AMP Bank Interest Rate Bulletin - Home Loans

Effective: **Wednesday, 2 July 2025**

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%	5.64% pa	6.00% pa	**5.89% pa**	**6.07% pa**	**5.94% pa**	**6.15% pa**
	LVR ≤80%	5.64% pa	6.00% pa	**5.94% pa**	**6.10% pa**	**5.99% pa**	**6.19% pa**
	LVR ≤90% + LMI	5.89% pa	6.24% pa	-	-	-	-
$500,000 to less than $1,000,000	LVR ≤60%	5.74% pa	6.10% pa	**5.94% pa**	**6.15% pa**	**5.99% pa**	**6.22% pa**
	LVR ≤80%	5.74% pa	6.10% pa	**5.99% pa**	**6.17% pa**	**6.04% pa**	**6.25% pa**
	LVR ≤90% + LMI	5.89% pa	6.24% pa	-	-	-	-
$100,000 to less than $500,000	LVR ≤60%	6.44% pa	6.79% pa	**6.64% pa**	**6.85% pa**	**6.69% pa**	**6.92% pa**
	LVR ≤80%	6.49% pa	6.84% pa	**6.69% pa**	**6.90% pa**	**6.74% pa**	**6.97% pa**
	LVR ≤90% + LMI	6.57% pa	6.92% pa	-	-	-	-
Fixed rates ($100,000 and above)	*LVR*						
1 Year Fixed Rate	LVR ≤80%	**5.29% pa**	**6.69% pa**	**5.55% pa**	**6.71% pa**	n/a	
	LVR ≤90% + LMI	**5.49% pa**	**6.78% pa**	-	-		
2 Year Fixed Rate	LVR ≤80%	**5.19% pa**	**6.53% pa**	**5.44% pa**	**6.57% pa**		
	LVR ≤90% + LMI	**5.39% pa**	**6.63% pa**	-	-		
3 Year Fixed Rate	LVR ≤80%	5.39% pa	6.45% pa	**5.54% pa**	**6.49% pa**		
	LVR ≤90% + LMI	5.59% pa	6.57% pa	-	-		
5 Year Fixed Rate	LVR ≤80%	5.79% pa	6.42% pa	**5.84% pa**	**6.43% pa**		
	LVR ≤90% + LMI	5.99% pa	6.55% pa	-	-		
Line of Credit	*LVR*						
$1,000,000 and above	LVR ≤60%	n/a		**6.09% pa**	**6.25% pa**	**6.09% pa**	**6.25% pa**
	LVR ≤80%			**6.14% pa**	**6.29% pa**	**6.14% pa**	**6.29% pa**
$500,000 to less than $1,000,000	LVR ≤60%			**6.14% pa**	**6.32% pa**	**6.14% pa**	**6.32% pa**
	LVR ≤80%			**6.19% pa**	**6.35% pa**	**6.19% pa**	**6.35% pa**
$100,000 to less than $500,000	LVR ≤60%			**6.84% pa**	**7.02% pa**	**6.84% pa**	**7.02% pa**
	LVR ≤80%			**6.89% pa**	**7.07% pa**	**6.89% pa**	**7.07% pa**
Construction	*LVR*						
$500,000 and above	LVR ≤90% + LMI	n/a		6.64% pa	6.31% pa	n/a	
$100,000 to less than $500,000	LVR ≤90% + LMI			7.65% pa	7.02% pa		

