

AMP Essential Home Loan

For owner occupied home loans and investment loans.

Product features

A competitively-priced variable rate home loan, suited to clients that don't need a loan with a long list of features but still want the essentials including flexibility, the ability to make additional repayments and access to redraw.

Up to 90% LVR with LMI.

Loan amount	Max LVR without LMI	Max LVR with LMI
\$250,000	80%	Owner Occupied – 90% + LMI Investment – 90% (inclusive of LMI)
\$250,000	80%	N/A

Figures shown above are for Zone 1. Lower limits apply for other zones.

Internet banking and BankPhone view account information and transaction history.

Principal and Interest payments only.

Available to personal clients only.

Single residential property security.

Loans from \$250,000.

Free redraw available via BankAssist.

Free redraw available via internet banking (excludes BPAY®).
No minimum.

No ongoing monthly account management fees.

Split loan available with up to 10 AMP Essential Home Loans.

Upfront fees for a standard deal:

No Settlement fee	\$0
Solicitor's costs	\$295

For more information on discounts and rates, go to amp.com.au/distributor/interestrates.

Information is correct as at 4 September 2023 and subject to change without notice. Fees and charges are payable. Terms and conditions apply and are available upon request. Credit provider and product issuer is AMP Bank Limited ABN 15 081 596 009, Australian credit licence 234517, AFSL No. 234517. Approval is subject to AMP Bank guidelines. A target market determination for these products is available at amp.com.au/bank/tmd.

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