AMP Issued:			Friday 26	May 2017						
Effective:	AMP Bank Interest Rate Bulletin - Home Loans Friday, 26 May 2017 Monday, 29 May 2017									
	OWNER OCCUPIED				INVESTMENT					
	Principal and Interest		Interest Only		Principal and Interest Interest Only (LVR ≤70% including LMI)			•		
	Annual rate ¹	Comparison rate ²	Annual rate ¹	Comparison rate ²	Annual rate ¹	Comparison rate ²	Annual rate ¹	Comparison rate ²		
AMP ESSENTIAL HOME LOAN										
Variable Rate Loan \$40k<\$100k	4.62% pa	4.64% pa			4.77% pa 4.77% pa	4.79% pa 4.79% pa				
Variable Rate Loan >=\$100k	3.96% pa	3.98% pa	Repayment type	e not applicable	4.77% pa	4.79% pa	Repayment ty	pe not applicabl		
	i									
BASIC PACKAGE										
Variable Rate Loan	4.05% pa	4.09% pa	4.56% pa	4.28% pa	4.56% pa	4.60% pa	4.61% pa	4.61% pa		
1 Year Fixed Rate	4.25% pa	4.11% pa	4.55% pa	4.13% pa	4.64% pa	4.61% pa	4.84% pa	4.62% pa		
2 Year Fixed Rate	4.33% pa	4.14% pa	4.63% pa	4.19% pa	4.57% pa	4.60% pa	4.77% pa	4.63% pa		
3 Year Fixed Rate	4.49% pa	4.20% pa	4.79% pa	4.28% pa	4.87% pa	4.68% pa	5.07% pa	4.73% pa		
5 Year Fixed Rate	4.93% pa	4.45% pa	5.23% pa	4.56% pa	5.18% pa	4.86% pa	5.38% pa	4.93% pa		
PROFESSIONAL PACKAGE										
		Limited Time	e Special Offer							
	\$250,000 to les	ss than \$750,000, l	$VR \leq 80\%$ on sing	le security loans						
Variable Rate Loan	3.79% pa	4.16% pa								
Line of Credit			4.57% pa	n/a						
750,000 and above										
/ariable Rate Loan	3.92% pa	4.28% pa	4.43% pa	4.45% pa	4.59% pa	4.94% pa	4.64% pa	4.93% pa		
Line of Credit	5.5277 p.		4.63% pa	n/a			4.84% pa	n/a		
\$250,000 to less than \$750,000							no no pa	, с		
/ariable Rate Loan	3.96% pa	4.32% pa	4.47% pa	4.49% pa	4.59% pa	4.94% pa	4.64% pa	4.93% pa		
Line of Credit	5.5070 pu	4.5270 pu	4.67% pa	n/a	4.5576 pu	4.5470 pu	4.84% pa	n/a		
ess than \$250,000							no no pa	, с		
/ariable Rate Loan	4.29% pa	4.65% pa	4.80% pa	4.82% pa	4.72% pa	5.07% pa	4.77% pa	5.06% pa		
Line of Credit	4.2970 pu	4.05% pu	5.00% pa	n/a	4.7270 pu	5.0770 pu	4.97% pa	n/a		
100,000 and above			5.00% pu	ny a			4.5770 pa	iiy a		