Professional Package - Investment							
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%	5.84% pa	6.19% pa	**5.89% pa**	**6.19% pa**	**5.94% pa**	**6.21% pa**
	LVR ≤80%	5.84% pa	6.19% pa	**5.94% pa**	**6.21% pa**	**5.99% pa**	**6.25% pa**
	LVR ≤90%	5.89% pa	6.24% pa	-	-	-	-
$500,000 to less than $1,000,000	LVR ≤60%	5.89% pa	6.24% pa	**5.94% pa**	**6.24% pa**	**5.99% pa**	**6.26% pa**
	LVR ≤80%	5.94% pa	6.29% pa	**5.99% pa**	**6.29% pa**	**6.04% pa**	**6.31% pa**
	LVR ≤90%	5.99% pa	6.34% pa	-	-	-	-
$100,000 to less than $500,000	LVR ≤60%	6.44% pa	6.79% pa	6.39% pa	6.74% pa	6.44% pa	6.74% pa
	LVR ≤80%	6.49% pa	6.84% pa	6.44% pa	6.79% pa	6.49% pa	6.79% pa
	LVR ≤90%	6.61% pa	6.96% pa	-	-	-	-
Fixed rates *($100,000 and above)*	*LVR*						
1 Year Fixed Rate	LVR ≤80%	**5.45% pa**	**6.70% pa**	**5.55% pa**	**6.71% pa**	n/a	
	LVR ≤90%	**5.65% pa**	**6.83% pa**	-	-		
2 Year Fixed Rate	LVR ≤80%	**5.34% pa**	**6.56% pa**	**5.44% pa**	**6.57% pa**		
	LVR ≤90%	**5.54% pa**	**6.69% pa**	-	-		
3 Year Fixed Rate	LVR ≤80%	**5.39% pa**	**6.45% pa**	**5.54% pa**	**6.49% pa**		
	LVR ≤90%	**5.59% pa**	**6.59% pa**	-	-		
5 Year Fixed Rate	LVR ≤80%	**5.84% pa**	**6.44% pa**	**5.84% pa**	**6.43% pa**		
	LVR ≤90%	**6.04% pa**	**6.59% pa**	-	-		
Line of Credit	*LVR*						
$1,000,000 and above	LVR ≤60%	n/a		**6.09% pa**	**6.32% pa**	**6.09% pa**	**6.32% pa**
	LVR ≤80%			**6.14% pa**	**6.35% pa**	**6.14% pa**	**6.35% pa**
$500,000 to less than $1,000,000	LVR ≤60%			**6.14% pa**	**6.37% pa**	**6.14% pa**	**6.37% pa**
	LVR ≤80%			**6.19% pa**	**6.42% pa**	**6.19% pa**	**6.42% pa**
$100,000 to less than $500,000	LVR ≤60%			6.59% pa	6.85% pa	6.59% pa	6.85% pa
	LVR ≤80%			6.64% pa	6.90% pa	6.64% pa	6.90% pa
Construction	*LVR*						
$500,000 and above	LVR ≤60%	n/a		6.34% pa	6.28% pa		
	LVR ≤90%			6.64% pa	6.40% pa		
$100,000 to less than $500,000	LVR ≤90%			6.64% pa	6.95% pa		

AMP Bank Interest Rate Bulletin - Home Loans

Effective: **Wednesday, 2 July 2025**

		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%	5.68% pa	5.71% pa	n/a	
	LVR ≤80%	5.68% pa	5.71% pa		
	LVR ≤90% + LMI	5.79% pa	5.82% pa		
$250,000 to less than $750,000	LVR ≤60%	5.84% pa	5.87% pa		
	LVR ≤80%	5.94% pa	5.97% pa		
	LVR ≤90% + LMI	5.99% pa	6.02% pa		
AMP Essential Home Loan - Investor Variable Rate Loan	*LVR*	*Annual rate* [1]	*Comparison rate* [2]	*Annual rate* [1]	*Comparison rate* [2]
$750,000 and above	LVR ≤60%	5.89% pa	5.92% pa	n/a	
	LVR ≤80%	5.89% pa	5.92% pa		
	LVR ≤90%	5.89% pa	5.92% pa		
$250,000 to less than $750,000	LVR ≤60%	6.04% pa	6.07% pa		
	LVR ≤80%	6.14% pa	6.17% pa		
	LVR ≤90%	6.14% pa	6.17% pa		

