AMP Bank Interest Rate Bulletin - Home Loans



Issued:

Friday, 25 September 2020 Tuesday, 29 September 2020

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AIVIP TO DAILK		1 400			
		Principal a	nd Interest*	Interes	t Only**
		Annual rate ¹	Comparison rate ²	Annual rate ¹	Comparison rate
PROFESSIONAL PACKAGE - OWNER	OCCUPIED				
Variable Rate Loan	LVR		Package Owner Occupied vailable for a limited time		
\$500.000 and above	LVR ≤80% (incl LMI)	2.59% pa	3.00% pa	3.29% pa	3.22% pa
psoojood and above	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
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)		(LVR ≤90% + LMI)		(LVR ≤80% incl LMI)	
L Year Fixed Rate		2.49% pa	3.24% pa	3.59% pa	3.06% pa
2 Year Fixed Rate		2.19% pa	3.13% pa	3.49% pa	3.09% pa
Year Fixed Rate		2.49% pa	3.13% pa	2.95% pa	3.00% pa
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	MENT				
/ariable Rate Loan	LVR				
	LVR ≤80% (incl LMI)	2.79% pa	3.20% pa	3.19% pa	3.30% pa
5500,000 and above	LVR >80% ≤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 >80% ≤90% + LMI	3.61% pa	4.00% pa	n/a	n/a
ixed rates (\$100,000 and above)	EVIT 20070 23070 1 EIVII	·	0% + LMI)		% incl LMI)
L Year Fixed Rate		2.99% pa	3.92% pa	2.99% pa	3.48% pa
! Year Fixed Rate		2.79% pa	3.81% pa	2.99% pa	3.44% pa
Year Fixed Rate		2.79% pa	3.73% pa	2.99% pa	3.44% pa
Year Fixed Rate		3.09% pa	3.69% pa	3.39% pa	3.49% pa
ine of Credit	LVR	3.03/0 pa	3.0370 pa	3.3370 pa	3.43% pa
5500,000 and above	LVR ≤80% (incl LMI)			3.39% pa	n/a
5100,000 and above 5100,000 to less than \$500,000	LVR ≤80% (incl LMI)			•	n/a
				3.53% pa	n/a
AMP ESSENTIAL HOME LOAN - OWN					
/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 typ	pe not applicable
40,000 to less than \$100,000	LVR ≤90% + LMI	4.00% pa	4.03% pa		
AMP ESSENTIAL HOME LOAN - INVE	<u>STMENT</u>				
/ariable Rate Loan	LVR				
≥\$100,000	LVR ≤90% + LMI	4.59% pa	4.62% pa	Penayment tyr	oe not applicable
40,000 to less than \$100,000	LVR ≤90% + LMI	4.59% pa	4.62% pa	пераушент тур	е пос аррпсавле
BASIC PACKAGE - OWNER OCCUPIE	<u>:D</u>				
/ariable Rate Loan		(LVR ≤9	0% + LMI)	(LVR ≤80°	% incl LMI)
\$40,000		3.43% pa	3.48% pa	4.03% pa 3.71% pa	
ixed rates		•	0% + LMI)	·	% incl LMI)
. 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
Year Fixed Rate		4.49% pa	3.75% pa	4.79% pa	3.82% pa
S Year Fixed Rate		4.06% pa	3.73% pa	5.23% pa	4.19% pa
BASIC PACKAGE - INVESTMENT				· r·	
		(IVP <0	0% + LMI)	/IVD <00	% incl LMI)
/ariable Rate Loan		·		· · · · · · · · · · · · · · · · · · ·	% incl LMI)
\$40,000		3.68% pa	3.73% pa	3.94% pa	3.82% pa
ixed rates		·	0% + LMI)	•	% incl LMI)
