Principal ar         Annual rate 1         2.29% pa         2.34% pa         2.63% pa         2.29% pa         2.34% pa         2.63% pa         2.63% pa         2.69% pa         2.49% pa         2.69% pa         2.59% pa         2.79% pa         2.79% pa         2.39% pa         2.77% pa         3.26% pa         2.79% pa         3.27% pa         3.12% pa         3.61% pa	2.71% pa 2.71% pa 2.76% pa 3.04% pa 2.76% pa 3.04% pa 2.75% pa 3.04% pa 2.75% pa 3.03% pa 2.63% pa 2.63% pa 2.61% pa 2.87% pa 2.75% pa 3.00% pa 4.00% pa 3.15% pa 3.20% pa 3.52% pa 4.00% pa		t Only** Comparison rate 2.92% pa 2.95% pa n/a 3.45% pa 3.45% pa 1.00 2.83% pa n/a 2.89% pa 1.00% pa
Annual rate <sup>1</sup> 2.29% pa 2.34% pa 2.63% pa 2.29% pa 2.34% pa 2.63% pa 2.69% pa 2.69% pa 2.69% pa 2.69% pa 2.69% pa 2.69% pa 2.18% pa 2.59% pa 2.59% pa 2.79% pa 2.79% pa 2.79% pa 2.79% pa 2.77% pa 3.26% pa 3.12% pa 3.12% pa 3.61% pa	Comparison rate <sup>2</sup> 2.71% pa 2.76% pa 3.04% pa 2.71% pa 2.76% pa 3.04% pa 2.75% pa 3.03% pa 2.63% pa 2.63% pa 2.87% pa 2.87% pa 3.00% pa 3.00% pa 3.00% pa 3.00% pa 3.15% pa 3.20% pa	Annual rate <sup>1</sup> 2.99% pa 2.99% pa n/a 4.35% pa 1.35% pa n/a 3.59% pa n/a 3.49% pa n/a 2.95% pa n/a 3.89% pa n/a 3.89% pa n/a 3.19% pa 4.55% pa 1.455% pa 3.19% pa 1.55% pa 1.455%	Comparison rate 2.92% pa 2.95% pa n/a 3.45% pa 3.45% pa 1.45% pa 1.45% pa 1.45% pa 1.45% pa 1.45% pa 1.45% pa 1.45% pa 1.41% pa 1.41
2.29% pa 2.34% pa 2.63% pa 2.29% pa 2.34% pa 2.63% pa 2.69% pa 2.69% pa 1.84% pa 2.04% pa 2.04% pa 2.18% pa 2.18% pa 2.59% pa 2.59% pa 2.79% pa 2.79% pa 2.44% pa 2.92% pa 2.44% pa 2.92% pa 2.77% pa 3.26% pa	2.71% pa 2.76% pa 3.04% pa 2.71% pa 2.76% pa 3.04% pa 2.75% pa 3.03% pa 2.63% pa 2.90% pa 2.61% pa 2.61% pa 2.87% pa 2.75% pa 3.00% pa 3.00% pa 3.00% pa 3.00% pa 3.32% pa 3.15% pa 3.20% pa 3.20% pa 3.20% pa 3.20% pa 3.20% pa 3.20% pa 3.20% pa 3.20% pa 3.20% pa	2.99% pa 2.99% pa n/a 4.35% pa 4.35% pa n/a 3.59% pa n/a 3.49% pa n/a 2.95% pa n/a 3.89% pa n/a 3.89% pa n/a 3.19% pa 4.55% pa n/a 2.98% pa n/a 3.09% pa 3.19% pa n/a	2.92% pa 2.95% pa n/a 3.45% pa 3.48% pa n/a 2.83% pa n/a 2.89% pa n/a 2.81% pa n/a 3.20% pa 4.11% pa 3.20% pa 4.11% pa
2.34% pa 2.63% pa 2.29% pa 2.34% pa 2.63% pa 2.69% pa 1.84% pa 2.04% pa 1.98% pa 2.18% pa 2.18% pa 2.59% pa 2.59% pa 2.79% pa 2.79% pa 2.39% pa 2.44% pa 2.92% pa 2.77% pa 3.26% pa	2.76% pa 3.04% pa 2.71% pa 2.76% pa 3.04% pa 2.75% pa 3.03% pa 2.63% pa 2.63% pa 2.61% pa 2.87% pa 3.00% pa 3.00% pa 3.00% pa 3.00% pa 3.32% pa 3.32% pa 3.15% pa 3.20% pa 3.20% pa 3.20% pa 3.67% pa 3.52% pa	2.99% pa n/a 4.35% pa 4.35% pa n/a 3.59% pa n/a 3.49% pa n/a 2.95% pa n/a 3.89% pa n/a 3.89% pa n/a 3.19% pa 4.55% pa 2.74% pa 2.74% pa 1.55% pa n/a 3.19% pa 1.55% pa n/a	2.95% pa n/a 3.45% pa 3.48% pa n/a 2.83% pa n/a 2.89% pa n/a 3.20% pa 1000 m/a 3.20% pa 4.11% pa 2.89% pa 2.89% pa 2.95% pa 1.11% pa 1.11% pa