Things you need to know

*Maximum Principal and Interest lending up to 90% LVR + LMI (Owner Occupied), and 90% LVR including LMI (Investment)

** Maximum Interest Only lending up to 80% LVR including LMI

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) 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 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 Wednesday 02 Jul 2025. 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

AMP Bank Interest Rate Bulletin - Home Loans

Effective: **Wednesday, 2 July 2025**

		Principal and Interest*		Interest Only**	
				Up to 5 years IO	
Basic Package - Owner Occupied **Variable Rate Loan**		*Annual rate* [1]	*Comparison rate* [2]	*Annual rate* [1]	*Comparison rate* [2]
$40,000 and above	LVR ≤60%	**6.99% pa**	**7.04% pa**	**7.49% pa**	**7.32% pa**
	LVR ≤80%	**7.09% pa**	**7.14% pa**	**7.49% pa**	**7.32% pa**
	LVR ≤90% + LMI	**7.39% pa**	**7.44% pa**	n/a	n/a
Fixed rates ($40,000 and above)		**(LVR ≤90% + LMI)**		**(LVR ≤80%)**	
1 Year Fixed Rate		**7.89% pa**	**7.50% pa**	**8.24% pa**	**7.27% pa**
2 Year Fixed Rate		**7.64% pa**	**7.50% pa**	**7.84% pa**	**7.29% pa**
3 Year Fixed Rate		**7.49% pa**	**7.47% pa**	**7.69% pa**	**7.32% pa**
5 Year Fixed Rate		**7.69% pa**	**7.58% pa**	**7.94% pa**	**7.52% pa**
Construction					
$40,000 and above	LVR ≤90% + LMI	n/a		**6.99% pa**	**7.42% pa**
Basic Package - Investment **Variable Rate Loan**		*Annual rate* [1]	*Comparison rate* [2]	*Annual rate* [1]	*Comparison rate* [2]
$40,000 and above	LVR ≤60%	**7.24% pa**	**7.29% pa**	**7.49% pa**	**7.43% pa**
	LVR ≤80%	**7.29% pa**	**7.34% pa**	**7.49% pa**	**7.43% pa**
	LVR ≤90%	**7.77% pa**	**7.82% pa**	n/a	n/a
Fixed rates ($40,000 and above)		**(LVR ≤90%)**		**(LVR ≤80%)**	
1 Year Fixed Rate		**7.94% pa**	**7.84% pa**	**8.04% pa**	**7.42% pa**
2 Year Fixed Rate		**7.74% pa**	**7.82% pa**	**7.84% pa**	**7.45% pa**
3 Year Fixed Rate		**7.59% pa**	**7.77% pa**	**7.69% pa**	**7.46% pa**
5 Year Fixed Rate		**7.84% pa**	**7.86% pa**	**7.99% pa**	**7.65% pa**
Construction					
$40,000 and above	LVR ≤90%	n/a		**6.99% pa**	**7.76% pa**

Non-Package Loans - Owner Occupied				
Variable Rate Loan	**(LVR ≤90% + LMI)**		**(LVR ≤80%)**	
Land Loan	7.45% pa	7.50% pa	7.65% pa	7.59% pa
Non-Package Loans - Investment				
Variable Rate Loan	**(LVR ≤90%)**		**(LVR ≤80%)**	
Land Loan	6.44% pa	6.49% pa	6.64% pa	6.57% pa

