AMP Bank Interest Rate Bulletin - Home Loans



Issued:

Friday, 14 August 2020 Friday, 14 August 2020

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		Principal and Interest*		Interest Only**	
		Annual rate ¹	Comparison rate ²	Annual rate 1	Comparison rate ²
PROFESSIONAL PACKAGE - OWNE	R OCCUPIED				
Variable Rate Loan	LVR		ackage Owner Occupied ailable for a limited time		
\$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
ixed rates (\$100,000 and above)		(LVR ≤90)% + LMI)	(LVR ≤80	% incl LMI)
Year Fixed Rate		2.49% pa	3.24% pa	3.59% pa	3.06% pa
Year Fixed Rate		2.39% pa	3.17% pa	3.49% pa	3.09% pa
B 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
ine 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 - INVEST	TMENT_				
ariable Rate Loan	LVR				
E00 000 and above	LVR ≤80% (incl LMI)	3.12% pa	3.52% pa	3.29% pa	3.54% pa
5500,000 and above	LVR >80% ≤90% + LMI	3.27% pa	3.67% pa	n/a	n/a
\$100,000 to love their \$500,000	LVR ≤80% (incl LMI)	3.19% pa	3.59% pa	3.49% pa	3.66% pa
100,000 to less than \$500,000	LVR >80% ≤90% + LMI	3.61% pa	4.00% pa	n/a	n/a
ixed rates (\$100,000 and above)			9% + LMI)	(LVR ≤80	% incl LMI)
Year Fixed Rate		2.99% pa	3.92% pa	2.99% pa	3.54% pa
Year Fixed Rate		2.79% pa	3.81% pa	2.99% pa	3.49% pa
Year Fixed Rate		2.79% pa	3.73% pa	2.99% pa	3.45% pa
Year Fixed Rate		3.09% pa	3.69% pa	3.39% pa	3.53% pa
ine 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)			3.69% pa	n/a
AMP ESSENTIAL HOME LOAN - OW				·	
ariable 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 ty	pe not applicable
440,000 to less than \$100,000	LVR ≤90% + LMI	4.00% pa	4.03% pa		
AMP ESSENTIAL HOME LOAN - INVI					
/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 ty	pe not applicable
BASIC PACKAGE - OWNER OCCUPI		1.55% pu	110278 pa		
/ariable Rate Loan	<u></u>	(IVP <qc< td=""><td>0% ± 1 MI\</td><td>/IVP <00</td><td>9/ in al B41\</td></qc<>	0% ± 1 MI\	/IVP <00	9/ in al B41\
\$40,000		(LVR ≤90% + LMI)		(LVR ≤80% incl LMI)	
ixed rates		3.43% pa	3.48% pa	4.03% pa	3.71% pa % incl LMI)
Year Fixed Rate		4.25% pa	3.55% pa	4.55% pa	3.58% pa
Year Fixed Rate		4.23% pa 4.33% pa	3.64% pa	4.63% pa	3.69% pa
Year Fixed Rate		4.49% pa	3.75% pa	4.79% pa	3.82% pa
Year Fixed Rate		4.49% pa 4.06% pa	3.73% pa	5.23% pa	4.19% pa
BASIC PACKAGE - INVESTMENT		4.00% pa	3.73/0 µa	3.23/0 pa	4.13/0 pa
		(IVD <00	9% + LMI)	/12 m	0/ :
/ariable Rate Loan :\$40,000		· ·		•	% incl LMI)
		3.68% pa	3.73% pa	3.94% pa	3.82% pa
ixed rates		· ·		•	% incl LMI)
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 Information correct as at Friday 14 Aug 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 ¹	Comparison rate ²	Annual rate 1	Comparison rate	
ELECT PACKAGE 3,4 - OWNER OCCUI	<u>PIED</u>					
ariable Rate Loan	LVR	LVR ≤80% Select Package Ov rates are available				
