

**AMP BANK LIMITED**



**COMPARISON RATE SCHEDULE**

**Home Loans**

Issued 12/04/2007

Loan Type	Annual % rate (p.a)	Converts to (p.a)	Loan terms and amounts														
			\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$50,000	\$70,000	\$100,000	\$130,000	\$150,000	\$200,000	\$225,000	\$250,000	\$275,000	\$300,000
			3 Yrs	4 Yrs	4 Yrs	5 Yrs	5 Yrs	7 Yrs	25 Yrs	25 Yrs	25 Yrs	25 Yrs	25 Yrs	25 Yrs	25 Yrs	30 Yrs	30 Yrs
Comparison rates (p.a)																	
<b>Professional Package</b>																	
For Loans \$100,000 to \$249,999																	
Professional Package Variable Rate	7.57%	n/a	9.14%	8.32%	8.14%	7.91%	7.86%	7.68%	7.58%	7.58%	7.57%	7.57%	7.57%	7.57%	7.57%	7.57%	7.57%
Intro Variable then Professional Package Variable	7.07%	7.57%	8.87%	8.10%	7.92%	7.73%	7.67%	7.54%	7.52%	7.52%	7.52%	7.52%	7.52%	7.52%	7.52%	7.52%	7.52%
Intro 1 Year Fixed then Professional Package Variable	6.99%	7.57%	8.83%	8.07%	7.88%	7.70%	7.64%	7.52%	7.51%	7.51%	7.51%	7.51%	7.51%	7.51%	7.51%	7.51%	7.51%
1 Year Fixed then Professional Package	7.45%	7.57%	9.08%	8.27%	8.08%	7.87%	7.81%	7.65%	7.56%	7.56%	7.56%	7.56%	7.56%	7.56%	7.56%	7.56%	7.56%
2 Year Fixed then Professional Package	7.44%	7.57%	9.03%	8.23%	8.04%	7.83%	7.77%	7.61%	7.55%	7.55%	7.55%	7.55%	7.55%	7.55%	7.55%	7.55%	7.55%
3 Year Fixed then Professional Package	7.44%	7.57%	9.02%	8.20%	8.02%	7.80%	7.75%	7.59%	7.54%	7.54%	7.54%	7.53%	7.53%	7.53%	7.53%	7.54%	7.54%
5 Year Fixed Professional Package	7.34%	7.57%	8.92%	8.10%	7.91%	7.69%	7.63%	7.47%	7.47%	7.47%	7.47%	7.47%	7.47%	7.47%	7.47%	7.48%	7.48%
1 Yr Fixed Rate Interest In Advance then Professional Package	7.35%	7.57%	9.02%	8.22%	8.04%	7.83%	7.78%	7.62%	7.55%	7.55%	7.55%	7.55%	7.55%	7.55%	7.55%	7.55%	7.55%
For Loans \$250,000 to \$749,999																	
Professional Package Variable Rate	7.42%	n/a	9.00%	8.18%	7.99%	7.77%	7.71%	7.53%	7.43%	7.43%	7.42%	7.42%	7.42%	7.42%	7.42%	7.42%	7.42%
Intro Variable then Professional Package Variable	7.07%	7.42%	8.81%	8.02%	7.83%	7.64%	7.58%	7.43%	7.39%	7.39%	7.39%	7.39%	7.39%	7.39%	7.39%	7.39%	7.39%
Intro 1 Year Fixed then Professional Package Variable	6.99%	7.42%	8.76%	7.99%	7.80%	7.61%	7.55%	7.41%	7.38%	7.38%	7.38%	7.38%	7.38%	7.38%	7.38%	7.38%	7.38%