1 Year Fixed Rate	4.25% pa	4.64% pa	4.55% pa	4.66% pa	4.64% pa	5.06% pa	4.84% pa	5.07% pa		
2 Year Fixed Rate	4.33% pa	4.65% pa	4.63% pa	4.69% pa	4.57% pa	5.00% pa	4.34% pa 4.77% pa	5.06% pa		
	4.33% pa 4.49% pa	•	4.63% pa 4.79% pa	•	•	•				
3 Year Fixed Rate 5 Year Fixed Rate	4.49% pa 4.93% pa	4.70% pa 4.91% pa	-	4.76% pa 4.99% pa	4.87% pa	5.11% pa 5.26% pa	5.07% pa 5.38% pa	5.14% pa 5.31% pa		
5 Teal Fixed Nate	4.95% pa	4.91% pa	5.23% pa	4.55% pa	5.18% pa	5.20% pa	5.56% pa	5.51% pa		
CLASSIC CLUB, BUSINESS CLASS	SIC CLUB AND :	STANDARD RAT	ËS							
ntroductory Variable Rate [#]	4.50% pa	5.58% pa	5.01% pa	5.62% pa	5.12% pa	6.19% pa	5.17% pa	6.19% pa		
/ariable Rate Loan	5.50% pa	5.67% pa	6.01% pa	6.01% pa	6.12% pa	6.29% pa	6.17% pa	6.33% pa		
ine of Credit	5.50% pa	5.0770 pu	6.21% pa	n/a	0.1270 pa	0.2370 pu	6.37% pa	n/a		
1 Year Fixed Rate	4.60% pa	5.59% pa	4.90% pa	5.61% pa	5.17% pa	6.20% pa	5.37% pa	6.21% pa		
2 Year Fixed Rate	4.60% pa	5.50% pa	4.90% pa	5.56% pa	5.17% pa	6.11% pa	5.37% pa	6.14% pa		
3 Year Fixed Rate	4.60% pa	5.43% pa	4.90% pa	5.50% pa	5.17% pa	6.03% pa	5.37% pa	6.08% pa		
5 Year Fixed Rate	5.04% pa	5.48% pa	5.34% pa	5.59% pa	5.61% pa	6.07% pa	5.81% pa	6.15% pa		
5 real fixed hate	5.0470 pu	5.40% pu	3.3470 pu	5.5576 pd	5.0170 pa	0.0770 pa	3.0170 pu	0.13/0 pu		
ION-PACKAGE LOANS										
Construction		e not applicable	5.73% pa 5.89% pa		Repayment type not applicable		6.17% pa	6.33% pa		
Land Loan	5.50% pa	5.56% pa	5.73% pa	5.65% pa	6.12% pa	6.19% pa	6.17% pa	6.20% pa		
MP SUPEREDGE LOAN for SMSF										
Variable Rate Loan					5.97% pa	6.23% pa	6.02% pa	6.23% pa		
					5.97% pa 5.29% pa	6.23% pa 6.16% pa	6.02% pa 5.49% pa	6.23% pa 6.18% pa		
1 Voor Eived Pote					7.79% 07	D. (D% 07	J.49% Da	0.18% 03		
1 Year Fixed Rate		NI/A 5								
1 Year Fixed Rate 2 Year Fixed Rate 3 Year Fixed Rate		N/A for (Owner Occupied		5.59% pa 5.59% pa	6.16% pa 6.12% pa	5.79% pa 5.79% pa	6.19% pa 6.17% 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. For Interest Rates on existing loans, refer to Closed & Below the Line Products.