500,000 and above	LVR ≤80% (incl LMI) LVR >80% ≤90% + LMI	2.59% pa 2.86% pa	3.01% pa 3.28% pa	3.29% pa n/a	3.23% pa n/a	
100,000 to less than \$500,000	LVR ≤80% (incl LMI)	2.59% pa	3.01% pa	4.35% pa	3.64% pa	
	LVR >80% ≤90% + LMI	2.89% pa	3.30% pa	n/a	n/a	
ixed rates (\$100,000 and above)		(LVR ≤909	·	· ·	6 incl LMI)	
Year Fixed Rate		2.49% pa	3.25% pa	3.59% pa	3.07% pa	
P Year Fixed Rate B Year Fixed Rate		2.39% pa	3.18% pa	3.49% pa	3.10% pa	
5 Year Fixed Rate		2.49% pa	3.15% pa 3.25% pa	2.95% pa	3.01% pa	
ine of Credit	LVR	2.99% pa	3.23% pa	3.89% pa	3.37% 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 3,4 - INVESTMENT	2711 20070 (mor zivii)			113570 pu	.,, u	
/ariable Rate Loan	LVR					
/ariable Rate Loan	LVR ≤80% (incl LMI)	3.12% pa	3.53% pa	3.29% pa	3.55% pa	
500,000 and above	LVR >80% (IIICI LIVII) LVR >80% ≤90% + LMI	3.27% pa	3.68% pa	n/a	n/a	
	LVR ≤80% (incl LMI)	3.19% pa	3.60% pa	3.49% pa	3.67% pa	
\$100,000 to less than \$500,000	LVR >80% (Inci Livii) LVR >80% ≤90% + LMI	3.19% pa 3.61% pa	4.01% pa	3.49% pa n/a	3.67% pa n/a	
iived rates (\$100 000 and above)	LVN ~6U% ≥3U% + LIVII	3.61% pa (LVR ≤90%		n/a (LVR ≤80%		
Fixed rates (\$100,000 and above) L Year Fixed Rate		· ·	·	· ·		
Year Fixed Rate		2.99% pa	3.93% pa	2.99% pa 2.99% pa	3.55% pa	
		2.79% pa	3.82% pa		3.50% pa	
3 Year Fixed Rate		2.79% pa	3.74% pa	2.99% pa	3.46% pa	
Year Fixed Rate	() 17	3.09% pa	3.70% pa	3.39% pa	3.54% pa	
ine of Credit	LVR			2 121	,	
5500,000 and above	LVR ≤80% (incl LMI)			3.49% pa	n/a	
5100,000 to less than \$500,000	LVR ≤80% (incl LMI)			3.69% pa	n/a	
NON-PACKAGE LOANS - OWNER OCC	<u>UPIED</u>					
/ariable Rate Loan				· · · · · · · · · · · · · · · · · · ·)% + LMI)	
Construction		Repayment type not applicable		3.29% pa 4.73% pa		
		(LVR ≤909	% + LMI)	(LVR ≤80%	% incl LMI)	
and Loan		4.88% pa	4.93% pa	5.60% pa	5.22% pa	
NON-PACKAGE LOANS - INVESTMENT	_					
/ariable Rate Loan				(LVR ≤90)% + LMI)	
Construction		Repayment type	e not applicable	3.29% pa	3.29% pa 5.34% pa	
		(LVR ≤909	% + LMI)	(LVR ≤80% incl LMI)		
and Loan		5.94% pa	5.99% pa	6.39% pa	6.18% pa	
FIDOT HOME LOANS - OWNED OO						
AMP FIRST HOME LOAN' - OWNER OC	CUPIED					
AMP FIRST HOME LOAN' - OWNER OC	CUPIED	(LVR ≤909	% + LMI)	(LVR ≤80%	% incl LMI)	
	CUPIED	(LVR ≤909 2.64% pa	% + LMI) 2.64% pa	(LVR ≤80% 3.14% pa	% incl LMI) 2.83% pa	
/ariable Rate Loan	CUPIED		·	•		
/ariable Rate Loan ine of Credit	<u>CUPIED</u>		·	3.14% pa	2.83% pa	
/ariable Rate Loan ine of Credit L Year Fixed Rate	<u>CUPIED</u>	2.64% pa	2.64% pa	3.14% pa 3.34% pa	2.83% pa n/a	
/ariable Rate Loan ine of Credit L Year Fixed Rate L Year Fixed Rate	CUPIED	2.49% pa 2.49% pa 2.29% pa	2.64% pa 2.63% pa	3.14% pa 3.34% pa 3.59% pa 3.49% pa	2.83% pa n/a 2.73% pa 2.78% pa	
