AMP Bank Interest Rate Bulletin - Home Loans

Effective: **Thursday, 30 July 2026**

Professional Package - Owner Occupied		Principal and Interest*		Interest Only 1-5 years**		Interest Only 6-10 years***	
				Up to 5 years IO		*Up to 10 years IO*	
Variable Rate Loan	*LVR*	*Annual rate* [1]	*Comparison rate* [2]	*Annual rate* [1]	*Comparison rate* [2]	*Annual rate* [1]	*Comparison rate* [2]
$1,000,000 and above	LVR ≤60%	6.28% pa	6.63% pa	6.44% pa	6.67% pa	6.49% pa	6.73% pa
	LVR ≤80%	6.28% pa	6.63% pa	6.49% pa	6.69% pa	6.54% pa	6.76% pa
	LVR ≤90%	6.44% pa	6.79% pa	7.44% pa	7.20% pa	-	-
	LVR ≤95%	6.84% pa	7.18% pa	-	-	-	-
$500,000 to less than $1,000,000	LVR ≤60%	6.29% pa	6.64% pa	6.44% pa	6.68% pa	6.49% pa	6.73% pa
	LVR ≤80%	6.29% pa	6.64% pa	6.49% pa	6.70% pa	6.54% pa	6.77% pa
	LVR ≤90%	6.44% pa	6.79% pa	7.54% pa	7.25% pa	-	-
	LVR ≤95%	6.84% pa	7.18% pa	-	-	-	-
$100,000 to less than $500,000	LVR ≤60%	6.94% pa	7.28% pa	7.14% pa	7.35% pa	7.19% pa	7.42% pa
	LVR ≤80%	6.99% pa	7.33% pa	7.19% pa	7.40% pa	7.24% pa	7.47% pa
	LVR ≤90%	7.07% pa	7.41% pa	7.31% pa	7.49% pa	-	-
	LVR ≤95%	7.27% pa	7.61% pa	-	-	-	-
Fixed rates ($100,000 and above)	***LVR***						
1 Year Fixed Rate	LVR ≤80%	6.39% pa	7.24% pa	6.60% pa	7.26% pa		
	LVR ≤90%	6.59% pa	7.33% pa	7.10% pa	7.38% pa		
	LVR ≤95%	7.09% pa	7.56% pa	-	-		
2 Year Fixed Rate	LVR ≤80%	6.39% pa	7.16% pa	6.60% pa	7.19% pa		
	LVR ≤90%	6.59% pa	7.26% pa	7.10% pa	7.36% pa		
	LVR ≤95%	7.09% pa	7.52% pa	-	-		
3 Year Fixed Rate	LVR ≤80%	6.49% pa	7.11% pa	6.65% pa	7.15% pa		
	LVR ≤90%	6.69% pa	7.23% pa	7.15% pa	7.35% pa		
	LVR ≤95%	7.19% pa	7.51% pa	-	-		
5 Year Fixed Rate	LVR ≤80%	6.79% pa	7.13% pa	6.89% pa	7.16% pa		
	LVR ≤90%	6.99% pa	7.26% pa	7.39% pa	7.42% pa		
	LVR ≤95%	7.49% pa	7.59% pa	-	-		
Line of Credit	***LVR***						
$1,000,000 and above	LVR ≤60%	-		6.64% pa	6.83% pa	6.64% pa	6.83% pa
	LVR ≤80%			6.69% pa	6.87% pa	6.69% pa	6.87% pa
$500,000 to less than $1,000,000	LVR ≤60%			6.64% pa	6.84% pa	6.64% pa	6.84% pa
	LVR ≤80%			6.69% pa	6.87% pa	6.69% pa	6.87% pa
$100,000 to less than $500,000	LVR ≤60%			7.34% pa	7.52% pa	7.34% pa	7.52% pa
	LVR ≤80%			7.39% pa	7.57% pa	7.39% pa	7.57% pa
Construction	*LVR*						
$500,000 and above	LVR ≤90%	-		7.14% pa	6.86% pa	-	
$100,000 to less than $500,000	LVR ≤90%			8.15% pa	7.52% pa		