1 Year Fixed then Professional Package	7.45%	7.42%	9.01%	8.19%	8.00%	7.78%	7.72%	7.54%	7.43%	7.43%	7.43%	7.43%	7.43%	7.43%	7.43%	7.43%	7.42%
2 Year Fixed then Professional Package	7.44%	7.42%	9.01%	8.19%	8.00%	7.78%	7.72%	7.54%	7.43%	7.43%	7.43%	7.43%	7.43%	7.43%	7.43%	7.43%	7.42%
3 Year Fixed then Professional Package	7.44%	7.42%	9.02%	8.19%	8.01%	7.78%	7.73%	7.54%	7.43%	7.43%	7.43%	7.43%	7.43%	7.43%	7.43%	7.43%	7.43%
5 Year Fixed Professional Package	7.34%	7.42%	8.92%	8.10%	7.91%	7.69%	7.63%	7.46%	7.39%	7.39%	7.39%	7.39%	7.39%	7.39%	7.39%	7.39%	7.39%
1 Yr Fixed Rate Interest In Advance then Professional Package	7.35%	7.42%	8.96%	8.14%	7.96%	7.74%	7.68%	7.51%	7.42%	7.42%	7.42%	7.42%	7.42%	7.41%	7.41%	7.41%	7.41%
For Loans \$750,000 to \$1,499,999																	
Professional Package Variable Rate	7.37%	n/a	8.95%	8.13%	7.94%	7.72%	7.66%	7.48%	7.38%	7.38%	7.37%	7.37%	7.37%	7.37%	7.37%	7.37%	7.37%
Intro Variable then Professional Package Variable	7.07%	7.37%	8.79%	7.99%	7.81%	7.61%	7.55%	7.40%	7.35%	7.34%	7.34%	7.34%	7.34%	7.34%	7.34%	7.34%	7.34%
Intro 1 Year Fixed then Professional Package Variable	6.99%	7.37%	8.74%	7.96%	7.77%	7.58%	7.52%	7.37%	7.34%	7.33%	7.33%	7.33%	7.33%	7.33%	7.33%	7.33%	7.33%
1 Year Fixed then Professional Package	7.45%	7.37%	8.99%	8.16%	7.98%	7.75%	7.69%	7.50%	7.39%	7.38%	7.38%	7.38%	7.38%	7.38%	7.38%	7.38%	7.38%
2 Year Fixed then Professional Package	7.44%	7.37%	9.01%	8.18%	7.99%	7.76%	7.70%	7.52%	7.39%	7.39%	7.39%	7.39%	7.39%	7.39%	7.39%	7.39%	7.38%
3 Year Fixed then Professional Package	7.44%	7.37%	9.02%	8.19%	8.00%	7.77%	7.72%	7.53%	7.40%	7.40%	7.39%	7.39%	7.39%	7.39%	7.39%	7.39%	7.39%
5 Year Fixed Professional Package	7.34%	7.37%	8.92%	8.10%	7.91%	7.69%	7.63%	7.45%	7.36%	7.36%	7.36%	7.36%	7.36%	7.36%	7.36%	7.36%	7.36%
1 Yr Fixed Rate Interest In Advance then Professional Package	7.35%	7.37%	8.94%	8.12%	7.93%	7.71%	7.65%	7.48%	7.38%	7.37%	7.37%	7.37%	7.37%	7.37%	7.37%	7.37%	7.37%
For Loans \$1,500,000 and above																	
Professional Package Variable Rate	7.32%	n/a	8.90%	8.08%	7.89%	7.67%	7.61%	7.43%	7.33%	7.33%	7.32%	7.32%	7.32%	7.32%	7.32%	7.32%	7.32%
Intro Variable then Professional Package Variable	7.07%	7.32%	8.77%	7.97%	7.78%	7.57%	7.52%	7.36%	7.30%	7.30%	7.30%	7.30%	7.30%	7.30%	7.30%	7.30%	7.30%