/ariable Rate Loan ine of Credit . Year Fixed Rate . Year Fixed Rate ! Year Fixed Rate	<u>:CUPIED</u>	2.49% pa 2.49% pa 2.29% pa 2.29% pa	2.64% pa 2.63% pa 2.58% pa 2.56% pa	3.14% pa 3.34% pa 3.59% pa 3.49% pa 2.95% pa	2.83% pa n/a 2.73% pa	
/ariable Rate Loan ine of Credit L Year Fixed Rate L Year Fixed Rate S Year Fixed Rate S Year Fixed Rate		2.49% pa 2.49% pa 2.29% pa	2.64% pa 2.63% pa 2.58% pa	3.14% pa 3.34% pa 3.59% pa 3.49% pa	2.83% pa n/a 2.73% pa 2.78% pa 2.72% pa	
/ariable Rate Loan ine of Credit L Year Fixed Rate L Year Fixed Rate S Year Fixed Rate S Year Fixed Rate		2.64% pa 2.49% pa 2.29% pa 2.29% pa 2.99% pa	2.64% pa 2.63% pa 2.58% pa 2.56% pa 2.78% pa	3.14% pa 3.34% pa 3.59% pa 3.49% pa 2.95% pa 3.89% pa	2.83% pa n/a 2.73% pa 2.78% pa 2.72% pa 3.12% pa	
/ariable Rate Loan ine of Credit I Year Fixed Rate I Year Fixed Rate I Year Fixed Rate I Year Fixed Rate I Year Fixed Rate		2.49% pa 2.49% pa 2.29% pa 2.29% pa 2.99% pa (LVR ≤90%	2.64% pa 2.63% pa 2.58% pa 2.56% pa 2.78% pa	3.14% pa 3.34% pa 3.59% pa 3.49% pa 2.95% pa 3.89% pa	2.83% pa n/a 2.73% pa 2.78% pa 2.72% pa 3.12% pa	
/ariable Rate Loan ine of Credit ! Year Fixed Rate ! Year Fixed Rate ! Year Fixed Rate ! Year Fixed Rate Year Fixed Rate AMP FIRST HOME LOAN ⁵ - INVESTMEN /ariable Rate Loan		2.64% pa 2.49% pa 2.29% pa 2.29% pa 2.99% pa	2.64% pa 2.63% pa 2.58% pa 2.56% pa 2.78% pa	3.14% pa 3.34% pa 3.59% pa 3.49% pa 2.95% pa 3.89% pa (LVR ≤80%	2.83% pa n/a 2.73% pa 2.78% pa 2.72% pa 3.12% pa 4 incl LMI) 3.22% pa	
/ariable Rate Loan ine of Credit Year Fixed Rate AMP FIRST HOME LOAN ⁶ - INVESTMEN /ariable Rate Loan ine of Credit		2.49% pa 2.49% pa 2.29% pa 2.29% pa 2.99% pa 3.14% pa	2.64% pa 2.63% pa 2.58% pa 2.56% pa 2.78% pa 3.14% pa	3.14% pa 3.34% pa 3.59% pa 3.49% pa 2.95% pa 3.89% pa (LVR ≤80% 3.34% pa 3.54% pa	2.83% pa n/a 2.73% pa 2.78% pa 2.72% pa 3.12% pa 6 incl LMI) 3.22% pa n/a	
/ariable Rate Loan ine of Credit . Year Fixed Rate ! Year Fixed Rate /ariable Rate Loan ine of Credit . Year Fixed Rate		2.49% pa 2.29% pa 2.29% pa 2.29% pa 2.99% pa (LVR ≤909) 3.14% pa	2.64% pa 2.63% pa 2.58% pa 2.56% pa 2.78% pa 3.14% pa 3.13% pa	3.14% pa 3.34% pa 3.59% pa 3.49% pa 2.95% pa 3.89% pa (LVR ≤80% 3.34% pa 3.54% pa 2.99% pa	2.83% pa n/a 2.73% pa 2.78% pa 2.72% pa 3.12% pa 6 incl LMI) 3.22% pa n/a 3.13% pa	
'ariable Rate Loan ine of Credit Year Fixed Rate MMP FIRST HOME LOAN ^S - INVESTMEN 'ariable Rate Loan ine of Credit Year Fixed Rate Year Fixed Rate		2.49% pa 2.29% pa 2.29% pa 2.29% pa 2.99% pa 3.14% pa 2.99% pa 2.99% pa 2.99% pa	2.64% pa 2.63% pa 2.58% pa 2.56% pa 2.78% pa 3.14% pa 3.13% pa 3.06% pa	3.14% pa 3.34% pa 3.59% pa 3.49% pa 2.95% pa 3.89% pa (LVR ≤80% 3.34% pa 3.54% pa 2.99% pa 2.89% pa	2.83% pa n/a 2.73% pa 2.78% pa 2.72% pa 3.12% pa 6 incl LMI) 3.22% pa n/a 3.13% pa 3.10% pa	
