



## AMP Bank Interest Rate Bulletin - Home Loans

Issued:

Friday, 31 January 2020

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Effective:

Monday, 3 February 2020

	OWNER OCCUPIED				INVESTMENT			
	Principal and Interest (LVR ≤90% + LMI)		Interest Only (LVR ≤80% including LMI)		Principal and Interest (LVR ≤90% + LMI)		Interest Only (LVR ≤80% including LMI)	
	Annual rate <sup>1</sup>	Comparison rate <sup>2</sup>	Annual rate <sup>1</sup>	Comparison rate <sup>2</sup>	Annual rate <sup>1</sup>	Comparison rate <sup>2</sup>	Annual rate <sup>1</sup>	Comparison rate <sup>2</sup>
<b>AMP ESSENTIAL HOME LOAN</b>								
Variable Rate Loan \$40k<\$100k	4.25% pa	4.28% pa			4.84% pa	4.87% pa		
Variable Rate Loan ≥\$100k	3.59% pa	3.62% pa			4.84% pa	4.87% pa		
Variable Rate Loan special ≥\$100k & LVR ≤80%	3.02% pa	3.05% pa	Repayment type not applicable		N/A	N/A	Repayment type not applicable	
<b>BASIC PACKAGE</b>								
Variable Rate Loan	3.68% pa	3.73% pa	4.28% pa	3.96% pa	3.93% pa	3.98% pa	4.19% pa	4.08% pa
1 Year Fixed Rate	4.25% pa	3.78% pa	4.55% pa	3.81% pa	4.64% pa	4.05% pa	4.84% pa	4.06% pa
2 Year Fixed Rate	4.33% pa	3.85% pa	4.63% pa	3.89% pa	4.57% pa	4.09% pa	4.77% pa	4.13% pa
3 Year Fixed Rate	4.49% pa	3.94% pa	4.79% pa	4.01% pa	3.99% pa	3.99% pa	5.07% pa	4.27% pa
5 Year Fixed Rate	4.06% pa	3.88% pa	5.23% pa	4.34% pa	5.18% pa	4.50% pa	5.38% pa	4.56% pa
<b>PROFESSIONAL PACKAGE</b>								
					<b>Limited Time Special Offer<sup>6</sup></b> <i>For dual purpose loans where total loan value ≥ \$750,000 and owner occupied portion ≥ 25% of total loan value<sup>7</sup></i>			
<b>\$750,000 and above</b>								
Variable Rate Loan					3.05% pa	3.45% pa	3.54% pa	3.59% pa
Line of Credit							3.74% pa	n/a
<b>\$750,000 and above</b>								
Variable Rate Loan	3.05% pa	3.45% pa	3.54% pa	3.59% pa	3.49% pa	3.88% pa	3.64% pa	3.90% pa
Line of Credit			3.74% pa	n/a			3.84% pa	n/a
<b>\$500,000 to less than \$750,000</b>								
Variable Rate Loan	3.09% pa	3.49% pa	3.94% pa	3.77% pa	3.49% pa	3.88% pa	3.64% pa	3.90% pa
Line of Credit			4.14% pa	n/a			3.84% pa	n/a
<b>\$250,000 to less than \$500,000</b>								
Variable Rate Loan	3.14% pa	3.54% pa	4.60% pa	4.07% pa	3.86% pa	4.25% pa	3.94% pa	4.24% pa
Line of Credit			4.80% pa	n/a			4.14% pa	n/a
<b>\$100,000 to less than \$250,000</b>								
Variable Rate Loan	4.12% pa	4.50% pa	4.83% pa	4.75% pa	4.79% pa	5.16% pa	4.54% pa	5.03% pa
Line of Credit			5.03% pa	n/a			4.74% pa	n/a
<b>\$100,000 and above</b>								
1 Year Fixed Rate	4.25% pa	4.49% pa	4.55% pa	4.51% pa	4.64% pa	5.12% pa	4.84% pa	5.13% pa
2 Year Fixed Rate	2.89% pa	4.24% pa	4.23% pa	4.46% pa	3.42% pa	4.86% pa	3.64% pa	4.89% pa
3 Year Fixed Rate	3.13% pa	4.18% pa	4.33% pa	4.47% pa	3.42% pa	4.73% pa	3.64% pa	4.78% pa
5 Year Fixed Rate	3.34% pa	4.08% pa	5.23% pa	4.81% pa	3.58% pa	4.56% pa	3.88% pa	4.67% pa
<b>NON-PACKAGE LOANS</b>								
Construction	Repayment type not applicable		5.95% pa	5.21% pa	Repayment type not applicable		6.64% pa	5.89% pa
Land Loan	5.13% pa	5.18% pa	5.85% pa	5.47% pa	6.19% pa	6.24% pa	6.64% pa	6.43% pa
<b>AMP SUPEREDGE LOAN for SMSF</b>								
					<b>NO NEW BUSINESS EFFECTIVE 20 OCTOBER 2018</b> <b>Fixed rates available for existing customers only</b>			
1 Year Fixed Rate					6.09% pa	6.25% pa	6.29% pa	6.27% pa
2 Year Fixed Rate		N/A for Owner Occupied			6.39% pa	6.32% pa	6.59% pa	6.35% pa
3 Year Fixed Rate					6.39% pa	6.36% pa	6.59% pa	6.40% pa
5 Year Fixed Rate					6.69% pa	6.55% pa	6.89% pa	6.61% 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.								
6 For new home loan applications received from Monday 03 February 2020. AMP Bank reserves the right to terminate the offer at any time. Applications subject to credit approval. Fees and charges may be payable.								
7 Total loan value of a single application.								
# Introductory rates available for new loans only, and not available for business purposes.								
Information correct as at Friday 31 Jan 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.								
<b>Fees and charges are payable. Interest rates, fees and charges are subject to change at any time. AMP Bank lending criteria applies.</b>								
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 (LVR ≤90% + LMI)		Interest Only (LVR ≤80% including LMI)		Principal and Interest (LVR ≤90% + LMI)		Interest Only (LVR ≤80% including LMI)	
Annual rate <sup>1</sup>	Comparison rate <sup>2</sup>	Annual rate <sup>3</sup>	Comparison rate <sup>2</sup>	Annual rate <sup>1</sup>	Comparison rate <sup>2</sup>	Annual rate <sup>1</sup>	Comparison rate <sup>2</sup>