2.34% pa 2.63% pa 2.29% pa 2.34% pa 2.63% pa 2.69% pa 1.84% pa 2.04% pa 1.98% pa 2.18% pa 2.18% pa 2.59% pa 2.79% pa 2.79% pa 2.39% pa 2.44% pa 2.92% pa 2.44% pa 2.92% pa 2.77% pa 3.26% pa	2.76% pa 3.04% pa 2.71% pa 2.76% pa 3.04% pa 2.75% pa 3.03% pa 2.63% pa 2.63% pa 2.61% pa 2.87% pa 3.00% pa 3.00% pa 3.00% pa 3.00% pa 3.32% pa 3.32% pa 3.15% pa 3.20% pa 3.20% pa 3.20% pa 3.67% pa 3.52% pa	2.99% pa n/a 4.35% pa 4.35% pa n/a 3.59% pa n/a 3.49% pa n/a 2.95% pa n/a 3.89% pa n/a 3.89% pa n/a 3.19% pa 4.55% pa 2.74% pa 2.74% pa 1.55% pa n/a 3.19% pa 1.55% pa n/a	2.95% pa n/a 3.45% pa 3.48% pa n/a 2.83% pa n/a 2.89% pa n/a 3.20% pa 1000 m/a 3.20% pa 4.11% pa 2.89% pa 2.89% pa 2.95% pa 1.11% pa 1.11% pa
2.34% pa 2.63% pa 2.29% pa 2.34% pa 2.63% pa 2.69% pa 1.84% pa 2.04% pa 1.98% pa 2.18% pa 2.18% pa 2.59% pa 2.79% pa 2.79% pa 2.39% pa 2.44% pa 2.92% pa 2.44% pa 2.92% pa 2.77% pa 3.26% pa	2.76% pa 3.04% pa 2.71% pa 2.76% pa 3.04% pa 2.75% pa 3.03% pa 2.63% pa 2.63% pa 2.61% pa 2.87% pa 3.00% pa 3.00% pa 3.00% pa 3.00% pa 3.32% pa 3.32% pa 3.15% pa 3.20% pa 3.20% pa 3.20% pa 3.67% pa 3.52% pa	2.99% pa n/a 4.35% pa 4.35% pa n/a 3.59% pa n/a 3.49% pa n/a 2.95% pa n/a 3.89% pa n/a 3.89% pa n/a 3.19% pa 4.55% pa 2.74% pa 2.74% pa 1.55% pa n/a 3.19% pa 1.55% pa n/a	2.95% pa n/a 3.45% pa 3.48% pa n/a 2.83% pa n/a 2.89% pa n/a 3.20% pa 1000 m/a 3.20% pa 4.11% pa 2.89% pa 2.89% pa 2.95% pa 1.11% pa 1.11% pa
2.63% pa 2.29% pa 2.34% pa 2.63% pa 2.69% pa 1.84% pa 2.04% pa 2.04% pa 2.04% pa 2.18% pa 2.59% pa 2.59% pa 2.79% pa 2.79% pa 2.39% pa 2.44% pa 2.92% pa 2.44% pa 2.92% pa 2.77% pa 3.26% pa	3.04% pa 2.71% pa 2.76% pa 3.04% pa 2.75% pa 3.03% pa 2.63% pa 2.63% pa 2.90% pa 2.61% pa 2.87% pa 3.75% pa 3.00% pa 3.00% pa 3.00% pa 3.32% pa 3.32% pa 3.15% pa 3.20% pa	n/a 4.35% pa 4.35% pa n/a 3.59% pa n/a 3.49% pa n/a 2.95% pa n/a 3.89% pa n/a 3.89% pa a n/a 4.55% pa 2.74% pa 4.55% pa n/a 3.19% pa n/a 2.98% pa n/a	n/a 3.45% pa 3.48% pa n/a 2.83% pa n/a 2.89% pa n/a 2.81% pa n/a 3.20% pa 4.11% pa 3.20% pa 4.11% pa 2.89% pa 2.95% pa n/a 3.21% pa n/a 3.21% pa n/a
2.29% pa 2.34% pa 2.63% pa 2.69% pa 2.69% pa 1.84% pa 2.04% pa 2.04% pa 2.04% pa 2.59% pa 2.59% pa 2.79% pa 2.79% pa 2.39% pa 2.44% pa 2.92% pa 2.92% pa 2.92% pa 2.77% pa 3.26% pa	2.71% pa 2.76% pa 3.04% pa 2.75% pa 3.03% pa 2.63% pa 2.63% pa 2.61% pa 2.87% pa 2.87% pa 3.00% pa 3.00% pa 3.00% pa 3.32% pa 3.32% pa 3.15% pa 3.20% pa 3.20% pa 3.67% pa 3.52% pa	4.35% pa 4.35% pa n/a 3.59% pa n/a 3.49% pa n/a 2.95% pa n/a 3.89% pa n/a 3.89% pa n/a 3.19% pa 2.84% pa n/a 2.98% pa n/a 3.09% pa 3.19% pa n/a	3.45% pa 3.48% pa n/a 2.83% pa n/a 2.89% pa n/a 2.81% pa n/a 3.20% pa 4.11% pa 2.89% pa 2.89% pa 2.95% pa 1.95% pa 1.95% pa 1.95% pa 1.95% pa 1.95% pa 1.95% pa 1.95% pa
