

Four new reasons you can bank on us

Company & Trust Lending

- Minimum lending reduced from \$2 million to \$1.5 million
- SLA reduced to 10 days

Please note: A \$2,500 settlement fee will apply to Company & Trust applications submitted from 25 August 2026.

Find out more about Company and Trust lending in our updated [Fee's and Charges](#) guide

SMSF Independent Legal Advice (ILA) & Rental Shading

- Existing ILA can now be used for eligible refinance applications in Platform journey
- 95% rental shading applied at $\leq 70\%$ LVR
- 85% rental shading applied between 70.01% and 80% LVR

Stay up to date on the [SMSF Hub](#)

Rental Shading for Standard Lending

- 90% rental shading applied for standard lending at $\leq 70\%$ LVR
- 85% rental shading applied between 70.01% and 80% LVR
- No change above 80% LVR

Please note: Rental shading applies at the individual application level.

Find all the details on our [Policies](#) page

Top Ups

- Enhanced Top Up functionality is now available in Loanapp
- Submit a Top Up against an existing AMP Bank loan
- Add one or more new loan splits as part of the application

Need a platform refresher? Check out the [Training Hub](#)

What you need to know

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