SELECT PACKAGE <sup>3,4</sup>	<b>Limited Time Special Offer<sup>6</sup></b> <i>For dual purpose loans where total loan value ≥ \$750,000 and owner occupied portion ≥ 25% of total loan value<sup>7</sup></i>							
<b>\$750,000 and above</b>								
Variable Rate Loan								
Line of Credit								
<b>\$750,000 and above</b>								
Variable Rate Loan	3.05% pa	3.46% pa	3.54% pa	3.60% pa	3.49% pa	3.89% pa	3.64% pa	3.91% pa
Line of Credit			3.74% pa	n/a			3.84% pa	n/a
<b>\$500,000 to less than \$750,000</b>								
Variable Rate Loan	3.09% pa	3.50% pa	3.94% pa	3.78% pa	3.49% pa	3.89% pa	3.64% pa	3.91% pa
Line of Credit			4.14% pa	n/a			3.84% pa	n/a
<b>\$250,000 to less than \$500,000</b>								
Variable Rate Loan	3.14% pa	3.55% pa	4.60% pa	4.07% pa	3.86% pa	4.25% pa	3.94% pa	4.24% pa
Line of Credit			4.80% pa	n/a			4.14% pa	n/a
<b>\$100,000 to less than \$250,000</b>								
Variable Rate Loan	4.12% pa	4.51% pa	4.83% pa	4.75% pa	4.79% pa	5.17% pa	4.54% pa	5.03% pa
Line of Credit			5.03% pa	n/a			4.74% pa	n/a
<b>\$100,000 and above</b>								
1 Year Fixed Rate	4.25% pa	4.50% pa	4.55% pa	4.52% pa	4.64% pa	5.13% pa	4.84% pa	5.14% pa
2 Year Fixed Rate	2.89% pa	4.25% pa	4.23% pa	4.47% pa	3.42% pa	4.87% pa	3.64% pa	4.90% pa
3 Year Fixed Rate	3.13% pa	4.19% pa	4.33% pa	4.48% pa	3.42% pa	4.74% pa	3.64% pa	4.79% pa
5 Year Fixed Rate	3.34% pa	4.10% pa	5.23% pa	4.82% pa	3.58% pa	4.57% pa	3.88% pa	4.68% pa