2.34% pa 2.63% pa 2.69% pa 2.69% pa 1.84% pa 2.04% pa 1.98% pa 2.18% pa 2.59% pa 2.79% pa 2.79% pa 2.39% pa 2.39% pa 2.44% pa 2.92% pa 2.92% pa 2.77% pa 3.26% pa 3.27% pa 3.12% pa 3.12% pa 3.61% pa	2.76% pa 3.04% pa 2.75% pa 3.03% pa 2.63% pa 2.61% pa 2.61% pa 2.87% pa 3.75% pa 3.00% pa 3.00% pa 3.00% pa 3.32% pa 3.18% pa 3.66% pa 3.20% pa 3.20% pa 3.67% pa 3.67% pa 3.52% pa	4.35% pa n/a 3.59% pa n/a 3.49% pa n/a 2.95% pa n/a 3.89% pa n/a 3.89% pa n/a 3.19% pa 4.55% pa 2.74% pa 2.84% pa n/a 2.98% pa n/a 3.09% pa 3.19% pa n/a	3.48% pa n/a 1.2.83% pa n/a 2.89% pa 1.3.20% pa 1.3.20% pa 3.20% pa 4.11% pa 1.3.20% pa 4.11% pa 1.3.20% pa 4.11% pa 1.3.20% pa 1.3.20% pa 1.3.21% pa n/a 3.21% pa n/a 1.3.23% pa 3.30% pa 1.3.30% pa
2.63% pa 2.49% pa 2.69% pa 1.84% pa 2.04% pa 2.04% pa 2.18% pa 2.59% pa 2.59% pa 2.79% pa 2.79% pa 2.39% pa 2.44% pa 2.92% pa 2.92% pa 2.77% pa 3.26% pa 3.26% pa	3.04% pa 2.75% pa 3.03% pa 2.63% pa 2.61% pa 2.87% pa 2.87% pa 2.75% pa 3.00% pa 3.00% pa 2.81% pa 3.32% pa 3.32% pa 3.15% pa 3.20% pa 3.20% pa 3.20% pa 3.67% pa 3.52% pa	n/a 3.59% pa n/a 3.49% pa n/a 2.95% pa n/a 3.89% pa n/a 3.19% pa 4.55% pa 2.74% pa 2.74% pa 1.2.74% pa 1.2.84% pa n/a 3.09% pa 3.19% pa 1.2.98% pa n/a	n/a 2.83% pa n/a 2.89% pa n/a 2.81% pa n/a 3.20% pa 4.11% pa 2.89% pa 2.89% pa 2.95% pa n/a 3.21% pa n/a 3.21% pa n/a
2.49% pa 2.69% pa <b>1.84% pa</b> <b>2.04% pa</b> <b>2.04% pa</b> 2.18% pa 2.59% pa 2.59% pa 2.79% pa <b>2.79% pa</b> <b>2.39% pa</b> <b>2.44% pa</b> <b>2.92% pa</b> <b>2.77% pa</b> <b>3.26% pa</b> <b>3.26% pa</b> <b>3.12% pa</b> <b>3.12% pa</b> <b>3.12% pa</b> <b>3.12% pa</b> <b>3.12% pa</b> <b>3.12% pa</b> <b>3.61% pa</b>	2.75% pa 3.03% pa 2.63% pa 2.63% pa 2.61% pa 2.87% pa 2.87% pa 3.00% pa 3.00% pa 3.00% pa 3.00% pa 3.32% pa 3.32% pa 3.15% pa 3.20% pa 3.20% pa 3.67% pa 3.67% pa 3.52% pa	3.59% pa n/a 3.49% pa n/a 2.95% pa n/a 3.89% pa n/a 3.19% pa 4.55% pa 2.74% pa 2.74% pa 2.84% pa n/a 2.98% pa n/a 3.09% pa 3.19% pa 3.19% pa n/a	2.83% pa n/a 2.89% pa n/a 2.81% pa n/a 3.20% pa n/a 3.20% pa 4.11% pa 2.89% pa 2.95% pa 2.95% pa n/a 3.21% pa n/a 3.21% pa n/a
2.69% pa <b>1.84% pa</b> <b>2.04% pa</b> 1.98% pa 2.18% pa 2.59% pa 2.79% pa 2.79% pa <b>2.39% pa</b> <b>2.44% pa</b> <b>2.92% pa</b> <b>2.92% pa</b> <b>2.77% pa</b> <b>3.26% pa</b> <b>3.26% pa</b> <b>3.27% pa</b> <b>3.27% pa</b> <b>3.27% pa</b> <b>3.12% pa</b> <b>3.12% pa</b> <b>3.12% pa</b> <b>3.12% pa</b> <b>3.61% pa</b>	3.03% pa 2.63% pa 2.90% pa 2.61% pa 2.87% pa 2.75% pa 3.00% pa 3.00% pa 2.81% pa 2.86% pa 3.32% pa 3.18% pa 3.66% pa 3.20% pa 3.20% pa 3.20% pa 3.67% pa 3.67% pa 3.52% pa	n/a 3.49% pa n/a 2.95% pa n/a 3.89% pa n/a 3.19% pa 4.55% pa 2.74% pa 2.74% pa 2.84% pa n/a 2.98% pa n/a 3.09% pa 3.19% pa 1.9% pa 1.9% pa 1.9% pa 1.9% pa 1.9% pa	n/a 2.89% pa n/a 2.81% pa n/a 3.20% pa n/a 3.20% pa 4.11% pa 2.89% pa 2.95% pa n/a 3.21% pa n/a 3.21% pa n/a