/ariable Rate Loan ine of Credit . Year Fixed Rate ! Year Fixed Rate ! Year Fixed Rate ! Year Fixed Rate ! Year Fixed Rate damp FIRST HOME LOAN ⁵ - INVESTMEN /ariable Rate Loan ine of Credit ! Year Fixed Rate ! Year Fixed Rate ! Year Fixed Rate		2.64% pa 2.49% pa 2.29% pa 2.29% pa 2.99% pa 3.14% pa 2.99% pa 2.99% pa 2.64% pa 2.64% pa	2.64% pa 2.63% pa 2.58% pa 2.56% pa 2.78% pa 3.14% pa 3.13% pa 3.06% pa 3.02% pa	3.14% pa 3.34% pa 3.59% pa 3.49% pa 2.95% pa 3.89% pa (LVR ≤80% 3.34% pa 3.54% pa 2.99% pa 2.89% pa 2.89% pa	2.83% pa n/a 2.73% pa 2.78% pa 2.72% pa 3.12% pa 6 incl LMI) 3.22% pa n/a 3.13% pa 3.10% pa 3.08% pa	
Variable Rate Loan ine of Credit Vear Fixed Rate Variable Rate Loan ine of Credit Vear Fixed Rate Vear Fixed Rate Vear Fixed Rate	<u>√T</u>	2.64% pa 2.49% pa 2.29% pa 2.29% pa 2.99% pa 3.14% pa 2.99% pa 2.64% pa 2.64% pa 3.09% pa	2.64% pa 2.63% pa 2.58% pa 2.56% pa 2.78% pa 3.14% pa 3.13% pa 3.06% pa 3.02% pa 3.12% pa	3.14% pa 3.34% pa 3.59% pa 3.49% pa 2.95% pa 3.89% pa (LVR ≤80%) 3.34% pa 3.54% pa 2.99% pa 2.89% pa 2.89% pa 3.39% pa	2.83% pa n/a 2.73% pa 2.78% pa 2.72% pa 3.12% pa 6 incl LMI) 3.22% pa n/a 3.13% pa 3.10% pa 3.08% pa 3.24% pa	
/ariable Rate Loan ine of Credit . Year Fixed Rate ! Year Fixed Rate ! Year Fixed Rate ! Year Fixed Rate ! Year Fixed Rate damp FIRST HOME LOAN ⁵ - INVESTMEN /ariable Rate Loan ine of Credit ! Year Fixed Rate	<u>√T</u>	2.64% pa 2.49% pa 2.29% pa 2.29% pa 2.99% pa 3.14% pa 2.99% pa 2.64% pa 2.64% pa 3.09% pa Not available for	2.64% pa 2.63% pa 2.58% pa 2.56% pa 2.78% pa 3.14% pa 3.13% pa 3.06% pa 3.02% pa 3.12% pa r new business. Fixed rate	3.14% pa 3.34% pa 3.59% pa 3.49% pa 2.95% pa 3.89% pa (LVR ≤80% 3.34% pa 2.99% pa 2.99% pa 2.89% pa 2.89% pa 3.39% pa 3.39% pa savailable for existing of	2.83% pa n/a 2.73% pa 2.78% pa 2.72% pa 3.12% pa 6 incl LMI) 3.22% pa n/a 3.13% pa 3.10% pa 3.08% pa 3.24% pa customers only.	
/ariable Rate Loan ine of Credit ! Year Fixed Rate ! Year Fixed Rate ! Year Fixed Rate ! Year Fixed Rate is Year Fixed Rate Year Fixed Rate Year Fixed Rate Year Fixed Rate Loan Ine of Credit Year Fixed Rate	<u>√T</u>	2.64% pa 2.49% pa 2.29% pa 2.29% pa 2.99% pa 3.14% pa 2.99% pa 2.64% pa 2.64% pa 3.09% pa Not available for	2.64% pa 2.63% pa 2.58% pa 2.56% pa 2.78% pa 3.14% pa 3.13% pa 3.06% pa 3.02% pa 3.12% pa 7 new business. Fixed rate 6.03% pa	3.14% pa 3.34% pa 3.59% pa 3.49% pa 2.95% pa 3.89% pa (LVR ≤80% 3.34% pa 3.54% pa 2.99% pa 2.89% pa 2.89% pa 3.39% pa 3.39% pa es available for existing of	2.83% pa n/a 2.73% pa 2.78% pa 2.72% pa 3.12% pa 3.12% pa 6 incl LMI) 3.22% pa n/a 3.13% pa 3.10% pa 3.08% pa 3.24% pa customers only. 6.04% pa	