L 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 5 Year Fixed Rate		3.99% pa 5.18% pa	3.81% pa 4.35% pa	5.07% pa 5.38% pa	4.08% 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 25 Sep 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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2 HILL SONDALIK		Principal and Interest*		Interest Only**	
		Annual rate 1	Comparison rate ²	Annual rate 1	Comparison rate
ELECT PACKAGE 3,4 - OWNER OC	CUPIED				
ariable Rate Loan	LVR	LVR ≤80% Select Package O	wner Occupied variable P&I		
anable Nate Loan	2011	<u>rates are available</u>	for a limited time		
5500,000 and above	LVR ≤80% (incl LMI)	2.59% pa	3.01% pa	3.29% pa	3.23% pa
5500,000 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)	2.59% pa	3.01% pa	4.35% pa	3.64% pa
	LVR >80% ≤90% + LMI	2.89% pa	3.30% pa	n/a	n/a
xed rates (\$100,000 and above)			9% + LMI)	·	% incl LMI)
Year Fixed Rate		2.49% pa	3.25% pa	3.59% pa	3.07% pa
Year Fixed Rate		2.19% pa	3.15% pa	3.49% pa	3.10% pa
Year Fixed Rate		•		·	
		2.49% pa	3.15% pa	2.95% pa	3.01% pa
Year Fixed Rate		2.99% pa	3.25% pa	3.89% pa	3.37% 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
ELECT PACKAGE 3,4 - INVESTMEN	NT_				
ariable Rate Loan	LVR				
+	LVR ≤80% (incl LMI)	2.79% pa	3.21% pa	3.19% pa	3.31% pa
\$500,000 and above	LVR >80% ≤90% + LMI	3.27% pa	3.68% pa	n/a	n/a
	LVR ≤80% (incl LMI)	3.12% pa	3.53% pa	3.33% pa	3.56% pa
100,000 to less than \$500,000	LVR >80% (IIICI LIVII)	3.61% pa	4.01% pa	n/a	n/a
	LVK 200% 530% + LIVII		•		
xed rates (\$100,000 and above)			9% + LMI)	•	% incl LMI)
Year Fixed Rate		2.99% pa	3.93% pa	2.99% pa	3.49% pa
Year Fixed Rate		2.79% pa	3.82% pa	2.99% pa	3.45% pa
Year Fixed Rate		2.79% pa	3.74% pa	2.99% pa	3.41% pa
Year Fixed Rate		3.09% pa	3.70% pa	3.39% pa	3.50% pa
ne 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
ON-PACKAGE LOANS - OWNER O					,
	OCCOPILD			/IVP <00	0% + LMI)
ariable Rate Loan		D		•	
onstruction			e not applicable	3.29% pa	4.73% pa
		•)% + LMI)	•	% incl LMI)
and Loan		4.88% pa	4.93% pa	5.60% pa	5.22% pa
ION-PACKAGE LOANS - INVESTMI	<u>ENT</u>				107 . 1041
	<u>ENT</u>			(LVR ≤90	J% + LIVII)
ariable Rate Loan	<u>ENT</u>	Repayment typ	e not applicable	(LVR ≤90 3.29% pa	5.34% pa
ariable Rate Loan	<u>ENT</u>		e not applicable	3.29% pa	
ariable Rate Loan onstruction	<u>ENT</u>	(LVR ≤90)% + LMI)	3.29% pa (LVR ≤80%	5.34% pa % incl LMI)
ariable Rate Loan onstruction und Loan				3.29% pa	5.34% pa
ariable Rate Loan onstruction and Loan		(LVR ≤90 5.94% pa	9% + LMI) 5.99% pa	3.29% pa (LVR ≤80% 6.39% pa	5.34% pa % incl LMI) 6.18% pa
ariable Rate Loan onstruction and Loan MP FIRST HOME LOAN ⁵ - OWNER		(LVR ≤90 5.94% pa (LVR ≤90	9% + LMI) 5.99% pa 9% + LMI)	3.29% pa (LVR ≤80% 6.39% pa (LVR ≤80%	5.34% pa % incl LMI) 6.18% pa % incl LMI)