Intro 1 Year Fixed then Professional Package Variable	6.99%	7.32%	8.72%	7.93%	7.75%	7.54%	7.49%	7.34%	7.29%	7.29%	7.29%	7.29%	7.29%	7.29%	7.29%	7.29%	7.29%
1 Year Fixed then Professional Package	7.45%	7.32%	8.97%	8.13%	7.95%	7.71%	7.66%	7.47%	7.34%	7.34%	7.34%	7.34%	7.34%	7.34%	7.34%	7.34%	7.33%
2 Year Fixed then Professional Package	7.44%	7.32%	9.00%	8.17%	7.98%	7.74%	7.69%	7.49%	7.35%	7.35%	7.35%	7.35%	7.35%	7.35%	7.35%	7.34%	7.34%
3 Year Fixed then Professional Package	7.44%	7.32%	9.02%	8.19%	8.00%	7.77%	7.71%	7.51%	7.36%	7.36%	7.36%	7.36%	7.36%	7.36%	7.36%	7.35%	7.35%
5 Year Fixed Professional Package	7.34%	7.32%	8.92%	8.10%	7.91%	7.69%	7.63%	7.45%	7.34%	7.33%	7.33%	7.33%	7.33%	7.33%	7.33%	7.33%	7.33%
1 Yr Fixed Rate Interest In Advance then Professional Package	7.35%	7.32%	8.92%	8.09%	7.90%	7.68%	7.62%	7.44%	7.33%	7.33%	7.33%	7.33%	7.33%	7.33%	7.33%	7.32%	7.32%
<b>Other Variable Rate Loans</b>																	
Classic Variable Rate	8.07%	n/a	15.95%	12.33%	11.26%	10.26%	9.90%	8.95%	8.39%	8.30%	8.24%	8.22%	8.18%	8.17%	8.16%	8.15%	8.14%
Intro Classic Variable Rate then Classic Variable Rate	7.07%	8.07%	15.39%	11.88%	10.81%	9.89%	9.52%	8.67%	8.28%	8.18%	8.13%	8.11%	8.07%	8.06%	8.05%	8.05%	8.04%
Basic Variable Rate Loan	7.39%	n/a	8.97%	8.15%	7.96%	7.74%	7.68%	7.50%	7.40%	7.40%	7.39%	7.39%	7.39%	7.39%	7.39%	7.39%	7.39%
Construction Loan	8.07%	n/a	15.95%	12.33%	11.26%	10.26%	9.90%	8.95%	8.39%	8.30%	8.24%	8.22%	8.18%	8.17%	8.16%	8.15%	8.14%
<b>Fixed Rate Loans</b>																	
Intro 1 year Fixed then Classic Variable	6.99%	8.07%	15.34%	11.84%	10.78%	9.86%	9.49%	8.65%	8.27%	8.17%	8.12%	8.10%	8.06%	8.05%	8.04%	8.04%	8.03%
1 Year Fixed then Classic Variable	7.45%	8.07%	15.60%	12.05%	10.98%	10.03%	9.66%	8.78%	8.32%	8.23%	8.17%	8.15%	8.11%	8.10%	8.09%	8.08%	8.08%
2 Year Fixed then Classic Variable	7.44%	8.07%	15.40%	11.86%	10.79%	9.85%	9.49%	8.63%	8.26%	8.16%	8.11%	8.09%	8.05%	8.04%	8.03%	8.02%	8.02%
3 Year Fixed then Classic Variable	7.44%	8.07%	15.34%	11.75%	10.68%	9.73%	9.37%	8.52%	8.20%	8.10%	8.05%	8.03%	7.99%	7.98%	7.97%	7.97%	7.97%
5 year Fixed then Classic Variable	7.34%	8.07%	15.24%	11.62%	10.55%	9.54%	9.18%	8.28%	8.05%	7.96%	7.91%	7.88%	7.85%	7.83%	7.82%	7.84%	7.83%