AMP FIRST HOME LOAN <sup>5</sup>								
Variable Rate Loan	3.09% pa	3.09% pa	3.39% pa	3.21% pa	3.39% pa	3.39% pa	3.59% pa	3.47% pa
Line of Credit			3.59% pa	n/a			3.79% pa	n/a
1 Year Fixed Rate	4.15% pa	3.19% pa	4.15% pa	3.19% pa	4.54% pa	3.50% pa	4.54% pa	3.50% pa
2 Year Fixed Rate	2.89% pa	3.06% pa	4.19% pa	3.28% pa	3.29% pa	3.38% pa	3.59% pa	3.43% pa
3 Year Fixed Rate	3.13% pa	3.10% pa	4.21% pa	3.37% pa	3.42% pa	3.40% pa	3.64% pa	3.45% pa
5 Year Fixed Rate	3.34% pa	3.19% pa	4.62% pa	3.69% pa	3.58% pa	3.47% pa	3.88% pa	3.58% pa

All Lines of Credit (Credit balances)								
From \$0 to less than \$20,000	0.00% pa	n/a	0.00% pa	n/a	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	0.25% pa	n/a	0.25% pa	n/a

### ADDITIONAL INFORMATION

**Settlement fee**  
 \$349 is payable to cover processing and administration costs for settlement of your loan.  
 Applicable for Basic Package, Construction Loan, Land Loan and Select Package. Not applicable for Professional Package, AMP Essential Home Loan and AMP First Home Loan.

**Professional and Select Packages**  
 Total borrowings must be > \$100,000.

**SELECT PACKAGE DETAILS AND ELIGIBILITY**  
**3 AMP Corporate Superannuation Benefits Package:**  
 Available to eligible AMP Corporate Superannuation members only. Eligible super plans are: CustomSuper, SignatureSuper, and Super Leader.  
 The Settlement fee of \$349 and the Annual Package fee of \$349 is waived.

**4 AMP Shareholder Benefits Package:**  
 Available to eligible AMP Limited shareholders only. AMP Shareholders must hold a minimum of 500 shares to qualify. For shares first purchased prior to 31 January 2006, no minimum limit applies.  
 The Annual Package fee of \$349 is waived for the first year of the loan for the Shareholder Benefits Package.

**5 AMP First Home Loan (available to AMP Employees and AMP Shareholders)**  
 Available to eligible AMP Limited shareholders only. AMP Shareholders must hold a minimum of 500 shares to qualify. For shares first purchased prior to 31 January 2006, no minimum limit applies.

- 1 Interest rates available for new loans only.
- 2 The comparison rate is calculated for a secured loan on a loan amount of \$150,000 over a 25-year term. **WARNING:** This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Comparison rates for variable interest only loans (except construction loans) are based on an initial 5 year interest only period and a subsequent 20 year principal and interest period. Comparison rates for construction loans are based on an initial 1 year interest only period with interest payable at the construction rate and a subsequent 24 year principal and interest period with interest payable at the Construction variable rate. Comparison rates for fixed interest only loans are based on an initial interest only period equal to the nominated fixed period and the remaining period (to 25 years) principal and interest at the equivalent product variable rate.
- 6 For new home loan applications received from Monday 03 February 2020. AMP Bank reserves the right to terminate the offer at any time. Applications subject to credit approval. Fees and charges may be payable.
- 7 Total loan value of a single application.

**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 31 Jan 2020. Full details of relevant terms and conditions available on request.

This Interest Rate Bulletin supersedes all prior Interest Rate Bulletins issued by AMP Bank.

**Fees and charges are payable. Interest rates, fees and charges are subject to change at any time. AMP Bank lending criteria applies.**

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

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