Home loan fees and charges guide

15 July 2026

This guide outlines the fees and charges for AMP Bank home loan accounts. For information on fees and charges for our deposit accounts go to amp.com.au/bankterms, or if you have any questions, call AMP Bank on 13 30 30 or speak to your Mortgage Broker or AMP financial adviser.

Fees and charges for all home loan products always apply for special services – refer to this guide for details. These are payable whether or not you initiate the service or action that results in a fee.

How to minimise your fees

Use us for all your banking needs

Consolidating your banking makes it easier for you to manage your money, move funds around and reduce transaction fees.

Use internet banking, mobile banking and BankPhone services

Register for our secure internet and phone banking services.

There are no bank transaction fees for using these services and you can bank anywhere, anytime.[1]

Make the most of automatic payment services

Transactions such as Pay Anyone transfers, direct debit, BPAY®[2], salary deposits and periodical payments can be set up automatically to transfer your money more easily.

Use your AMP Visa Debit Card

There is unlimited free eftpos[3] within Australia with an AMP Visa Debit Card. Daily limits and merchant limits may apply.

Avoid special service fees

Keep statements and manage your payments so they don't dishonour. Use internet banking, mobile banking and BankPhone to keep track of your transactions if you're unsure.

Cash and cheque deposits

Make deposits of cash at Bank@Post[4] at Australia Post outlets with your AMP Visa Debit Card.

You can make deposits of bank cheques issued by AMP Bank using Bank@Post until 27 May 2024. From 27 May 2024, the holderof a bank cheque issued by AMP Bank will need to call 13 30 30 to arrange for the funds to be paid into a nominated bank account. For more information on this process, visit **amp.com.au/banking/ways-to-bank**. Between 27 May 2024 and 24 November 2024, you will be able to make deposits of third party cheques including personal cheques and bank cheques issued by otherfinancial institutions. AMP Bank will cease accepting for deposit these cheques on and from 24 November 2024.

If you're having difficulty, use our BankAssist service to help you with your transaction

If you need help with a transaction, use our BankAssist service and we can help you perform the transaction[5], even if you could do the transaction using internet banking, mobile banking or BankPhone.

The fees stated are current as at the date of this brochure but may change from time to time. We will notify you of changes as required under the terms and conditions of your account.

1 Subject to system availability.
2 ® Registered to BPAY Pty Ltd ABN 69 079 137 518
3 International eftpos transactions excluded.
4 Bank@Post™ and its device mark are trade marks (registered or otherwise) of the Australian Postal Corporation. All rights reserved.
5 BPAYtransactions cannot be performed through our BankAssist service.

Home loan fees

Settlement fee Payable to cover processing and administration costs for settlement of your loan. Not applicable for Professional Package, AMP Essential Home Loan, AMP First Home Loan and AMP SuperEdge Loan[(i)]	$349
Settlement fee- AMP SuperEdge Loan Payable to cover processing and administration costs for settlement of your loan.	$950
Multiple security fee Payable for each additional security offered at loan establishment.	$250
Master Limit application fee Payable where a Master Limit is requested. This fee covers processing and administration of the establishment and ongoing maintenance of your Master Limit.	$399
Valuation fee Payable when valuation costs associated with a loan application or variation exceed $550. If applicable, we will advise you of any excess valuation costs payable prior to the valuation.	Any valuation costs in excess of $550
Fixed rate lock fee Payable at settlement where you have requested that we secure the fixed interest rate on a fixed rate loan. Fixed rates will be locked for 90 days from the day the request is received. The fee is not refundable.	0.15% of the original Fixed Rate Loan amount
Rework fee When a loan agreement or variation to loan agreement is re-issued due to changes requested by either you or the introducer.	$249
AMP internal refinance fee Payable on settlement where you had an AMP Bank loan immediately before establishment of this loan and that loan was refinanced or otherwise replaced with this loan, either in part or in whole.	$299
Variation fee Payable when we agree to vary your loan or any security. Switching to a variable rate or another fixed rate at the end of a fixed rate period is free. Switching your repayment type from interest only to principal and interest is free.	$299 plus any solicitor's or mortgage processing costs, valuation costs if applicable and any government fees which may vary from state to state. $299 Variation Fee waived for Professional Package Loan.
Break costs (also known as Early Repayment Fee) Payable if at any time before the fixed interest period expires: – You make additional repayments above the minimum required payments exceeding $10,000 for each 12 month period[(ii)] within a fixed interest period; or – You repay all of the money owing under the facility during any fixed interestperiod before it is due; or – We agree to change your annual percentage *rate* during your fixed interest period (this includes a change to your annual percentage rate due to a change to your repayment type [principal and interest or interest only] or a change to your loan purpose [owner occupied or investment]). Break costs can be substantial	The amount which is our estimate of loss (if any) resulting from the relevant event. Refer to your Loan Conditions for more information.
Discharge fee Payable when we discharge any securities[(iii)]	$390 (This fee will increase to $490 effective 25 August 2026)

(i) Customers also pay any applicable solicitors' or mortgage processing servicers' costs, which can include, for example, search fees and postage, valuation costs and any Government fees, which may vary from state to state.
(ii) A 12 month period' is defined as the time from the date the fixed interest period commenced to the initial anniversary of that date and each consecutive anniversary thereafter until the fixed interest period expires.
(iii) Customers also pay any applicable solicitors' or mortgage processing servicers' costs, which can include, for example, search fees and postage, valuation costs and any Government fees, which may vary from state to state.