2 Comparison rate calculated for a secured loan on a loan amount of \$150,000 for a 25 year term. Comparison rates for variable interest only loans are based on an initial 5 year Interest Only period.

Introductory rates available for new loans only, and not available for business purposes.

Information correct as at Friday 26 May 2017. 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

AMP Bank Interest Rate Bulletin - Home Loans

Na	AMP Bank Interest Rate Bulletin - Home Loans									
		Friday, 26 May 2017 Monday, 29 May 2017								
Effective:			Page 2 of 3							
		OWNER	INVESTMENT							
	Principal	and Interest	Interest Only		Principal a	and Interest	st Interest Only			
						(LVR ≤70%	% including LMI)			
	Annual rate ¹	Comparison rate ²	Annual rate ¹	Comparison rate ²	Annual rate ¹	Comparison rate ²	Annual rate ¹	Comparison ra		
AFFINITY PACKAGE										
\$750,000 and above										
Variable Rate Loan	3.92% pa	3.96% pa	4.43% pa	4.16% pa	4.59% pa	4.63% pa	4.64% pa	4.65% pa		
Line of Credit	5.5270 pu	5.50% pu	4.63% pa	n/a	1.0070 pu	1.0570 pu	4.84% pa	n/a		
\$250,000 to less than \$750,000				, a			ne ne pa	, a		
Variable Rate Loan	3.96% pa	4.00% pa	4.47% pa	4.20% pa	4.59% pa	4.63% pa	4.64% pa	4.65% pa		
Line of Credit	0.0070 pu		4.67% pa	n/a			4.84% pa	n/a		
ess than \$250,000				.,						
Variable Rate Loan	4.29% pa	4.33% pa	4.80% pa	4.53% pa	4.72% pa	4.76% pa	4.77% pa	4.78% pa		
Line of Credit			5.00% pa	n/a	pu		4.97% pa	n/a		
5100,000 and above			2.00% pu	.,,				, a		
1 Year Fixed Rate	4.25% pa	4.33% pa	4.55% pa	4.36% pa	4.64% pa	4.76% pa	4.84% pa	4.78% pa		
2 Year Fixed Rate	4.33% pa	4.34% pa	4.63% pa	4.39% pa	4.57% pa	4.74% pa	4.77% pa	4.77% pa		
3 Year Fixed Rate	4.49% pa	4.39% pa	4.79% pa	4.46% pa	4.87% pa	4.81% pa	5.07% pa	4.85% pa		
5 Year Fixed Rate	4.93% pa	4.60% pa	5.23% pa	4.71% pa	5.18% pa	4.96% pa	5.38% pa	5.03% pa		
Variable Rate Loan Line of Credit	3.92% pa	4.31% pa	4.43% pa 4.63% pa	4.47% pa n/a	4.59% pa	4.96% pa	4.64% pa 4.84% pa	4.95% pa n/a		
250,000 to less than \$750,000			4.00% pa	ny a			4.0470 pa	ny a		
Variable Rate Loan	3.96% pa	4.35% pa	4.47% pa	4.51% pa	4.59% pa	4.96% pa	4.64% pa	4.95% pa		
Line of Credit	0.0070 pu	10070 pd	4.67% pa	n/a	1.0070 pd		4.84% pa	n/a		
ess than \$250,000								,		
Variable Rate Loan	4.29% pa	4.67% pa	4.80% pa	4.84% pa	4.72% pa	5.09% pa	4.77% pa	5.08% pa		
Line of Credit			5.00% pa	n/a		p	4.97% pa	n/a		
100,000 and above								.,		
1 Year Fixed Rate	4.25% pa	4.67% pa	4.55% pa	4.69% pa	4.64% pa	5.08% pa	4.84% pa	5.10% pa		
2 Year Fixed Rate	4.33% pa	4.68% pa	4.63% pa	4.72% pa	4.57% pa	5.06% pa	4.77% pa	5.09% pa		
3 Year Fixed Rate	4.49% pa	4.72% pa	4.79% pa	4.78% pa	4.87% pa	5.13% pa	5.07% pa	5.16% pa		
5 Year Fixed Rate	4.93% pa	4.94% pa	5.23% pa	5.01% pa	5.18% pa	5.29% pa	5.38% pa	5.33% pa		
AMP FIRST HOME LOAN⁵										
Variable Rate Loan	3.79% pa	3. 7 9% pa	3.79% pa	3.79% pa	4.24% pa	4.24% pa	4.24% pa	4.24% pa		
Line of Credit			3.99% pa	n/a		- · · · Þ*	4.44% pa	n/a		
1 Year Fixed Rate	4.15% pa	3.83% pa	4.15% pa	3.83% pa	4.54% pa	4.27% pa	4.54% pa	4.27% pa		
2 Year Fixed Rate	4.19% pa	3.86% pa	4.19% pa	3.86% pa	4.47% pa	4.28% pa	4.47% pa	4.28% pa		
3 Year Fixed Rate	4.21% pa	3.90% pa	4.21% pa	3.90% pa	4.47% pa	4.30% pa	4.47% pa	4.30% pa		
5 Year Fixed Rate	4.62% pa	4.13% pa	4.62% pa	4.12% pa	4.78% pa	4.47% pa	4.78% pa	4.46% pa		
All Lines of Credit (Credit baland	•									
	c es) 0.00% pa 0.25% pa	n/a n/a	0.00% pa 0.25% pa	n/a	0.00% pa 0.25% pa	n/a	0.00% pa 0.25% pa	n/a		

