

A home loan for you



Whether you're looking to buy a new home, refinance or invest, we have a range of flexible options to help you get what you want.

Why AMP Bank?

- Flexible loan options
- Competitive rates
- Fast turnaround times
- My AMP internet and mobile banking.

What else does AMP Bank offer?

- Everyday transaction and savings accounts
- Term deposits
- SMSF bank accounts
- Business banking.

Through the My AMP app and online banking, you can also access our **Money Manager** tool if you'd like to connect with other financial providers and view your AMP and non-AMP accounts all in the one place.



A snapshot of our different property loans



Buy or refinance

Professional Package Home Loan

Access our broadest range of home loan features and benefits.

- Reduce interest payable with free access to variable loan offset account/s
- Benefit from competitive fixed or variable rates, or a combination of both
- Make unlimited extra repayments on variable rate loans with the ability to redraw the extra money you've paid
- Make up to \$10,000 of extra repayments a year on fixed rate loans or splits
- Make principal and interest or interest-only repayments
- Make variations to your loan to suit your changing needs, with no variation fees payable
- Master limit: get a pre-approved lending limit to borrow against equity in your property if you need it.

Basic Package Home Loan

Access fewer features with fewer fees.

- Reduce interest payable with variable loan offset account/s
- Benefit from competitive fixed or variable rates, or a combination of both
- Make unlimited extra repayments on variable rate loans with the ability to redraw the extra money you've paid
- Make up to \$10,000 of extra repayments a year on fixed rate loans or splits
- Make principal and interest or interest-only repayments

Essential Home Loan

Access a simple variable rate home loan with no ongoing fees.

- Make unlimited extra repayments with the ability to redraw the extra money you've paid
- Principal and interest repayments only
- No offset account available.



Build or renovate

Construction loan

- Construction finance is available through the Professional Package and Basic Package Home Loans
- You have 12 months to draw down on your construction loan
- Any remaining balance will be rolled into your selected AMP Bank home loan
- Choice to build, extend or renovate your home or an investment property
- Up to 10 offset accounts available during the construction period
- Borrow up to 90% of the property value.

Land loan

- Build your property portfolio with land to use now or later
- Buy vacant land (max five acres) and hold it for up to 30 years on our variable rate.

Compare our AMP Bank property loans

	Professional Package	Basic Package	Essential Home Loan
Owner occupied	Yes	Yes	Yes
Investment property	Yes	Yes	Yes
Variable rate	Yes	Yes	Yes
Fixed rate	Yes	Yes	No
Loan splits	Yes	Yes	Yes
Principal and interest repayments	Yes	Yes	Yes
Interest only repayments	Yes	Yes	No
Make extra repayments at no cost	Yes	Yes	Yes
Settlement fee	No	Yes	No
Monthly fees	No	Yes (if offset)	No
Annual fee	Yes	No	No
Offset account/s	Yes	Yes	No
Redraw	Yes	Yes	Yes
Online banking and phone banking	Yes	Yes	Yes
ATM access	Yes	Yes	No
BPAY	Yes	No	No
Line of credit	Yes	No	No
Construction lending	Yes	Yes	No

Ways to pay

- Worldwide with an AMP Bank Visa Debit Card
- Digitally with Apple Pay, Samsung Pay and Google Pay
- In person at Australia Post outlets displaying Bank@Post
- Traditionally via BPAY, EFT and direct debit.

**We're here
to help**

For more information visit
amp.com.au/homeloans
or contact your broker

What you need to know

Approval is subject to AMP Bank guidelines. Fees and charges apply. Credit provider and product issuer is AMP Bank Limited ABN 15 081 596 009, AFSL and Australian credit licence 234517. Approval is subject to AMP Bank guidelines. A target market determination for these products is available at amp.com.au/bank/tmd

The information contained within this flyer is correct as at October 2021 and is subject to change. Fees and charges are payable. Full details are as set out in the Terms and Conditions and Fees and Charges Guide and are available on request by calling 13 30 30 or at amp.com.au/banktermsandconditions. The Terms and Conditions and Fees and Charges Guide prevail to the extent of an inconsistency with this document.

Android, Google Pay, Google Play and the Google Logo are trademarks of Google LLC.

Devices compatible with NFC point of sale terminals for contactless transactions include Samsung Galaxy Note 5, Galaxy S6, Galaxy S6

edge, Galaxy S6 edge+, Galaxy S7, Galaxy S7 edge, Galaxy A5, Galaxy A7, Galaxy S9 and Galaxy S8+. All devices are compatible with MST point of sale terminals for swipe transactions except for Galaxy S6, Galaxy S6 edge and Gear S2.

For more information visit samsung.com/au/apps/samsungpay.

Apple Pay works with iPhone 6 and later in stores, apps and websites in Safari; with Apple Watch in stores and apps; with iPad Pro, iPad Air 2 and iPad mini 3 and later in apps and websites; and with Mac in Safari with an Apple Pay enabled iPhone 6 or later or Apple Watch. For a list of compatible Apple Pay devices, see <https://support.apple.com/en-us/HT208531>. Apple, the Apple logo, Apple Pay, Apple Watch, Face ID, iPad, iPhone, iTunes, Mac, Safari, and Touch ID are trademarks of Apple Inc., registered in the U.S. and other countries. iPad Pro is a trademark of Apple Inc.

Bank@Post™ and its device mark are trademarks (registered or otherwise) of the Australian Postal Corporation. All rights reserved.

Talk to your AMP Bank BDM

AMP  bank