Professional Package - Investment		Principal and Interest*		Interest Only 1-5 years**		Interest Only 6-10 years***	
Variable Rate Loan	*LVR*	*Annual rate* [1]	*Comparison rate* [2]	*Annual rate* [1]	*Comparison rate* [2]	*Annual rate* [1]	*Comparison rate* [2]
$1,000,000 and above	LVR ≤60%	6.34% pa	6.69% pa	6.44% pa	6.71% pa	6.49% pa	6.75% pa
	LVR ≤80%	6.34% pa	6.69% pa	6.49% pa	6.73% pa	6.54% pa	6.78% pa
	LVR ≤90%	6.59% pa	6.94% pa	6.99% pa	7.09% pa	-	-
	LVR ≤95%	6.99% pa	7.33% pa	-	-	-	-
$500,000 to less than $1,000,000	LVR ≤60%	6.39% pa	6.74% pa	6.44% pa	6.73% pa	6.49% pa	6.76% pa
	LVR ≤80%	6.44% pa	6.79% pa	6.49% pa	6.78% pa	6.54% pa	6.81% pa
	LVR ≤90%	6.69% pa	7.03% pa	7.09% pa	7.19% pa	-	-
	LVR ≤95%	7.04% pa	7.38% pa	-	-	-	-
$100,000 to less than $500,000	LVR ≤60%	6.94% pa	7.28% pa	6.89% pa	7.24% pa	6.94% pa	7.24% pa
	LVR ≤80%	6.99% pa	7.33% pa	6.94% pa	7.29% pa	6.99% pa	7.29% pa
	LVR ≤90%	7.11% pa	7.45% pa	7.31% pa	7.52% pa	-	-
	LVR ≤95%	7.31% pa	7.65% pa	-	-	-	-
Fixed rates *($100,000 and above)*	***LVR***						
1 Year Fixed Rate	LVR ≤80%	6.49% pa	7.25% pa	6.60% pa	7.26% pa	-	
	LVR ≤90%	6.69% pa	7.38% pa	7.10% pa	7.42% pa		
	LVR ≤95%	7.19% pa	7.61% pa	-	-		
2 Year Fixed Rate	LVR ≤80%	6.49% pa	7.18% pa	6.60% pa	7.19% pa		
	LVR ≤90%	6.69% pa	7.31% pa	7.10% pa	7.39% pa		
	LVR ≤95%	7.19% pa	7.57% pa	-	-		
3 Year Fixed Rate	LVR ≤80%	6.59% pa	7.14% pa	6.65% pa	7.15% pa		
	LVR ≤90%	6.79% pa	7.28% pa	7.15% pa	7.38% pa		
	LVR ≤95%	7.29% pa	7.57% pa	-	-		
5 Year Fixed Rate	LVR ≤80%	6.89% pa	7.17% pa	6.89% pa	7.16% pa		
	LVR ≤90%	7.09% pa	7.33% pa	7.39% pa	7.44% pa		
	LVR ≤95%	7.59% pa	7.66% pa	-	-		
Line of Credit	***LVR***						
$1,000,000 and above	LVR ≤60%	-		6.64% pa	6.85% pa	6.64% pa	6.85% pa
	LVR ≤80%			6.69% pa	6.89% pa	6.69% pa	6.89% pa
$500,000 to less than $1,000,000	LVR ≤60%			6.64% pa	6.87% pa	6.64% pa	6.87% pa
	LVR ≤80%			6.69% pa	6.92% pa	6.69% pa	6.92% pa
$100,000 to less than $500,000	LVR ≤60%			7.09% pa	7.35% pa	7.09% pa	7.35% pa
	LVR ≤80%			7.14% pa	7.40% pa	7.14% pa	7.40% pa
Construction	***LVR***						
$500,000 and above	LVR ≤60%	-		6.84% pa	6.78% pa		
	LVR ≤90%			7.14% pa	7.08% pa		
$100,000 to less than $500,000	LVR ≤90%			7.14% pa	7.45% pa		