**WARNING:** This Comparison Rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan. This schedule is based on all amounts of credit being secured.

Contact AMP Bank Ltd, 2-12 Macquarie Street, Parramatta, NSW, 2123 Tel: 13 30 30  
 Email: info@ampbanking.com.au Website: www.amp.com.au/banking  
 The credit provider is AMP Bank Ltd ABN 15 081 596 009 AFSL 234517

# AMP BANK LIMITED



## COMPARISON RATE SCHEDULE

### Home Loans : Low Doc Package and Select Packages

Issued 12/04/2007

Loan Type	Annual % rate (p.a)	Converts to (p.a)	Loan terms and amounts														
			\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$50,000	\$70,000	\$100,000	\$130,000	\$150,000	\$200,000	\$225,000	\$250,000	\$275,000	\$300,000
			3 Yrs	4 Yrs	4 Yrs	5 Yrs	5 Yrs	7 Yrs	25 Yrs	25 Yrs	25 Yrs	25 Yrs	25 Yrs	25 Yrs	25 Yrs	30 Yrs	30 Yrs
Comparison rates (p.a)																	
<b>AMP Shareholder Benefits Package and AMP Corporate Superannuation Benefits Package (AMP@Work)</b>																	
Select T2 Variable Rate	7.32%	n/a	8.90%	8.08%	7.89%	7.67%	7.61%	7.43%	7.33%	7.33%	7.32%	7.32%	7.32%	7.32%	7.32%	7.32%	7.32%
Select 1 Year Fixed Rate then Select T2 Variable	7.35%	7.32%	8.92%	8.09%	7.90%	7.68%	7.62%	7.44%	7.33%	7.33%	7.33%	7.33%	7.33%	7.33%	7.33%	7.32%	7.32%
Select 2 Year Fixed Rate then Select T2 Variable	7.34%	7.32%	8.92%	8.09%	7.91%	7.68%	7.62%	7.44%	7.33%	7.33%	7.33%	7.33%	7.33%	7.33%	7.33%	7.32%	7.32%
Select 3 Year Fixed Rate then Select T2 Variable	7.34%	7.32%	8.92%	8.10%	7.91%	7.68%	7.63%	7.44%	7.33%	7.33%	7.33%	7.33%	7.33%	7.33%	7.33%	7.33%	7.33%
Select 5 Year Fixed Rate then Select T2 Variable	7.24%	7.32%	8.82%	8.00%	7.81%	7.59%	7.53%	7.36%	7.29%	7.29%	7.29%	7.29%	7.29%	7.29%	7.29%	7.29%	7.29%
1 Yr Fixed Rate interest In Advance then Select T2 Variable	7.25%	7.32%	8.86%	8.05%	7.86%	7.64%	7.58%	7.41%	7.32%	7.32%	7.32%	7.32%	7.32%	7.31%	7.31%	7.31%	7.31%
<b>Low Doc Package Loans</b>																	
For Loans \$40,000 to \$249,999																	
Low Doc Variable Rate	7.81%	n/a	11.25%	9.51%	9.09%	8.62%	8.48%	8.09%	7.86%	7.85%	7.84%	7.83%	7.83%	7.83%	7.82%	7.82%	7.82%
LowDoc Variable (Step Down) then Low Doc Variable	8.07%	7.81%	11.48%	9.71%	9.28%	8.79%	8.65%	8.22%	7.92%	7.90%	7.89%	7.89%	7.88%	7.88%	7.88%	7.87%	7.87%
Low Doc 2 Year Fixed then Low Doc Variable	7.54%	7.81%	11.01%	9.31%	8.89%	8.44%	8.31%	7.95%	7.81%	7.79%	7.78%	7.78%	7.77%	7.77%	7.77%	7.77%	7.77%
Low Doc 2 Year Fixed (Step Down) then Low Doc Variable	7.80%	7.81%	11.24%	9.50%	9.08%	8.61%	8.48%	8.08%	7.86%	7.84%	7.84%	7.83%	7.83%	7.82%	7.82%	7.82%	7.82%
