



Why you can bank on us

Let us support you to create your customers' tomorrow through property

Self-employed customers

We've streamlined our self-employed policy for businesses who have an established ABN for a minimum of two years. Now all you need to submit is:

- 1 year tax return (most recent) for business entities (company, partnership & trust) and
- 1 year tax returns (most recent) and Notice of Assessment for individuals (sole traders, directors or partners)

Master limit feature (portfolio loan)

Our master limit allows your customer to restructure their debt within an overall approved credit limit without the need for further assessment or variations. A \$399 Master limit application fee applies and this is only available on our Professional Package. The portfolio loan master limit also specifies that:

- It's up to 80% of the value of the property
- First split must be a mandatory line of credit with minimum of \$10,000
- Available for 5 or 10 year terms
- Unlimited restructure of subaccounts within the approved limit for free

Common debt reducer to increase borrowing power

We apportion common debt reducers based on ownership for non-spousal investment properties and expenses. This easy process is verified by AMP statutory declaration, which is available via our Broker Hub website.

10-year interest-only loans

We have extended the maximum interest-only term on our Pro-Pack product to 10 years for both investors and owner-occupiers. There's no reassessment during the interest-only period, and your clients get the flexibility to change to principal and interest at any time. Maximise your customers' lifestyle choices by helping them access equity, free up cashflow, plan for retirement, and fund other investment opportunities.

Cash out

We offer a maximum \$1 million – or 20% of security when lenders mortgage insurance (LMI) applies. Best of all, we don't need evidence for loans with LVR less than or equal to 70% and cash out up to \$500k; or where LVR greater than 70% and cash out up to \$250k.



AMP Bank niches

- Investment Property costs are captured within HEM
- Private Health Insurance is also captured within HEM
- Negative gearing is calculated on the actual rate the client is being charged on their investment loan
- If your spousal customers want to purchase in their own name, we can apportion the living expenses as 'single' for HEM purposes (note joint liabilities and dependents are fully assessed)
- AMP Bank Policies apply to security by postcode. When looking after customers with high-density security for properties >6 months old max LVR for OO P&I is 90%+ LMI and Inv PI 90% inc LMI (Properties <6 months old are restricted to 80% LVR)
- Customers who are undergoing a probation period at a new job can be accepted provided they have at least 6 months in their current role, or 12 months in the same industry or line of work
- Genuine savings are NOT required – confirmation of funds to complete is required when base LVR>85%

The Business Finance Loan

What can you borrow funds for?

AMP Bank can provide finance for the following purposes:

- Acquire or merge businesses.
- Employees may borrow to buy into the businesses for succession planning or equity purchases.
- Business enhancements (i.e. office fit out or refurbishment but excluding motor vehicles).
- Purchase of business premises.
- Refinance of loans from other lenders.
- GST funding is available on a 6 month term, conditions apply.
- Line of credit may be considered for working capital management.

How much can you borrow?

A minimum loan of \$250,000 with no maximum, however:

- Loan servicing capacity. Borrower should demonstrate ability to pay back loan via principal and interest repayments on historic performance and cash flow forecasts.
- Loan security offered. As a guide preference is to limit to 70% of the book value – exclusive of short-term GST funding, although this can change if additional security such as property etc is provided.
- You can explore specific scenarios with one of our Relationship Managers.

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What do we require as security?

- For loans involving trusts: a deed of covenant and indemnity – from all adult beneficiaries.
- For equity purchase finance: general security agreement over all assets of the borrower, directors' guarantee from the borrower.
- Additional security such as house or commercial property and other security that is deemed appropriate.

What are the product key features?

- A minimum loan of \$250,000 with no maximum.
- Fixed and variable interest rates are available.
- Maximum 5-year term, although loan principal and interest payments are generally calculated based on a 10-year payment profile. Upon expiry term is reviewed for extension, repayment in full or refinanced. The preference is for principal and interest from the outset. Interest only may be considered to assist with cashflow during initial set up. It may also be available should property security be provided.
- Subject to periodic review.
- GST loan repaid in full within 6 months of initial drawdown.
- Line of credit.

Rates and fees

- An establishment fee will apply to cover costs including: application, valuation, legal and loan documentation. This can be capitalised to the loan.
- Interest rate will vary subject to lending application and loan security.

Helping you support your customers



Broker support
1300 300 400

Operating hours are 9am-6pm
Monday to Friday (Sydney time)



Broker Hub
distributor.amp.com.au



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