AMP Bank Interest Rate Bulletin - Home Loans

Effective: **Wednesday, 2 July 2025**

	Principal and Interest*		Interest Only**	
			Up to 5 years IO	
AMP First Home Loan[5] - Owner Occupied				
	(LVR ≤90% + LMI)		(LVR ≤80%)	
Variable Rate Loan	5.63% pa	5.63% pa	6.04% pa	5.80% pa
1 Year Fixed Rate	**5.27% pa**	**5.59% pa**	**5.53% pa**	**5.62% pa**
2 Year Fixed Rate	**5.18% pa**	**5.54% pa**	**5.42% pa**	**5.59% pa**
3 Year Fixed Rate	5.38% pa	5.56% pa	**5.52% pa**	**5.60% pa**
5 Year Fixed Rate	5.78% pa	5.69% pa	**5.82% pa**	**5.71% pa**
Line of Credit			Line of credit is up to 10 years IO	
Line of credit	n/a		6.24% pa	6.05% pa
Construction			(LVR ≤90% + LMI)	
Construction	n/a		6.29% pa	5.70% pa
AMP First Home Loan[5] - Investment				
	(LVR ≤90%)		(LVR ≤80%)	
Variable Rate Loan	5.84% pa	5.84% pa	5.93% pa	5.88% pa
1 Year Fixed Rate	**5.43% pa**	**5.80% pa**	**5.53% pa**	**5.81% pa**
2 Year Fixed Rate	**5.33% pa**	**5.74% pa**	**5.43% pa**	**5.76% pa**
3 Year Fixed Rate	**5.38% pa**	**5.71% pa**	**5.53% pa**	**5.76% pa**
5 Year Fixed Rate	**5.82% pa**	**5.83% pa**	**5.82% pa**	**5.83% pa**
Line of Credit			Line of credit is up to 10 years IO	
Line of credit	n/a		6.13% pa	6.04% pa
Construction			(LVR ≤90%)	
Construction	n/a		6.23% pa	5.88% pa
AMP Superedge Loan for SMSF - Investment	Not available for new business. Fixed rates available for			
1 Year Fixed Rate	7.49% pa	7.97% pa	7.69% pa	7.99% pa
2 Year Fixed Rate	7.79% pa	8.01% pa	7.99% pa	8.04% pa
3 Year Fixed Rate	7.59% pa	7.95% pa	7.79% pa	8.00% pa
5 Year Fixed Rate	7.89% pa	8.07% pa	8.09% pa	8.14% pa
All Lines of Credit (Credit balances)				
From $0 to less than $20,000	0.00% pa	n/a	0.00% pa	n/a
From $20,000 and above	0.25% pa	n/a	0.25% pa	n/a

ADDITIONAL INFORMATION

*Maximum Principal and Interest lending up to 90% LVR + LMI (Owner Occupied), and 90% LVR including LMI (Investment)