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		Principal and Interest*		Interest Only**	
				Up to 5 years IO	
AMP Essential Home Loan - Owner Occupied Variable Rate Loan	LVR	Annual rate [1]	Comparison rate [2]	Annual rate [1]	Comparison rate [2]
$750,000 and above	LVR ≤60%	6.18% pa	6.21% pa	-	
	LVR ≤80%	6.18% pa	6.21% pa		
	LVR ≤90%	6.29% pa	6.32% pa		
	LVR ≤95%	6.69% pa	6.72% pa		
$250,000 to less than $750,000	LVR ≤60%	6.34% pa	6.37% pa		
	LVR ≤80%	6.44% pa	6.47% pa		
	LVR ≤90%	6.49% pa	6.52% pa		
	LVR ≤95%	6.84% pa	6.87% pa		
AMP Essential Home Loan - Investment Variable Rate Loan	LVR	Annual rate [1]	Comparison rate [2]	Annual rate [1]	Comparison rate [2]
$750,000 and above	LVR ≤60%	6.19% pa	6.22% pa	-	
	LVR ≤80%	6.39% pa	6.42% pa		
	LVR ≤90%	6.39% pa	6.42% pa		
	LVR ≤95%	6.94% pa	6.97% pa		
$250,000 to less than $750,000	LVR ≤60%	6.54% pa	6.57% pa		
	LVR ≤80%	6.64% pa	6.67% pa		
	LVR ≤90%	6.64% pa	6.67% pa		
	LVR ≤95%	7.09% pa	7.12% pa		

Non-Package Loans - Owner Occupied				
Variable Rate Loan	(LVR ≤90% + LMI)		(LVR ≤80%)	
Land Loan	7.95% pa	8.00% pa	8.15% pa	8.09% pa
Non-Package Loans - Investment				
Variable Rate Loan	(LVR ≤90%)		(LVR ≤80%)	
Land Loan	6.94% pa	6.99% pa	7.14% pa	7.08% pa

Things you need to know

*Maximum Principal and Interest lending up to 95% LVR (Inclusive of capitalised LMI)

** Maximum Interest Only lending up to 90% LVR (inclusive of capitalised LMI)

*** Maximum Interest Only lending up to 80% LVR (inclusive of capitalised LMI)

Settlement fee

$349 is payable to cover processing and administration costs for settlement of your loan. Not applicable for Professional Package, AMP Essential Home Loan, Equity Flex and AMP First Home Loan

1 Interest rates available for new loans only.

2 The comparison rate is calculated for a secured loan on a loan amount of $150,000 over a 25-year term. 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. Comparison rates for variable interest only loans (except construction loans and 10 year interest rate only loans) are based on an initial 5 year interest only period and a subsequent 20 year principal and interest period. Comparison rates for construction loans are based on an initial 1 year interest only period and a subsequent 24 year principal and interest period with interest payable at variable rate of the product it is within. Comparison rates for 10 year interest rate only loans are based on an initial 10 year interest only period and a subsequent 15 year principal and interest period with interest payable at variable rate of the product it is within. Comparison rates for fixed interest only loans are based on an initial interest only period equal to the nominated fixed period and the remaining period (to 25 years) principal and interest at the equivalent product variable rate.

Information correct as at Thursday 30 Jul 2026. 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

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AMP Superedge Loan for SMSF - Investment	LVR	Principal and Interest* Annual rate	Principal and Interest* Comparison rate 2	Interest Only** (Up to 5 years IO) Annual rate	Interest Only** (Up to 5 years IO) Comparison rate 2	Interest Only 6-10 years** (Up to 10 years IO) Annual rate	Interest Only 6-10 years** (Up to 10 years IO) Comparison rate 2
$200,000 and above	LVR ≤60%	6.89% pa	7.26% pa	7.19% pa	7.37% pa	-	
	LVR ≤70%	6.89% pa	7.26% pa	7.19% pa	7.37% pa		
	LVR ≤80%	6.99% pa	7.36% pa	7.19% pa	7.43% pa		
Equity Flex - Investment Variable Rate Loan	LVR	Annual rate	Comparison rate 2	Annual rate	Comparison rate 2	Annual rate	Comparison rate 2
$100,000 and above	LVR ≤60%	**6.39% pa**	**6.80% pa**	-		**6.54% pa**	**6.85% pa**
	LVR ≤70%	**6.39% pa**	**6.80% pa**			**6.59% pa**	**6.88% pa**
	LVR ≤80%	**6.39% pa**	**6.80% pa**			**6.59% pa**	**6.88% pa**

Things you need to know

*Maximum Principal and Interest lending up to 80% LVR

** Maximum Interest Only lending up to 80% LVR

Settlement fee

$950 is payable to cover processing and administration costs for settlement of AMP Superedge Loan. Not applicable for Professional Package, AMP Essential Home Loan, AMP First Home Loan, Equity Flex and Land Loan.