ariable Rate Loan onstruction and Loan MP FIRST HOME LOAN ⁵ - OWNER ariable Rate Loan		(LVR ≤90 5.94% pa	9% + LMI) 5.99% pa	3.29% pa (LVR ≤80% 6.39% pa (LVR ≤80% 3.14% pa	5.34% pa % incl LMI) 6.18% pa % incl LMI) 2.83% pa
ariable Rate Loan onstruction and Loan MP FIRST HOME LOAN ⁵ - OWNER ariable Rate Loan ne of Credit		(LVR ≤90 5.94% pa (LVR ≤90 2.64% pa	9% + LMI) 5.99% pa 9% + LMI) 2.64% pa	3.29% pa (LVR ≤80% 6.39% pa (LVR ≤80% 3.14% pa 3.34% pa	5.34% pa % incl LMI) 6.18% pa % incl LMI) 2.83% pa n/a
ariable Rate Loan construction and Loan MP FIRST HOME LOAN ⁵ - OWNER ariable Rate Loan ne of Credit Year Fixed Rate		(LVR ≤90 5.94% pa (LVR ≤90 2.64% pa 2.49% pa	5.99% pa 5.99% pa 9% + LMI) 2.64% pa 2.63% pa	3.29% pa (LVR ≤80% 6.39% pa (LVR ≤80% 3.14% pa 3.34% pa 3.59% pa	5.34% pa % incl LMI) 6.18% pa % incl LMI) 2.83% pa n/a 2.73% pa
ariable Rate Loan onstruction and Loan MP FIRST HOME LOAN ⁵ - OWNER ariable Rate Loan ne of Credit Year Fixed Rate Year Fixed Rate		(LVR ≤90 5.94% pa (LVR ≤90 2.64% pa 2.49% pa 2.19% pa	9% + LMI) 5.99% pa 9% + LMI) 2.64% pa	3.29% pa (LVR ≤80% 6.39% pa (LVR ≤80% 3.14% pa 3.34% pa 3.59% pa 3.49% pa	5.34% pa % incl LMI) 6.18% pa % incl LMI) 2.83% pa n/a
ariable Rate Loan onstruction and Loan MP FIRST HOME LOAN ⁵ - OWNER ariable Rate Loan ne of Credit Year Fixed Rate Year Fixed Rate		(LVR ≤90 5.94% pa (LVR ≤90 2.64% pa 2.49% pa	5.99% pa 5.99% pa 9% + LMI) 2.64% pa 2.63% pa	3.29% pa (LVR ≤80% 6.39% pa (LVR ≤80% 3.14% pa 3.34% pa 3.59% pa	5.34% pa % incl LMI) 6.18% pa % incl LMI) 2.83% pa n/a 2.73% pa 2.78% pa 2.72% pa
ariable Rate Loan onstruction and Loan MP FIRST HOME LOAN ⁵ - OWNER ariable Rate Loan ne of Credit Year Fixed Rate Year Fixed Rate Year Fixed Rate		(LVR ≤90 5.94% pa (LVR ≤90 2.64% pa 2.49% pa 2.19% pa	5.99% pa 5.99% pa 2.64% pa 2.63% pa 2.57% pa	3.29% pa (LVR ≤80% 6.39% pa (LVR ≤80% 3.14% pa 3.34% pa 3.59% pa 3.49% pa	5.34% pa % incl LMI) 6.18% pa % incl LMI) 2.83% pa n/a 2.73% pa 2.78% pa
ariable Rate Loan onstruction and Loan MP FIRST HOME LOAN ⁶ - OWNER ariable Rate Loan ne of Credit Year Fixed Rate	OCCUPIED	(LVR ≤90 5.94% pa (LVR ≤90 2.64% pa 2.49% pa 2.19% pa 2.29% pa	5.99% pa 5.99% pa 2.64% pa 2.63% pa 2.57% pa 2.56% pa	3.29% pa (LVR ≤80% 6.39% pa (LVR ≤80% 3.14% pa 3.34% pa 3.59% pa 3.49% pa 2.95% pa	5.34% pa % incl LMI) 6.18% pa % incl LMI) 2.83% pa n/a 2.73% pa 2.78% pa 2.72% pa