2.69% pa <b>1.84% pa</b> <b>2.04% pa</b> 1.98% pa 2.18% pa 2.59% pa 2.79% pa 2.79% pa <b>2.39% pa</b> <b>2.44% pa</b> <b>2.92% pa</b> <b>2.92% pa</b> <b>2.77% pa</b> <b>3.26% pa</b> <b>3.26% pa</b> <b>3.27% pa</b> <b>3.27% pa</b> <b>3.27% pa</b> <b>3.12% pa</b> <b>3.12% pa</b> <b>3.12% pa</b> <b>3.12% pa</b> <b>3.61% pa</b>	3.03% pa 2.63% pa 2.90% pa 2.61% pa 2.87% pa 2.75% pa 3.00% pa 3.00% pa 2.81% pa 2.86% pa 3.32% pa 3.18% pa 3.66% pa 3.20% pa 3.20% pa 3.20% pa 3.67% pa 3.67% pa 3.52% pa	n/a 3.49% pa n/a 2.95% pa n/a 3.89% pa n/a 3.19% pa 4.55% pa 2.74% pa 2.74% pa 2.84% pa n/a 2.98% pa n/a 3.09% pa 3.19% pa 1.9% pa 1.9% pa 1.9% pa 1.9% pa 1.9% pa	n/a 2.89% pa n/a 2.81% pa n/a 3.20% pa n/a 3.20% pa 4.11% pa 2.89% pa 2.95% pa n/a 3.21% pa n/a 3.21% pa n/a
1.84% pa 2.04% pa 1.98% pa 2.18% pa 2.59% pa 2.79% pa 2.79% pa 2.39% pa 2.44% pa 2.92% pa 2.92% pa 2.77% pa 3.26% pa 3.12% pa 3.12% pa 3.61% pa	2.63% pa 2.90% pa 2.61% pa 2.87% pa 2.87% pa 3.00% pa 3.00% pa 2.81% pa 2.86% pa 3.32% pa 3.18% pa 3.66% pa 3.15% pa 3.20% pa 3.20% pa 3.67% pa 3.67% pa 3.52% pa	3.49% pa n/a 2.95% pa n/a 3.89% pa n/a 3.19% pa 4.55% pa 2.74% pa 2.74% pa 2.84% pa n/a 2.98% pa n/a 3.09% pa 3.19% pa 1.9% pa 1.9% pa 1.9% pa 1.9% pa 1.9% pa	2.89% pa n/a 2.81% pa n/a 3.20% pa n/a 3.20% pa 4.11% pa 2.89% pa 2.95% pa 2.95% pa n/a 3.21% pa n/a 3.21% pa n/a
2.04% pa 1.98% pa 2.18% pa 2.59% pa 2.79% pa 2.79% pa 2.39% pa 2.39% pa 2.44% pa 2.92% pa 2.92% pa 2.77% pa 3.26% pa 3.27% pa 3.12% pa 3.12% pa 3.61% pa	2.90% pa 2.61% pa 2.87% pa 2.75% pa 3.00% pa 3.00% pa 2.86% pa 3.32% pa 3.32% pa 3.18% pa 3.66% pa 3.20% pa 3.20% pa 3.67% pa 3.67% pa 3.52% pa	n/a 2.95% pa n/a 3.89% pa n/a 3.19% pa 4.55% pa 2.74% pa 2.84% pa n/a 2.98% pa n/a 3.09% pa 3.19% pa 3.19% pa n/a	n/a 2.81% pa n/a 3.20% pa n/a 3.20% pa 4.11% pa 2.89% pa 4.11% pa 2.95% pa n/a 3.21% pa n/a 3.21% pa n/a
1.98% pa 2.18% pa 2.59% pa 2.79% pa 2.79% pa 2.39% pa 2.44% pa 2.92% pa 2.92% pa 2.77% pa 3.26% pa 2.77% pa 3.26% pa 3.27% pa 3.12% pa 3.12% pa 3.61% pa	2.61% pa 2.87% pa 2.75% pa 3.00% pa 2.81% pa 2.86% pa 3.32% pa 3.32% pa 3.18% pa 3.66% pa 3.20% pa 3.20% pa 3.20% pa 3.67% pa 3.67% pa	2.95% pa n/a 3.89% pa n/a 3.19% pa 4.55% pa 2.74% pa 2.74% pa 2.84% pa n/a 2.98% pa n/a 3.09% pa 3.19% pa 3.19% pa n/a	2.81% pa n/a 3.20% pa n/a 3.20% pa 4.11% pa 2.89% pa 2.95% pa n/a 3.21% pa n/a 3.21% pa n/a
2.18% pa 2.59% pa 2.79% pa 2.79% pa 2.39% pa 2.44% pa 2.92% pa 2.92% pa 2.77% pa 3.26% pa 2.77% pa 3.27% pa 3.12% pa 3.12% pa 3.61% pa	2.87% pa 2.75% pa 3.00% pa 2.81% pa 2.86% pa 3.32% pa 3.32% pa 3.18% pa 3.66% pa 3.15% pa 3.20% pa 3.20% pa 3.67% pa 3.67% pa 3.52% pa	n/a 3.89% pa n/a 3.19% pa 4.55% pa 2.74% pa 2.74% pa 2.84% pa n/a 2.98% pa n/a 3.09% pa 3.19% pa 3.19% pa n/a	n/a 3.20% pa n/a 3.20% pa 4.11% pa 2.89% pa 2.95% pa n/a 3.21% pa n/a 3.21% pa n/a
2.59% pa 2.79% pa <b>IAL OFFER<sup>6</sup>)</b> 2.39% pa 2.39% pa 2.92% pa 2.92% pa 2.92% pa 3.26% pa 2.77% pa 3.26% pa 3.27% pa 3.12% pa 3.12% pa 3.61% pa	2.75% pa 3.00% pa 2.81% pa 2.86% pa 3.32% pa 3.18% pa 3.66% pa 3.15% pa 3.20% pa 3.20% pa 3.67% pa 3.67% pa 3.52% pa	3.89% pa n/a 3.19% pa 4.55% pa <b>2.74% pa</b> <b>2.74% pa</b> n/a <b>2.98% pa</b> n/a 3.09% pa 3.19% pa n/a	3.20% pa n/a 3.20% pa 4.11% pa 2.89% pa 2.95% pa n/a 3.21% pa n/a 3.21% pa 3.23% pa 3.30% pa n/a