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. For Interest Rates on existing loans, refer to Closed & Below the Line Products;

2 Comparison rate calculated for a secured loan on a loan amount of \$150,000 for a 25 year term. Comparison rates for variable interest only loans are based on an initial 5 year Interest Only period.

Introductory rates available for new loans only, and not available for business purposes.

Information correct as at Friday 26 May 2017. 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

AMP Bank Interest Rate Bulletin - Home Loans



Friday, 26 May 2017 Monday, 29 May 2017

Page 3 of 3

Home Loan Establishment / Settlement Fee

Standard Establishment Fee of \$350 and Settlement Fee of \$250 applies to AMP Bank Home Loan products. Low Doc Package Settlement fee is \$550. Increase in Credit Limit Fee is \$375. Other fees and charges apply and will be set out in your loan agreement. For details of fees and waivers for package products, please refer to the Home Loan Fees and Charges Guide.

Generally, you will receive a full refund of the Establishment Fee if we decline your application because it did not meet our lending guidelines. If you withdraw your loan application, the Establishment Fee will be retained by the Bank.

Basic Packages

ESTABLISHMENT FEE : The Establishment Fee of \$350 is waived for new Basic Package loans less than or equal to 90% LVR until further notice.

SPLIT LOAN FEE : The split loan fee of \$75 is waived for limited time only.

Professional Packages

Total borrowings must be > \$100,000.

ESTABLISHMENT FEE : The Establishment Fee of \$350 is waived for new Professional Package loans less than or equal to 90% LVR until further notice.

SETTLEMENT FEE: The Settlement Fee of \$250 is waived for new Professional Package loans until further notice.

AMP Essential Home Loan

ESTABLISHMENT FEE : The Establishment Fee of \$350 is waived for new AMP Essential Home Loan applications until further notice.

SETTLEMENT FEE: The Settlement Fee of \$250 is waived for new AMP Essential Home Loan applications until further notice.

Affinity and Select Packages

Total borrowings must be > \$100,000. Introductory rate loans not available in conjunction with Affinity and Select Packages.

ESTABLISHMENT FEE : The Establishment Fee of \$350 is waived for the Affinity and Select Packages for loans less than or equal to 90% LVR.

SETTLEMENT FEE: The Settlement Fee for Affinity and Select Packages is \$350. Other fees and charges apply and will be set out in your loan agreement.

AMP SuperEdge Loan

ESTABLISHMENT FEE : The Establishment Fee of \$350 is waived for new AMP SuperEdge Loan applications until further notice.

SETTLEMENT FEE: The Settlement Fee of \$250 is waived for new AMP SuperEdge Loan applications until further notice.

AMP First Home Loan (available to AMP Employees and AMP Shareholders who apply direct with AMP Bank only)

ESTABLISHMENT FEE : The Establishment Fee of \$350 is waived for new AMP First Home Loan applications until further notice.

SETTLEMENT FEE: The Settlement Fee of \$250 is waived for new AMP First Home Loan applications until further notice.

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 \$350 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.

1 Interest rates available for new loans only. For Interest Rates on existing loans, refer to Closed & Below the Line Products;

2 Comparison rate calculated for a secured loan on a loan amount of \$150,000 for a 25 year term. Comparison rates for variable interest only loans are based on an initial 5 year Interest Only period.

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 26 May 2017. 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/bank