AMP Bank home loan packages (eligibility requirements may apply)

	Professional Package	Basic Package[i]	Basic Package with Construction[i]	Select Package[i]	AMP First Home Loan[ii]
Annual package fee	$349 (This fee will increase to $415 effective 25 August 2026)	$0[iii]	$0[iv] [v]	$349 (This fee will increase to $415 effective 25 August 2026)	$0

(i) Includes loans that are no longer for sale.
(ii) Only available for eligible customers as listed in the AMP First Home Loan rules document available at amp.com.au/bankterms
(iii) $6 monthly account management fee is payable on the Offset Deposit Account when linked to a Basic Variable Rate Loan.
(iv) $6 monthly account management fee is payable on the Offset Deposit Account when linked to a Basic Variable Rate Loan with Construction.
(v) $20 monthly account management fee is payable while Basic has a Construction portion.

Other AMP Bank home loans

	AMP Essential Home Loan	Construction Loan[i]	Land Loan	AMP SuperEdge
Account management fee	$0	$20 per month	$0	$10 per month

(i) Includes loans that are no longer available for sale.

Other fees[i]

Verification of identity by Australia Post Payable when you obtain a verification of identity service from an Australia Post office.	At cost, payable by you to Australia Post
Payment dishonour fees and any other bank or other financial institution fees You may be charged a fee by an external bank or financial institution for a transaction relating to your loan (eg. if a payment to your loan made from another bank is dishonoured, the other bank may charge you a fee).	At cost
Solicitors' and mortgage processing servicers' costs Whenever a new loan agreement is established and we instruct our solicitors or mortgage processing servicers' to act on our behalf in connection with this agreement or a security.	$295
Solicitors' and mortgage processing servicers' incidental costs Whenever a variation to an existing loan agreement is made and we instruct our solicitors or mortgage processing servicers to act on our behalf in connection with the security property(s).	$82.50 per security property
Solicitor or mortgage processing servicer non-standard additional costs Non-standard additional costs that may be payable, including courier costs, telegraphic transfer costs, cost to arrange settlement in a remote area and costs for urgent preparation of documents and/or urgent settlement.	At cost

AMP SuperEdge loans

Solicitors' and Mortgage Processing Servicers' costs Payable when a new loan agreement for an SMSF loan is established and we instruct our solicitors or mortgage processing servicers' to act on our behalf in connection with the loan agreement or security property.	At cost
Payable when additional services are provided by our solicitors or mortgage processing servicers', including courier costs, telegraphic transfer costs and costs to arrange settlement in a remote area.	At cost

(i) These are fees that may be payable to third parties as well as standard costs that may be billed by our solicitors or mortgage processing servicers directly to customers and exclude non standard additional costs that may be payable, including courier costs, telegraphic transfer costs, costs to arrange settlement in a remote area.

Special service fees for all home loans

Fee	When payable	Amount
International ATM cash withdrawal fee(i)	When you withdraw from your account at any international ATM	$4.50
Currency conversion fee(i)	When you use your AMP Visa Debit Card to make a purchase overseas or withdraw from an ATM overseas in a foreign currency and the transaction is converted to Australian dollars.	2.50%
Emergency replacement AMP Visa Debit Card fee(i)	When you request urgent delivery of a replacement AMP Visa Debit Card.	$15
Telegraphic transfer fee – deposits(i) (ii)	When funds are transferred **to your account** (by SWIFT or telegraphic transfer) from a bank in Australia or overseas (in Australian dollars).	$30
Telegraphic transfer fee – withdrawals(i)	When you request us to transfer funds **from your account** (by SWIFT) to a bank in Australia (in Australian dollars).	$30
	When you request us to transfer funds **from your account** (by telegraphic transfer) to an overseas bank (in Australian dollars or a foreign currency).	$30
Transaction trace fee	When you request us to investigate and trace a transaction.	$20
Visa dispute fee(i)	When you dispute a Visa transaction and we do not find in your favour.	$25
Audit certificate fee	When you or an auditor request an audit certificate for your account.	$25

(i) Excluding AMP SuperEdge Loan

(ii) Telegraphic transfer fee – deposits will be waived in the following circumstances only: if the transfer amount is below $100 or if you're transferring overseas pension funds. We will not know if you are transferring overseas pension funds and the fee will not be waived unless the transaction description states, or you contact us to advise us, that the transfer is overseas pension funds.

When are fees charged?

– Special service fees (excluding international ATM withdrawal transaction fee) are charged to your account at the time of the transaction or when we process your request.
– ATM operators may apply a direct charge for ATM transactions. These fees will be charged to your account immediately.

Contact us

You should read these terms and conditions carefully and ask us about any issues that concern you.

We can be contacted as follows:

Internet Banking	amp.com.au
BankAssist	13 30 30 8am to 8pm Monday to Friday 9am to 5pm Saturday and Sunday (Sydney time)
BankPhone	13 30 30 24 hours, 7 days for automated services
Email	info@ampbanking.com.au
Mail	AMP Bank Reply Paid 5059 PARRAMATTA NSW 2124

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