2.79% pa AL OFFER <sup>6</sup> ) 2.39% pa 2.44% pa 2.92% pa 2.77% pa 3.26% pa 2.79% pa 3.27% pa 3.27% pa 3.27% pa 3.27% pa 3.12% pa 3.12% pa	3.00% pa	n/a 3.19% pa 4.55% pa 2.74% pa 2.74% pa 1.84% pa n/a 2.98% pa n/a 3.09% pa 3.19% pa n/a	n/a 3.20% pa 4.11% pa 2.89% pa 2.95% pa n/a 3.21% pa n/a 3.21% pa n/a
IAL OFFER <sup>6</sup> ) 2.39% pa 2.44% pa 2.92% pa 2.77% pa 3.26% pa 2.79% pa 3.27% pa 3.12% pa 3.12% pa 3.61% pa	2.81% pa 2.86% pa 3.32% pa 3.18% pa 3.66% pa 3.15% pa 3.20% pa 3.67% pa 3.67% pa 3.52% pa	3.19% pa 4.55% pa 2.74% pa 2.84% pa n/a 2.98% pa n/a 3.09% pa 3.19% pa n/a	3.20% pa 4.11% pa 2.89% pa 2.95% pa n/a 3.21% pa n/a 3.23% pa 3.30% pa n/a
2.39% pa 2.44% pa 2.92% pa 2.77% pa 3.26% pa 2.74% pa 2.79% pa 3.27% pa 3.27% pa 3.12% pa 3.61% pa	2.86% pa 3.32% pa 3.18% pa 3.66% pa 3.15% pa 3.20% pa 3.67% pa 3.52% pa	4.55% pa 2.74% pa 2.84% pa n/a 2.98% pa n/a 3.09% pa 3.19% pa n/a	4.11% pa 2.89% pa 2.95% pa n/a 3.21% pa n/a 3.23% pa 3.30% pa n/a
2.39% pa 2.44% pa 2.92% pa 2.77% pa 3.26% pa 2.74% pa 2.79% pa 3.27% pa 3.27% pa 3.12% pa 3.61% pa	2.86% pa 3.32% pa 3.18% pa 3.66% pa 3.15% pa 3.20% pa 3.67% pa 3.52% pa	4.55% pa 2.74% pa 2.84% pa n/a 2.98% pa n/a 3.09% pa 3.19% pa n/a	4.11% pa 2.89% pa 2.95% pa n/a 3.21% pa n/a 3.23% pa 3.30% pa n/a
2.39% pa 2.44% pa 2.92% pa 2.77% pa 3.26% pa 2.74% pa 2.79% pa 3.27% pa 3.27% pa 3.12% pa 3.61% pa	2.86% pa 3.32% pa 3.18% pa 3.66% pa 3.15% pa 3.20% pa 3.67% pa 3.52% pa	2.74% pa 2.84% pa n/a 2.98% pa n/a 3.09% pa 3.19% pa n/a	2.89% pa 2.95% pa n/a 3.21% pa n/a 3.23% pa 3.30% pa n/a
2.39% pa 2.44% pa 2.92% pa 2.77% pa 3.26% pa 2.74% pa 2.79% pa 3.27% pa 3.27% pa 3.12% pa 3.61% pa	2.86% pa 3.32% pa 3.18% pa 3.66% pa 3.15% pa 3.20% pa 3.67% pa 3.52% pa	2.84% pa n/a 2.98% pa n/a 3.09% pa 3.19% pa n/a	2.95% pa n/a 3.21% pa n/a 3.23% pa 3.30% pa n/a
2.44% pa 2.92% pa 2.77% pa 3.26% pa 2.74% pa 2.79% pa 3.27% pa 3.12% pa 3.12% pa	2.86% pa 3.32% pa 3.18% pa 3.66% pa 3.15% pa 3.20% pa 3.67% pa 3.52% pa	2.84% pa n/a 2.98% pa n/a 3.09% pa 3.19% pa n/a	2.95% pa n/a 3.21% pa n/a 3.23% pa 3.30% pa n/a
2.44% pa 2.92% pa 2.77% pa 3.26% pa 2.74% pa 2.79% pa 3.27% pa 3.12% pa 3.12% pa	2.86% pa 3.32% pa 3.18% pa 3.66% pa 3.15% pa 3.20% pa 3.67% pa 3.52% pa	2.84% pa n/a 2.98% pa n/a 3.09% pa 3.19% pa n/a	2.95% pa n/a 3.21% pa n/a 3.23% pa 3.30% pa n/a
2.44% pa 2.92% pa 2.77% pa 3.26% pa 2.74% pa 2.79% pa 3.27% pa 3.12% pa 3.12% pa	2.86% pa 3.32% pa 3.18% pa 3.66% pa 3.15% pa 3.20% pa 3.67% pa 3.52% pa	2.84% pa n/a 2.98% pa n/a 3.09% pa 3.19% pa n/a	2.95% pa n/a 3.21% pa n/a 3.23% pa 3.30% pa n/a
2.44% pa 2.92% pa 2.77% pa 3.26% pa 2.74% pa 2.79% pa 3.27% pa 3.12% pa 3.12% pa	2.86% pa 3.32% pa 3.18% pa 3.66% pa 3.15% pa 3.20% pa 3.67% pa 3.52% pa	2.84% pa n/a 2.98% pa n/a 3.09% pa 3.19% pa n/a	2.95% pa n/a 3.21% pa n/a 3.23% pa 3.30% pa n/a