ariable Rate Loan onstruction and Loan MP FIRST HOME LOAN ⁵ - OWNER ariable Rate Loan ne of Credit Year Fixed Rate	OCCUPIED	(LVR ≤90 5.94% pa (LVR ≤90 2.64% pa 2.49% pa 2.19% pa 2.29% pa 2.99% pa	5.99% pa 5.99% pa 2.64% pa 2.63% pa 2.57% pa 2.56% pa	3.29% pa (LVR ≤809 6.39% pa (LVR ≤809 3.14% pa 3.34% pa 3.59% pa 3.49% pa 2.95% pa 3.89% pa	5.34% pa % incl LMI) 6.18% pa % incl LMI) 2.83% pa n/a 2.73% pa 2.78% pa 2.72% pa
ariable Rate Loan onstruction and Loan MP FIRST HOME LOAN ⁵ - OWNER ariable Rate Loan ne of Credit Year Fixed Rate	OCCUPIED	(LVR ≤90 5.94% pa (LVR ≤90 2.64% pa 2.49% pa 2.19% pa 2.29% pa 2.99% pa	5.99% pa 5.99% pa 2.64% pa 2.63% pa 2.57% pa 2.56% pa 2.78% pa	3.29% pa (LVR ≤809) 6.39% pa (LVR ≤809) 3.14% pa 3.34% pa 3.59% pa 3.49% pa 2.95% pa 3.89% pa	5.34% pa 6 incl LMI) 6.18% pa 6 incl LMI) 2.83% pa n/a 2.73% pa 2.78% pa 2.72% pa 3.12% pa
ariable Rate Loan onstruction and Loan MP FIRST HOME LOAN ⁵ - OWNER ariable Rate Loan ne of Credit Year Fixed Rate The MP FIRST HOME LOAN ⁵ - INVESTI	OCCUPIED	(LVR ≤90 5.94% pa (LVR ≤90 2.64% pa 2.49% pa 2.19% pa 2.29% pa 2.99% pa	5.99% pa 5.99% pa 2.64% pa 2.63% pa 2.57% pa 2.56% pa 2.78% pa	3.29% pa (LVR ≤809 6.39% pa (LVR ≤809 3.14% pa 3.34% pa 3.59% pa 3.49% pa 2.95% pa 3.89% pa (LVR ≤809	5.34% pa 6 incl LMI) 6.18% pa 6 incl LMI) 2.83% pa n/a 2.73% pa 2.78% pa 2.72% pa 3.12% pa 6 incl LMI) 3.22% pa
ariable Rate Loan construction and Loan MP FIRST HOME LOAN ⁶ - OWNER ariable Rate Loan ne of Credit Year Fixed Rate Year Fixed Rate Year Fixed Rate Year Fixed Rate MP FIRST HOME LOAN ⁶ - INVESTI	OCCUPIED	(LVR ≤90 5.94% pa (LVR ≤90 2.64% pa 2.49% pa 2.19% pa 2.29% pa 2.99% pa (LVR ≤90 3.14% pa	5.99% pa 5.99% pa 2.64% pa 2.63% pa 2.57% pa 2.56% pa 2.78% pa 3.14% pa	3.29% pa (LVR ≤80% 6.39% pa (LVR ≤80% 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	5.34% pa 6 incl LMI) 6.18% pa 6 incl LMI) 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 onstruction and Loan MP FIRST HOME LOAN ⁵ - OWNER ariable Rate Loan ne of Credit Year Fixed Rate Year Fixed Rate Year Fixed Rate Year Fixed Rate MP FIRST HOME LOAN ⁵ - INVESTI ariable Rate Loan ne of Credit Year Fixed Rate	OCCUPIED	(LVR ≤90 5.94% pa (LVR ≤90 2.64% pa 2.49% pa 2.19% pa 2.29% pa 2.99% pa (LVR ≤90 3.14% pa	5.99% pa 5.99% pa 2.64% pa 2.63% pa 2.57% pa 2.56% pa 2.78% pa 3.14% pa 3.13% pa	3.29% pa (LVR ≤80% 6.39% pa (LVR ≤80% 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	5.34% pa 6.18% pa 6.18% pa 6.18% pa 6.18% pa 7.283% pa 1.73% pa 2.73% pa 2.72% pa 3.12% pa 6.12% pa 1.22% pa 1.23% pa 1.23% pa 1.23% pa 1.23% pa 1.23% pa