Low Doc 3 Year Fixed then Low Doc Variable	7.54%	7.81%	10.99%	9.26%	8.84%	8.39%	8.25%	7.90%	7.78%	7.77%	7.76%	7.75%	7.75%	7.75%	7.74%	7.75%	7.75%
Low Doc 3 Year Fixed (Step Down) then Low Doc Variable	7.80%	7.81%	11.24%	9.50%	9.08%	8.61%	8.47%	8.08%	7.86%	7.84%	7.84%	7.83%	7.83%	7.82%	7.82%	7.82%	7.82%
For Loans \$249,999 to \$499,999																	
Low Doc Variable Rate	7.63%	n/a	11.07%	9.33%	8.91%	8.44%	8.30%	7.91%	7.68%	7.67%	7.66%	7.65%	7.65%	7.65%	7.64%	7.64%	7.64%
LowDoc Variable (Step Down) then Low Doc Variable	8.07%	7.63%	11.46%	9.66%	9.24%	8.73%	8.59%	8.14%	7.77%	7.76%	7.75%	7.75%	7.74%	7.74%	7.74%	7.73%	7.72%
Low Doc 2 Year Fixed then Low Doc Variable	7.54%	7.63%	11.00%	9.27%	8.84%	8.38%	8.24%	7.86%	7.66%	7.65%	7.64%	7.64%	7.63%	7.63%	7.63%	7.62%	7.62%
Low Doc 2 Year Fixed (Step Down) then Low Doc Variable	7.80%	7.63%	11.22%	9.46%	9.04%	8.55%	8.41%	8.00%	7.72%	7.70%	7.69%	7.69%	7.68%	7.68%	7.68%	7.67%	7.67%
Low Doc 3 Year Fixed then Low Doc Variable	7.54%	7.63%	10.99%	9.25%	8.83%	8.36%	8.23%	7.85%	7.66%	7.64%	7.63%	7.63%	7.62%	7.62%	7.62%	7.62%	7.62%
Low Doc 3 Year Fixed (Step Down) then Low Doc Variable	7.80%	7.63%	11.24%	9.49%	9.07%	8.58%	8.45%	8.03%	7.73%	7.72%	7.71%	7.71%	7.70%	7.70%	7.70%	7.69%	7.69%
For Loans \$500,000 and above																	
Low Doc Variable Rate	7.53%	n/a	10.98%	9.24%	8.81%	8.34%	8.20%	7.81%	7.58%	7.57%	7.56%	7.55%	7.55%	7.55%	7.54%	7.54%	7.54%
LowDoc Variable (Step Down) then Low Doc Variable	8.07%	7.53%	11.45%	9.64%	9.22%	8.69%	8.56%	8.09%	7.70%	7.68%	7.67%	7.67%	7.66%	7.66%	7.66%	7.64%	7.64%
Low Doc 2 Year Fixed then Low Doc Variable	7.54%	7.53%	10.98%	9.24%	8.82%	8.35%	8.21%	7.82%	7.58%	7.57%	7.56%	7.56%	7.55%	7.55%	7.54%	7.54%	7.54%
Low Doc 2 Year Fixed (Step Down) then Low Doc Variable	7.80%	7.53%	11.21%	9.44%	9.01%	8.51%	8.38%	7.95%	7.64%	7.62%	7.61%	7.61%	7.60%	7.60%	7.60%	7.59%	7.59%
Low Doc 3 Year Fixed then Low Doc Variable	7.54%	7.53%	10.99%	9.25%	8.82%	8.35%	8.21%	7.82%	7.59%	7.57%	7.56%	7.56%	7.55%	7.55%	7.55%	7.54%	7.54%
Low Doc 3 Year Fixed (Step Down) then Low Doc Variable	7.80%	7.53%	11.24%	9.49%	9.06%	8.57%	8.43%	8.00%	7.66%	7.65%	7.64%	7.64%	7.63%	7.63%	7.63%	7.61%	7.61%

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This schedule is based on all amounts of credit being secured.

Contact AMP Bank Ltd, 2-12 Macquarie Street, Parramatta, NSW, 2123 Tel: 13 30 30

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Website: [www.amp.com.au/banking](http://www.amp.com.au/banking)

The credit provider is AMP Bank Ltd ABN 15 081 596 009 AFSL 234517