2.92% pa 2.77% pa 3.26% pa 2.74% pa 2.79% pa 3.27% pa 3.12% pa 3.61% pa	3.32% pa 3.18% pa 3.66% pa 3.15% pa 3.20% pa 3.67% pa 3.52% pa	n/a <b>2.98% pa</b> n/a 3.09% pa 3.19% pa n/a	n/a <b>3.21% pa</b> n/a 3.23% pa 3.30% pa n/a
2.77% pa 3.26% pa 2.74% pa 2.79% pa 3.27% pa 3.12% pa 3.61% pa	<b>3.18% pa</b> <b>3.66% pa</b> 3.15% pa 3.20% pa 3.67% pa 3.52% pa	<b>2.98% pa</b> n/a 3.09% pa 3.19% pa n/a	3.21% pa n/a 3.23% pa 3.30% pa n/a
<b>3.26% pa</b> 2.74% pa 2.79% pa 3.27% pa 3.12% pa 3.61% pa	<b>3.66% pa</b> 3.15% pa 3.20% pa 3.67% pa 3.52% pa	n/a 3.09% pa 3.19% pa n/a	n/a 3.23% pa 3.30% pa n/a
2.74% pa 2.79% pa 3.27% pa 3.12% pa 3.61% pa	3.15% pa 3.20% pa 3.67% pa 3.52% pa	3.09% pa 3.19% pa n/a	3.23% pa 3.30% pa n/a
2.79% pa 3.27% pa 3.12% pa 3.61% pa	3.20% pa 3.67% pa 3.52% pa	3.19% pa n/a	3.30% pa n/a
2.79% pa 3.27% pa 3.12% pa 3.61% pa	3.20% pa 3.67% pa 3.52% pa	3.19% pa n/a	3.30% pa n/a
2.79% pa 3.27% pa 3.12% pa 3.61% pa	3.20% pa 3.67% pa 3.52% pa	3.19% pa n/a	3.30% pa n/a
3.27% pa 3.12% pa 3.61% pa	3.67% pa 3.52% pa	n/a	n/a
3.12% pa 3.61% pa	3.52% pa		
3.61% pa		5.5570 pa	
	4.0070 pa	n/a	n/a
		iiy d	iiy a
2.000/ ma	2 40% pp	2.00% pp	3.48% pa
2.99% pa	3.49% pa	2.99% pa	
3.19% pa	3.94% pa	n/a	n/a
2.30% pa	3.34% pa	2.44% pa	3.34% pa
2.50% pa	3.76% pa	n/a	n/a
2.40% pa	3.28% pa	2.49% pa	3.28% pa
2.60% pa	3.68% pa	n/a	n/a
		· · ·	3.49% pa
3.29% pa	3.77% pa	n/a	n/a
		•	3.41% pa
		· · ·	3.49% pa
		3.53% pa	3.70% pa
2.22% pa	2.25% pa		
2.45% pa	2.48% pa	Repayment type not applicable	
4.00% pa	4.03% pa		
4 59% na	4.62% na		
·		Repayment type not applicable	
pied), and 90% LVR including L	MI (Investment)		
	2.45% pa 4.00% pa 4.59% pa 4.59% pa 4.59% pa pied), and 90% LVR including L 5150,000 over a 25-year term. It in a different comparison rat cipal and interest period. Com	3.29% pa3.77% pa2.22% pa2.25% pa2.45% pa2.48% pa4.00% pa4.03% pa4.59% pa4.62% pa4.59% pa4.62% pa90% LVR including LMI (Investment)150,000 over a 25-year term. WARNING: This comparison rates for variabcipal and interest period. Comparison rates for constructionncipal and interest period with interest payable at the Constr	3.29% pa       3.77% pa       n/a         3.29% pa       3.29% pa         3.39% pa       3.39% pa         3.39% pa       3.53% pa         2.22% pa       2.25% pa         2.45% pa       2.48% pa         4.00% pa       4.03% pa         4.59% pa       4.62% pa         4.59% pa       4.62% pa

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	Issued: Effective:		riday, 20 August 20 Inesday, 25 August		Page 2 of 3	
AMP	Effective:	Wednesday, 25 August Principal and Interest*		Interest Only**		
		Annual rate <sup>1</sup>	Comparison rate <sup>2</sup>	Annual rate <sup>1</sup>	Comparison rate	
ASIC PACKAGE - OWNER OCCUPIED					-	
ariable Rate Loan						
	LVR ≤60%	2.49% pa	2.52% pa	2.99% pa	2.76% pa	
540,000 and above	LVR ≤80%	2.59% pa	2.62% pa	2.99% pa	2.76% pa	