ariable Rate Loan construction MP FIRST HOME LOAN ⁵ - OWNER ariable Rate Loan ne of Credit Year Fixed Rate Year Fixed Rate Year Fixed Rate Year Fixed Rate MP FIRST HOME LOAN ⁵ - INVESTI ariable Rate Loan ne of Credit Year Fixed Rate Ariable Rate Loan ne of Credit Year Fixed Rate Year Fixed Rate	OCCUPIED	(LVR ≤90 5.94% pa (LVR ≤90 2.64% pa 2.49% pa 2.19% pa 2.29% pa 2.99% pa (LVR ≤90 3.14% pa 2.99% pa	5.99% pa 5.99% pa 2.64% pa 2.63% pa 2.57% pa 2.56% pa 2.78% pa 3.14% pa 3.13% pa 3.06% pa	3.29% pa (LVR ≤80% 6.39% pa (LVR ≤80% 3.14% pa 3.59% pa 3.59% pa 3.49% pa 2.95% pa 3.89% pa (LVR ≤80% 3.34% pa 2.99% pa 2.89% pa	5.34% pa 6.18% pa 6.18% pa 6.18% pa 7.8% pa 2.83% pa 1.78% pa 2.78% pa 2.72% pa 3.12% pa 6.12% pa 7.22% pa 1.23% pa 1.23% pa 3.12% pa 1.23% pa 1.24% pa 1.25% pa 1.26% pa 1.27% pa 1.27% pa 1.28% pa 1.29% pa
ariable Rate Loan onstruction MP FIRST HOME LOAN ⁵ - OWNER ariable Rate Loan ne of Credit Year Fixed Rate Year Fixed Rate Year Fixed Rate MP FIRST HOME LOAN ⁵ - INVESTI ariable Rate Loan ne of Credit Year Fixed Rate	OCCUPIED	(LVR ≤90 5.94% pa (LVR ≤90 2.64% pa 2.19% pa 2.19% pa 2.29% pa 2.99% pa (LVR ≤90 3.14% pa 2.99% pa 2.99% pa	5.99% pa 5.99% pa 2.64% pa 2.63% pa 2.57% pa 2.56% pa 2.78% pa 3.14% pa 3.13% pa 3.06% pa 3.02% pa	3.29% pa (LVR ≤80% 6.39% pa (LVR ≤80% 3.14% pa 3.59% pa 3.49% pa 2.95% pa 3.89% pa (LVR ≤80% 3.34% pa 2.95% pa 3.24% pa 2.95% pa 3.24% pa 2.99% pa 2.89% pa	5.34% pa % incl LMI) 6.18% pa % incl LMI) 2.83% pa n/a 2.73% pa 2.78% pa 2.72% pa 3.12% pa % incl LMI) 3.22% pa n/a 3.13% pa 3.10% pa 3.08% pa
ariable Rate Loan construction MP FIRST HOME LOAN ⁵ - OWNER driable Rate Loan ne of Credit Year Fixed Rate Year Fixed Rate Year Fixed Rate MP FIRST HOME LOAN ⁶ - INVESTI driable Rate Loan ne of Credit Year Fixed Rate Year Fixed Rate Year Fixed Rate MP FIRST HOME LOAN ⁶ - INVESTI driable Rate Loan ne of Credit Year Fixed Rate	OCCUPIED	(LVR ≤90 5.94% pa (LVR ≤90 2.64% pa 2.49% pa 2.19% pa 2.29% pa 2.99% pa (LVR ≤90 3.14% pa 2.99% pa 2.64% pa 2.64% pa 3.09% pa	5.99% pa 5.99% pa 2.64% pa 2.63% pa 2.57% pa 2.56% pa 2.78% pa 3.14% pa 3.13% pa 3.06% pa 3.02% pa 3.12% pa	3.29% pa (LVR ≤80% 6.39% pa (LVR ≤80% 3.14% pa 3.59% pa 3.49% pa 2.95% pa 3.89% pa (LVR ≤80% 3.34% pa 2.95% pa 3.24% pa 2.99% pa 2.89% pa 2.89% pa 2.89% pa	5.34% pa % incl LMI) 2.83% pa n/a 2.73% pa 2.72% pa 3.12% pa % incl LMI) 3.22% pa n/a 3.13% pa 3.10% pa 3.08% pa 3.24% pa
ariable Rate Loan construction MP FIRST HOME LOAN ⁵ - OWNER construction MP FIRST HOME LOAN ⁵ - OWNER construction MP FIRST HOME LOAN ⁵ - OWNER MP FIRST HOME LOAN ⁵ - INVESTION MP FI	OCCUPIED MENT	(LVR ≤90 5.94% pa (LVR ≤90 2.64% pa 2.49% pa 2.19% pa 2.29% pa 2.99% pa (LVR ≤90 3.14% pa 2.99% pa 2.64% pa 2.64% pa 3.09% pa	5.99% pa 5.99% pa 2.64% pa 2.63% pa 2.57% pa 2.56% pa 2.78% pa 3.14% pa 3.13% pa 3.06% pa 3.02% pa	3.29% pa (LVR ≤80% 6.39% pa (LVR ≤80% 3.14% pa 3.59% pa 3.49% pa 2.95% pa 3.89% pa (LVR ≤80% 3.34% pa 2.95% pa 3.24% pa 2.99% pa 2.89% pa 2.89% pa 2.89% pa	5.34% pa % incl LMI) 6.18% pa % incl LMI) 2.83% pa n/a 2.73% pa 2.78% pa 2.72% pa 3.12% pa % incl LMI) 3.22% pa n/a 3.13% pa 3.10% pa 3.08% pa 3.24% pa
