loan (available to AMP I Available to eligible AMP Limited shareholde applies.	% LVR including LMI ninistration costs for settlement of oan, Land Loan, Classic Club, Affini <b>Package:</b> nuation members only. Eligible su Package fee of \$349 is waived. ers only. AMP Shareholders must h or the first year of the loan for the s <b>Employees and AMP Shareholders</b> ers only. AMP Shareholders must h	ty Package and Select Par per plans are: CustomSup old a minimum of 500 sh Shareholder Benefits Pack	er, SignatureSuper, and Super L ares to qualify. For shares first p kage.	eader. ourchased prior to 31 Januar	ry 2006, no minimum lim
** Maximum Interest Only lending up to 80 Settlement fee \$349 is payable to cover processing and adm Applicable for Basic Package, Construction L Home Loan. SELECT PACKAGE DETAILS AND ELIGIBILITY SEAMP Corporate Superannuation Benefits Available to eligible AMP Corporate Superan The Settlement fee of \$349 and the Annual I 4 AMP Shareholder Benefits Package: Available to eligible AMP Limited shareholde applies. The Annual Package fee of \$349 is waived for 5 AMP First Home Loan (available to AMP I Available to eligible AMP Limited shareholde applies.	% LVR including LMI ninistration costs for settlement of oan, Land Loan, Classic Club, Affini <b>Package:</b> nuation members only. Eligible su Package fee of \$349 is waived. ers only. AMP Shareholders must h or the first year of the loan for the set Employees and AMP Shareholders ers only. AMP Shareholders must h	ty Package and Select Par per plans are: CustomSup old a minimum of 500 sh Shareholder Benefits Pack s) old a minimum of 500 sh	er, SignatureSuper, and Super L ares to qualify. For shares first p sage. ares to qualify. For shares first p	eader. burchased prior to 31 Januar burchased prior to 31 Januar	ry 2006, no minimum lim ry 2006, no minimum lim
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** Maximum Interest Only lending up to 80 Settlement fee S349 is payable to cover processing and adm Applicable for Basic Package, Construction L Home Loan. SELECT PACKAGE DETAILS AND ELIGIBILITY SELECT PACKAGE DETAILS AND ELIGIBILITY Available to eligible AMP Limited shareholde applies. Interest rates available for new loans only. 2 The comparison rate is calculated for a sec nclude all fees and charges. Different terms are based on an initial 5 year interest only p period with interest payable at the Construc nterest only loans are based on an initial inti initial i	% LVR including LMI ninistration costs for settlement of oan, Land Loan, Classic Club, Affini Package: nuation members only. Eligible su Package fee of \$349 is waived. ers only. AMP Shareholders must h or the first year of the loan for the 1 Employees and AMP Shareholders ers only. AMP Shareholders must h cured loan on a loan amount of \$15 i, fees or other loan amounts might eriod and a subsequent 20 year pr tion rate and a subsequent 20 year pr	ty Package and Select Par per plans are: CustomSup old a minimum of 500 sh Shareholder Benefits Pack (s) old a minimum of 500 sh 50,000 over a 25-year terri t result in a different com incipal and interest perior r principal and interest perior	er, SignatureSuper, and Super L ares to qualify. For shares first p kage. ares to qualify. For shares first p m. <b>WARNING</b> : This comparison rates parison rate. Comparison rates J. Comparison rates for construc priod with interest payable at the	eader. burchased prior to 31 Januar burchased prior to 31 Januar rate is true only for the exa for variable interest only loc tion loans are based on an e Construction variable rate	ry 2006, no minimum lim ry 2006, no minimum lim mples given and may not ans (except construction l initial 1 year interest only e. Comparison rates for fix
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<ul> <li>* Maximum Interest Only lending up to 805</li> <li>Settlement fee</li> <li>Sa49 is payable to cover processing and admospilicable for Basic Package, Construction Leadone Loan.</li> <li>SELECT PACKAGE DETAILS AND ELIGIBILITY &amp; AMP Corporate Superannuation Benefits</li> <li>AMP Corporate Superannuation Benefits</li> <li>Available to eligible AMP Corporate Superanties Package:</li> <li>Available to eligible AMP Corporate Superanties</li> <li>AMP Shareholder Benefits Package:</li> <li>Available to eligible AMP Limited shareholde</li> <li>AMP Shareholder Benefits Package:</li> <li>Available to eligible AMP Limited shareholde</li> <li>Sample First Home Loan (available to AMP I</li> <li>Available to eligible AMP Limited shareholde</li> <li>AMP First Home Loan (available to AMP I</li> <li>Available to eligible AMP Limited shareholde</li> <li>Amplies.</li> <li>Interest rates available for new loans only.</li> <li>The comparison rate is calculated for a seconclude all fees and charges. Different terms re based on an initial 5 year interest only period with interest payable at the Construction terest only loans are based on an initial intariable rate.</li> <li>WARNING: This comparison rate is true</li> </ul>	% LVR including LMI ninistration costs for settlement of oan, Land Loan, Classic Club, Affini Package: nuation members only. Eligible su Package fee of \$349 is waived. ers only. AMP Shareholders must h or the first year of the loan for the 5 Employees and AMP Shareholders ers only. AMP Shareholders must h cured loan on a loan amount of \$15 i, fees or other loan amount of \$15 in and a subsequent 20 year pri- tion rate and a subsequent 24 yea terest only period equal to the non	ty Package and Select Par per plans are: CustomSup old a minimum of 500 sh Shareholder Benefits Pack s) told a minimum of 500 sh 50,000 over a 25-year ter t result in a different com incipal and interest perior r principal and interest perior innated fixed period and 1 und may not include all different compariso	er, SignatureSuper, and Super L ares to qualify. For shares first p cage. ares to qualify. For shares first p m. WARNING: This comparison rates d. Comparison rates for construc riod with interest payable at th he remaining period (to 25 year fees and charges. Different m rate.	eader. burchased prior to 31 Januar burchased prior to 31 Januar rate is true only for the exa for variable interest only lo tion loans are based on an e Construction variable rate rs) principal and interest at	ry 2006, no minimum lim ry 2006, no minimum lim mples given and may not ans (except construction l initial 1 year interest only e. Comparison rates for fix the equivalent product
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