	LVR ≤90% + LMI	2.89% pa	2.92% pa	n/a	n/a	
ixed rates (\$40,000 and above)		•	00% + LMI)	(LVR ≤	•	
Year Fixed Rate		2.69% pa	2.90% pa	3.69% pa	2.71% pa	
PYear Fixed Rate		2.04% pa	2.77% pa	3.59% pa	2.78% pa	
B Year Fixed Rate		2.18% pa	2.74% pa 2.88% pa	3.05% pa	2.73% pa	
		2.79% pa	2.88% µa	3.99% pa	3.15% pa	
BASIC PACKAGE - INVESTMENT						
ariable Rate Loan	L)/D <c00 <="" td=""><td>2 740/</td><td>2 770/</td><td>2.00%/</td><td>2.00% ==</td></c00>	2 740/	2 770/	2.00%/	2.00% ==	
40,000 and above	LVR ≤60%	2.74% pa	2.77% pa	2.99% pa	2.89% pa	
40,000 and above	LVR ≤80% LVR ≤90%	2.79% pa 3.27% pa	2.82% pa 3.30% pa	2.99% pa n/a	2.89% pa n/a	
ixed rates (\$40,000 and above)		•	3.30% pa <b>t ≤90%)</b>	n/a (LVR ≤		
Year Fixed Rate		3.19% pa	3.29% pa	(LVR S 3.09% pa	<b>80%)</b> 2.84% pa	
Year Fixed Rate		2.50% pa	3.29% pa 3.16% pa	2.54% pa	2.84% pa	
Year Fixed Rate		2.50% pa	3.10% pa	2.59% pa	2.78% pa	
Year Fixed Rate		3.29% pa	3.31% pa	3.49% pa	3.08% pa	
ION-PACKAGE LOANS - OWNER OCCUP	PIED	3.2070 PG	0.0-/0 pu	0. 1070 pu	0.0070 pu	
ariable Rate Loan				(LVR ≤905	% + LMI)	
Construction		Repayment ty	pe not applicable	3.29% pa	4.73% pa	
			00% + LMI)	LVR ≤	-	
and Loan		4.88% pa	4.93% pa	5.60% pa	5.22% pa	
ION-PACKAGE LOANS - INVESTMENT			I		1	
/ariable Rate Loan				(LVR ≤	90%)	
Construction		Repayment type not applicable		3.29% pa		
		(LVF	R ≤90%)	(LVR ≤	80%)	
and Loan		5.94% pa	5.99% pa	6.39% pa	6.18% pa	
MP FIRST HOME LOAN <sup>5</sup> - OWNER OCC	JPIED					
		(LVR ≤9	00% + LMI)	(LVR ≤	80%)	
'ariable Rate Loan		2.48% pa	2.48% pa	3.14% pa	2.73% pa	
ine of Credit				3.34% pa	3.02% pa	
Year Fixed Rate		2.47% pa	2.48% pa	3.57% pa	2.58% pa	
Year Fixed Rate		1.83% pa	2.37% pa	3.47% pa	2.65% pa	
Year Fixed Rate		1.86% pa	2.33% pa	2.93% pa	2.59% pa	
Year Fixed Rate		2.27% pa	2.40% pa	3.87% pa	3.01% pa	
MP FIRST HOME LOAN <sup>5</sup> - INVESTMENT						
			k ≤90%)	(LVR ≤	•	
/ariable Rate Loan		2.99% pa	2.99% pa	3.34% pa	3.12% pa	
ine of Credit		2.07%	2.0001	3.54% pa	3.34% pa	
Year Fixed Rate		2.97% pa	2.99% pa	2.97% pa	2.99% pa	
2 Year Fixed Rate		2.22% pa	2.86% pa	2.42% pa	2.90% pa	
Year Fixed Rate		2.31% pa	2.82% pa	2.47% pa	2.87% pa	
Year Fixed Rate	OTMENT	3.07% pa	3.02% pa	3.37% pa	3.14% pa	
MP SUPEREDGE LOAN for SMSF - INVE	SIMENI		for new business. Fixed rate	-	•	
Year Fixed Rate		6.09% pa	6.03% pa	6.29% pa	6.04% pa	
Year Fixed Rate		6.39% pa	6.12% pa	6.59% pa	6.15% pa	
Year Fixed Rate		6.39% pa	6.18% pa	6.59% pa	6.22% pa	
Year Fixed Rate		6.69% pa	6.41% pa	6.89% pa	6.47% pa	
All Lines of Credit (Credit balances)		0.000/	,	0.000/	,	
rom \$0 to less than \$20,000		0.00% pa	n/a	0.00% pa	n/a	
rom \$20,000 and above		0.25% pa	n/a	0.25% pa	n/a	
Maximum Principal and Interest lending up to 9	0% IVR + IMI (Owner Occupied)	and 90% IV/P including	IMI (Investment)			
<ul> <li>* Maximum Interest Only lending up to 80% LV</li> </ul>	• • • •					
Interest rates available for new loans only.						