/ariable Rate Loan ine of Credit . Year Fixed Rate 2 Year Fixed Rate 2 Year Fixed Rate 3 Year Fixed Rate 4 Year Fixed Rate MMP FIRST HOME LOAN ⁵ - INVESTMEN /ariable Rate Loan ine of Credit . Year Fixed Rate 2 Year Fixed Rate 5 Year Fixed Rate 6 Year Fixed Rate 6 Year Fixed Rate 6 Year Fixed Rate 7 Year Fixed Rate 8 Year Fixed Rate	<u>√T</u>	2.64% pa 2.49% pa 2.29% pa 2.29% pa 2.99% pa 3.14% pa 2.99% pa 2.64% pa 2.64% pa 3.09% pa Not available for 6.09% pa 6.39% pa	2.64% pa 2.63% pa 2.58% pa 2.56% pa 2.78% pa 3.14% pa 3.13% pa 3.06% pa 3.02% pa 3.12% pa r new business. Fixed rate 6.03% pa 6.12% pa	3.14% pa 3.34% pa 3.59% pa 3.49% pa 2.95% pa 3.89% pa (LVR ≤80% 3.34% pa 3.54% pa 2.99% pa 2.89% pa 2.89% pa 3.39% pa es available for existing of 6.29% pa 6.59% pa	2.83% pa n/a 2.73% pa 2.78% pa 2.72% pa 3.12% pa 6 incl LMI) 3.22% pa n/a 3.13% pa 3.10% pa 3.08% pa 3.24% pa customers only. 6.04% pa 6.15% pa	
/ariable Rate Loan .ine of Credit L Year Fixed Rate 2 Year Fixed Rate 3 Year Fixed Rate 3 Year Fixed Rate 4 Year Fixed Rate Compared Fixed Rate AMP FIRST HOME LOAN ⁵ - INVESTMEN Compared Fixed Rate Compare	<u>√T</u>	2.49% pa 2.49% pa 2.29% pa 2.29% pa 2.99% pa 2.99% pa 3.14% pa 2.99% pa 2.64% pa 2.64% pa 3.09% pa Not available for 6.09% pa 6.39% pa 6.39% pa	2.64% pa 2.63% pa 2.58% pa 2.56% pa 2.78% pa 3.14% pa 3.13% pa 3.06% pa 3.02% pa 3.12% pa r new business. Fixed rate 6.03% pa 6.12% pa 6.18% pa	3.14% pa 3.34% pa 3.59% pa 3.49% pa 2.95% pa 3.89% pa (LVR ≤80% 3.34% pa 2.99% pa 2.89% pa 2.89% pa 2.89% pa 3.39% pa es available for existing of 6.29% pa 6.59% pa 6.59% pa	2.83% pa n/a 2.73% pa 2.78% pa 2.72% pa 3.12% pa 6 incl LMI) 3.22% pa n/a 3.13% pa 3.10% pa 3.08% pa 3.24% pa customers only. 6.04% pa 6.15% pa 6.22% pa	
/ariable Rate Loan .ine of Credit L Year Fixed Rate 2 Year Fixed Rate 3 Year Fixed Rate 3 Year Fixed Rate 4 Year Fixed Rate Compared Fixed Rate AMP FIRST HOME LOAN ⁵ - INVESTMEN Compared Fixed Rate Compare	<u>√T</u>	2.64% pa 2.49% pa 2.29% pa 2.29% pa 2.99% pa 3.14% pa 2.99% pa 2.64% pa 2.64% pa 3.09% pa Not available for 6.09% pa 6.39% pa	2.64% pa 2.63% pa 2.58% pa 2.56% pa 2.78% pa 3.14% pa 3.13% pa 3.06% pa 3.02% pa 3.12% pa r new business. Fixed rate 6.03% pa 6.12% pa	3.14% pa 3.34% pa 3.59% pa 3.49% pa 2.95% pa 3.89% pa (LVR ≤80% 3.34% pa 3.54% pa 2.99% pa 2.89% pa 2.89% pa 3.39% pa es available for existing of 6.29% pa 6.59% pa	2.83% pa n/a 2.73% pa 2.78% pa 2.72% pa 3.12% pa 6 incl LMI) 3.22% pa n/a 3.13% pa 3.10% pa 3.08% pa 3.24% pa customers only. 6.04% pa 6.15% pa	
/ariable Rate Loan ine of Credit Year Fixed Rate AMP FIRST HOME LOAN ⁶ - INVESTMEN /ariable Rate Loan ine of Credit Year Fixed Rate	<u>√T</u>	2.49% pa 2.49% pa 2.29% pa 2.29% pa 2.99% pa 2.99% pa 3.14% pa 2.99% pa 2.64% pa 2.64% pa 3.09% pa Not available for 6.09% pa 6.39% pa 6.39% pa	2.64% pa 2.63% pa 2.58% pa 2.56% pa 2.78% pa 3.14% pa 3.13% pa 3.06% pa 3.02% pa 3.12% pa r new business. Fixed rate 6.03% pa 6.12% pa 6.18% pa	3.14% pa 3.34% pa 3.59% pa 3.49% pa 2.95% pa 3.89% pa (LVR ≤80% 3.34% pa 2.99% pa 2.89% pa 2.89% pa 2.89% pa 3.39% pa es available for existing of 6.29% pa 6.59% pa 6.59% pa	2.83% pa n/a 2.73% pa 2.78% pa 2.72% pa 3.12% pa 6 incl LMI) 3.22% pa n/a 3.13% pa 3.10% pa 3.08% pa 3.24% pa customers only. 6.04% pa 6.15% pa 6.22% pa	