ariable Rate Loan construction MP FIRST HOME LOAN ⁵ - OWNER ariable Rate Loan ne of Credit Year Fixed Rate Year Fixed Rate Year Fixed Rate MP FIRST HOME LOAN ⁵ - INVESTI ariable Rate Loan ne of Credit Year Fixed Rate Wear Fixed Rate MP FIRST HOME LOAN ⁵ - INVESTI ariable Rate Loan ne of Credit Year Fixed Rate MP SUPEREDGE LOAN for SMSF	OCCUPIED MENT	(LVR ≤90 5.94% pa (LVR ≤90 2.64% pa 2.49% pa 2.19% pa 2.29% pa 2.99% pa (LVR ≤90 3.14% pa 2.99% pa 2.64% pa 2.64% pa 3.09% pa	5.99% pa 5.99% pa 2.64% pa 2.63% pa 2.57% pa 2.56% pa 2.78% pa 3.14% pa 3.13% pa 3.06% pa 3.02% pa 3.12% pa	3.29% pa (LVR ≤80% 6.39% pa (LVR ≤80% 3.14% pa 3.59% pa 3.49% pa 2.95% pa 3.89% pa (LVR ≤80% 3.34% pa 2.95% pa 3.24% pa 2.99% pa 2.89% pa 2.89% pa 2.89% pa	5.34% pa % incl LMI) 6.18% pa % incl LMI) 2.83% pa n/a 2.73% pa 2.78% pa 2.72% pa 3.12% pa % incl LMI) 3.22% pa n/a 3.13% pa 3.10% pa 3.08% pa 3.24% pa
ariable Rate Loan onstruction and Loan MP FIRST HOME LOAN ⁵ - OWNER ariable Rate Loan ne of Credit Year Fixed Rate Year Fixed Rate Year Fixed Rate MP FIRST HOME LOAN ⁵ - INVESTI ariable Rate Loan ne of Credit Year Fixed Rate Wear Fixed Rate Year Fixed Rate	OCCUPIED MENT	(LVR ≤90 5.94% pa (LVR ≤90 2.64% pa 2.49% pa 2.19% pa 2.29% pa 2.99% pa 3.14% pa 2.99% pa 2.64% pa 2.64% pa 3.09% pa Not available fo	5.99% pa 5.99% pa 2.64% pa 2.63% pa 2.57% pa 2.56% pa 2.78% pa 3.14% pa 3.13% pa 3.06% pa 3.02% pa 3.12% pa 5 r new business. Fixed rate 6.03% pa	3.29% pa (LVR ≤80% 6.39% pa (LVR ≤80% 3.14% 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 2.89% pa 3.39% pa es available for existing of	5.34% pa % incl LMI) 6.18% pa % incl LMI) 2.83% pa n/a 2.73% pa 2.78% pa 2.72% pa 3.12% pa % incl LMI) 3.22% pa n/a 3.13% pa 3.10% pa 3.08% pa 3.24% pa customers only. 6.04% pa
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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 25 Sep 2020. Full details of relevant terms and conditions available on request.

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



AMP Bank Interest Rate Bulletin - Home Loans

Issued: Friday, 25 September 2020
Effective: Tuesday, 29 September 2020

September 2020

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

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 Friday 25 Sep 2020. Full details of relevant terms and conditions available on request.

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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