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For more information please contact AMP Bank on 13 30 30, or info@ampbanking.com.au, or amp.com.au

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AMP Bank

Effective: Thursday, 30 July 2026

AMP First Home Loan[3] - Owner Occupied		Principal and Interest* Annual rate [1]	Principal and Interest* Comparison rate [2]	Interest Only** (Up to 5 years IO) Annual rate [1]	Interest Only** (Up to 5 years IO) Comparison rate [2]
Variable Rate Loan	LVR ≤80%	6.13% pa	6.13% pa	6.54% pa	6.30% pa
	LVR ≤90%	6.13% pa	6.13% pa	7.24% pa	6.61% pa
	LVR ≤95%	6.83% pa	6.83% pa	-	-
Fixed rates					
1 Year Fixed Rate	LVR ≤80%	6.38% pa	6.16% pa	6.59% pa	6.18% pa
	LVR ≤90%	6.38% pa	6.16% pa	7.09% pa	6.23% pa
	LVR ≤95%	6.88% pa	6.84% pa	-	-
2 Year Fixed Rate	LVR ≤80%	6.38% pa	6.18% pa	6.59% pa	6.22% pa
	LVR ≤90%	6.38% pa	6.18% pa	7.09% pa	6.32% pa
	LVR ≤95%	6.88% pa	6.84% pa	-	-
3 Year Fixed Rate	LVR ≤80%	6.48% pa	6.23% pa	6.64% pa	6.27% pa
	LVR ≤90%	6.48% pa	6.23% pa	7.14% pa	6.41% pa
	LVR ≤95%	6.98% pa	6.87% pa	-	-
5 Year Fixed Rate	LVR ≤80%	6.78% pa	6.42% pa	6.88% pa	6.45% pa
	LVR ≤90%	6.78% pa	6.42% pa	7.38% pa	6.67% pa
	LVR ≤95%	7.28% pa	7.03% pa	-	-
Line of Credit				Line of credit is up to 10 years IO	
Line of credit	LVR ≤80%	-		6.74% pa	6.55% pa
Construction					
Construction	LVR ≤90%	-		6.79% pa	6.20% pa

AMP First Home Loan[3] - Investment		Annual rate [1]	Comparison rate [2]	Annual rate [1]	Comparison rate [2]
Variable Rate Loan	LVR ≤80%	6.34% pa	6.34% pa	6.43% pa	6.38% pa
	LVR ≤90%	6.34% pa	6.34% pa	7.13% pa	6.68% pa
	LVR ≤95%	7.04% pa	7.04% pa	-	-
Fixed rates					
1 Year Fixed Rate	LVR ≤80%	6.48% pa	6.35% pa	6.59% pa	6.37% pa
	LVR ≤90%	6.48% pa	6.35% pa	7.09% pa	6.42% pa
	LVR ≤95%	6.98% pa	7.03% pa	-	-
2 Year Fixed Rate	LVR ≤80%	6.48% pa	6.37% pa	6.59% pa	6.39% pa
	LVR ≤90%	6.48% pa	6.37% pa	7.09% pa	6.49% pa
	LVR ≤95%	6.98% pa	7.03% pa	-	-
3 Year Fixed Rate	LVR ≤80%	6.58% pa	6.41% pa	6.64% pa	6.42% pa
	LVR ≤90%	6.58% pa	6.41% pa	7.14% pa	6.57% pa
	LVR ≤95%	7.08% pa	7.05% pa	-	-
5 Year Fixed Rate	LVR ≤80%	6.88% pa	6.58% pa	6.88% pa	6.57% pa
	LVR ≤90%	6.88% pa	6.58% pa	7.38% pa	6.79% pa
	LVR ≤95%	7.38% pa	7.19% pa	-	-
Line of Credit				Line of credit is up to 10 years IO	
Line of credit	LVR ≤80%	-		6.63% pa	6.54% pa
Construction					
Construction	LVR ≤90%	-		6.73% pa	6.38% pa
All Lines of Credit (Credit balances)					
From $0 to less than $20,000		0.00% pa	-	0.00% pa	-
From $20,000 and above		0.25% pa	-	0.25% pa	-

Things you need to know

*Maximum Principal and Interest lending up to 95% LVR (Inclusive of capitalised LMI)

** Maximum Interest Only lending up to 90% LVR (inclusive of capitalised LMI)

Settlement fee

$349 is payable to cover processing and administration costs for settlement of your loan. Not applicable for Professional Package, AMP Essential Home Loan, Equity Flex and AMP First Home Loan.

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3 AMP First Home Loan available to eligible AMP staff, shareholders and partners see the AMP First Rules document for full eligibility.

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