AMP FIRST HOME LOAN ⁵ - OWNER OC Variable Rate Loan Line of Credit L Year Fixed Rate 2 Year Fixed Rate 3 Year Fixed Rate 4 Year Fixed Rate MAP FIRST HOME LOAN ⁵ - INVESTMEN Variable Rate Loan Line of Credit L Year Fixed Rate 2 Year Fixed Rate 3 Year Fixed Rate 3 Year Fixed Rate 4 Year Fixed Rate 2 Year Fixed Rate 2 Year Fixed Rate 2 Year Fixed Rate 3 Year Fixed Rate 3 Year Fixed Rate 4 Year Fixed Rate 5 Year Fixed Rate 5 Year Fixed Rate 6 Year Fixed Rate 7 Year Fixed Rate 8 Year Fixed Rate 9 Year Fixed Rate 1 Year Fixed Rate 2 Year Fixed Rate 3 Year Fixed Rate 4 Year Fixed Rate 5 Year Fixed Rate 4 Year Fixed Rate 4 Year Fixed Rate 5 Year Fixed Rate	<u>√T</u>	2.49% pa 2.49% pa 2.29% pa 2.29% pa 2.99% pa 2.99% pa 3.14% pa 2.99% pa 2.64% pa 2.64% pa 3.09% pa Not available for 6.09% pa 6.39% pa 6.39% pa	2.64% pa 2.63% pa 2.58% pa 2.56% pa 2.78% pa 3.14% pa 3.13% pa 3.06% pa 3.02% pa 3.12% pa r new business. Fixed rate 6.03% pa 6.12% pa 6.18% pa	3.14% pa 3.34% pa 3.59% pa 3.49% pa 2.95% pa 3.89% pa (LVR ≤80% 3.34% pa 2.99% pa 2.89% pa 2.89% pa 2.89% pa 3.39% pa es available for existing of 6.29% pa 6.59% pa 6.59% pa	2.83% pa n/a 2.73% pa 2.78% pa 2.72% pa 3.12% pa 6 incl LMI) 3.22% pa n/a 3.13% pa 3.10% pa 3.08% pa 3.24% pa customers only. 6.04% pa 6.15% pa 6.22% pa	

¹ Interest rates available for new loans only.

different comparison rate.

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

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 Information correct as at Friday 14 Aug 2020. Full details of relevant terms and conditions available on request.



AMP Bank Interest Rate Bulletin - Home Loans

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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 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

I Interest rates available for new loans only.

2 The comparison rate is calculated for a secured loan on a loan amount of \$150,000 over a 25-year term. WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Comparison rates for variable interest only loans (except construction loans) are based on an initial 5 year interest only period and a subsequent 20 year principal and interest period. Comparison rates for construction loans are based on an initial 1 year interest only period with interest payable at the Construction rate and a subsequent 24 year principal and interest period with interest payable at the 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.

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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