The comparison rate is calculated for a secured	loan on a loan amount of \$150	000 over a 25-vear term	WARNING. This comparison ra	te is true only for the example	s given and may not i	
Il fees and charges. Different terms, fees or oth			•		•	
based on an initial 5 year interest only period an	•	•	•			
vith interest payable at the Construction rate ar		-	-			
nly loans are based on an initial interest only p		-				
formation correct as at Friday 20 Aug 2021. Fu	Il details of relevant terms and co	onditions available on re	quest.			
, 0						
is Interest Rate Bulletin supersedes all prior Interest Ra	te Bulletins issued by AMP Bank.					

		_	riday, 20 August 202		
AMP	lssued: Effective:		Page 3 of 3		
		Wednesday, 25 August Principal and Interest*		Interest Only**	
		Annual rate <sup>1</sup>	Comparison rate <sup>2</sup>	Annual rate <sup>1</sup>	Comparison rate
SELECT PACKAGE <sup>3,4</sup> - OWNER OCCUPIED	<u>)</u>				
Variable Rate Loan	LVR				
\$500,000 and above	LVR ≤80%	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 loss they 6500 000	LVR ≤80%	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				
	LVR ≤80%	2.49% pa	3.03% pa	3.59% pa	3.11% pa
1 Year Fixed Rate	LVR ≤90% + LMI	2.69% pa	3.27% pa	n/a	n/a
2 Veen Fired Data	LVR ≤80%	2.19% pa	2.94% pa	3.49% pa	3.14% pa
2 Year Fixed Rate	LVR ≤90% + LMI	2.39% pa	3.18% pa	n/a	n/a
	LVR ≤80%	2.49% pa	2.96% pa	2.95% pa	3.05% pa
3 Year Fixed Rate	LVR ≤90% + LMI	2.69% pa	3.19% pa	n/a	n/a
5 Year Fixed Rate	LVR ≤80%	2.99% pa	3.10% pa	3.89% pa	3.40% pa
	LVR ≤90% + LMI	3.19% pa	3.32% pa	n/a	n/a
Line of Credit	LVR				
500,000 and above	LVR ≤80%			3.49% pa	3.51% pa
100,000 to less than \$500,000	LVR ≤80%			4.55% pa	4.22% pa
SELECT PACKAGE <sup>3,4</sup> - INVESTMENT					
/ariable Rate Loan	LVR				
5500,000 and above	LVR ≤80%	3.14% pa	3.55% pa	3.34% pa	3.58% pa
5500,000 and above	LVR ≤90%	3.27% pa	3.68% pa	n/a	n/a
\$100,000 to less than \$500,000	LVR ≤80%	3.14% pa	3.55% pa	3.34% pa	3.58% pa
	LVR ≤90%	3.61% pa	4.01% pa	n/a	n/a
Fixed rates (\$100,000 and above)	LVR				
1 Year Fixed Rate	LVR ≤80%	2.99% pa	3.51% pa	2.99% pa	3.50% pa
I TEAT FIXEU NALE	LVR ≤90%	3.19% pa	3.95% pa	n/a	n/a
2 Year Fixed Rate	LVR ≤80%	2.79% pa	3.45% pa	2.99% pa	3.46% pa
	LVR ≤90%	2.99% pa	3.86% pa	n/a	n/a
3 Year Fixed Rate	LVR ≤80%	2.79% pa	3.40% pa	2.99% pa	3.43% pa
S TEdi FIXEU Kale	LVR ≤90%	2.99% pa	3.79% pa	n/a	n/a
E Voar Eived Pata	LVR ≤80%	3.09% pa	3.43% pa	3.39% pa	3.51% pa
5 Year Fixed Rate	LVR ≤90%	3.29% pa	3.78% pa	n/a	n/a
ine of Credit	LVR				
500,000 and above	LVR ≤80%			3.54% pa	3.72% pa
\$100,000 to less than \$500,000	LVR ≤80%			3.54% pa	3.72% pa

# ADDITIONAL INFORMATION

\*Maximum Principal and Interest lending up to 90% LVR + LMI (Owner Occupied), and 90% LVR including LMI (Investment)

\*\* 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.

# 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.

Information correct as at Friday 20 Aug 2021. 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