** Maximum Interest Only lending up to 80% LVR including LMI

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

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		Principal and Interest*		Interest Only**	
				Up to 5 years IO	
Select Package [3,4] - Owner occupied **Variable Rate Loan**	***LVR***	***Annual rate [1]***	***Comparison rate [2]***	***Annual rate [1]***	***Comparison rate [2]***
$500,000 and above	LVR ≤80%	**7.14% pa**	**7.48% pa**	**7.79% pa**	**7.75% pa**
	LVR ≤90% + LMI	**7.36% pa**	**7.70% pa**	n/a	n/a
$100,000 to less than $500,000	LVR ≤80%	**7.14% pa**	**7.48% pa**	**8.85% pa**	**8.25% pa**
	LVR ≤90% + LMI	**7.39% pa**	**7.73% pa**	n/a	n/a
Fixed rates *($100,000 and above)*	***LVR***				
1 Year Fixed Rate	LVR ≤80%	**7.14% pa**	**7.46% pa**	**7.59% pa**	**7.50% pa**
	LVR ≤90% + LMI	**7.34% pa**	**7.70% pa**	n/a	n/a
2 Year Fixed Rate	LVR ≤80%	**6.89% pa**	**7.39% pa**	**7.19% pa**	**7.44% pa**
	LVR ≤90% + LMI	**7.09% pa**	**7.62% pa**	n/a	n/a
3 Year Fixed Rate	LVR ≤80%	**6.79% pa**	**7.31% pa**	**7.09% pa**	**7.39% pa**
	LVR ≤90% + LMI	**6.99% pa**	**7.54% pa**	n/a	n/a
5 Year Fixed Rate	LVR ≤80%	**6.99% pa**	**7.31% pa**	**7.34% pa**	**7.45% pa**
	LVR ≤90% + LMI	**7.19% pa**	**7.53% pa**	n/a	n/a
Line of Credit	***LVR***			**Line of credit is up to 10 years IO**	
$500,000 and above	LVR ≤80%	n/a		**7.99% pa**	**8.05% pa**
$100,000 to less than $500,000	LVR ≤80%			**9.05% pa**	**8.85% pa**
Select Package [3,4] - Investment **Variable Rate Loan**	***LVR***	***Annual rate [1]***	***Comparison rate [2]***	***Annual rate [1]***	***Comparison rate [2]***
$500,000 and above	LVR ≤80%	**7.64% pa**	**7.98% pa**	**7.84% pa**	**8.05% pa**
	LVR ≤90%	**7.77% pa**	**8.11% pa**	n/a	n/a
$100,000 to less than $500,000	LVR ≤80%	**7.64% pa**	**7.98% pa**	**7.84% pa**	**8.05% pa**
	LVR ≤90%	**8.11% pa**	**8.44% pa**	n/a	n/a
Fixed rates *($100,000 and above)*	***LVR***				
1 Year Fixed Rate	LVR ≤80%	**7.24% pa**	**7.91% pa**	**7.44% pa**	**7.93% pa**
	LVR ≤90%	**7.44% pa**	**8.34% pa**	n/a	n/a
2 Year Fixed Rate	LVR ≤80%	**6.99% pa**	**7.79% pa**	**7.19% pa**	**7.83% pa**
	LVR ≤90%	**7.19% pa**	**8.20% pa**	n/a	n/a
3 Year Fixed Rate	LVR ≤80%	**6.89% pa**	**7.69% pa**	**7.09% pa**	**7.74% pa**
	LVR ≤90%	**7.09% pa**	**8.07% pa**	n/a	n/a
5 Year Fixed Rate	LVR ≤80%	**7.09% pa**	**7.62% pa**	**7.34% pa**	**7.72% pa**
	LVR ≤90%	**7.29% pa**	**7.96% pa**	n/a	n/a
Line of Credit	***LVR***			**Line of credit is up to 10 years IO**	
$500,000 and above	LVR ≤80%	n/a		**8.04% pa**	**8.23% pa**
$100,000 to less than $500,000	LVR ≤80%			**8.04% pa**	**8.23% pa**

ADDITIONAL INFORMATION

*Maximum Principal and Interest lending up to 90% LVR + LMI (Owner Occupied), and 90% LVR incl

** Maximum Interest Only lending up to 80% LVR including LMI

Settlement fee

$349 is payable to cover processing and administration costs for settlement of your loan. Applicable for Basic Package, Construction Loan, Land Loan, Classic Club, Affinity Package and Select Package. Not applicable for Professional Package, AMP Essential Home Loan and AMP First Home Loan.

SELECT PACKAGE DETAILS AND ELIGIBILITY

3 AMP Corporate Superannuation Benefits Package:

$349 and the Annual Package fee of $349 is waived.

4 AMP Shareholder Benefits Package:

Available to eligible AMP Limited shareholders only. AMP Shareholders must hold a minimum of 500 shares to qualify. For shares first purchased prior to 31 January 2006, no minimum limit applies. The Annual Package fee of $349 is waived for the first year of the loan for the Shareholder Benefits Package.

5 AMP First Home Loan (available to AMP Employees and AMP Shareholders)

Available to eligible AMP Limited shareholders only. AMP Shareholders must hold a minimum of 500 shares to qualify. For shares first purchased prior to 31 January 2006, no minimum limit applies.

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

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