

AMP BANK LIMITED



COMPARISON RATE SCHEDULE

Home Loans

Issued 03/02/2011

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)																	
Professional Package																	
For Loans \$100,000 to \$249,999																	
Professional Package Variable Rate	7.32%	n/a	14.70%	11.95%	10.85%	9.99%	9.56%	8.57%	7.94%	7.76%	7.66%	7.61%	7.54%	7.52%	7.50%	7.47%	7.46%
Intro Variable then Professional Package Variable	6.82%	7.32%	14.45%	11.74%	10.63%	9.81%	9.38%	8.43%	7.89%	7.70%	7.60%	7.56%	7.49%	7.46%	7.44%	7.42%	7.41%
Intro 1 Year Fixed then Professional Package Variable	6.87%	7.32%	8.91%	8.00%	7.79%	7.56%	7.49%	7.32%	7.28%	7.28%	7.28%	7.28%	7.27%	7.27%	7.27%	7.28%	7.28%
1 Year Fixed then Professional Package	7.09%	7.32%	9.03%	8.10%	7.88%	7.64%	7.57%	7.38%	7.30%	7.30%	7.30%	7.30%	7.30%	7.30%	7.30%	7.30%	7.30%
2 Year Fixed then Professional Package	7.29%	7.32%	9.13%	8.18%	7.96%	7.70%	7.64%	7.43%	7.32%	7.32%	7.32%	7.32%	7.32%	7.32%	7.32%	7.32%	7.32%
3 Year Fixed then Professional Package	7.44%	7.32%	9.27%	8.31%	8.09%	7.82%	7.76%	7.53%	7.36%	7.36%	7.36%	7.36%	7.36%	7.36%	7.36%	7.35%	7.35%
5 Year Fixed Professional Package	7.84%	7.32%	9.65%	8.71%	8.49%	8.24%	8.17%	7.93%	7.57%	7.56%	7.56%	7.56%	7.56%	7.56%	7.56%	7.54%	7.54%
For Loans \$250,000 to \$749,999																	
Professional Package Variable Rate	7.17%	n/a	14.57%	11.82%	10.71%	9.85%	9.42%	8.42%	7.80%	7.61%	7.51%	7.46%	7.39%	7.37%	7.35%	7.32%	7.31%
Intro Variable then Professional Package Variable	6.82%	7.17%	14.39%	11.67%	10.56%	9.73%	9.29%	8.32%	7.76%	7.57%	7.47%	7.43%	7.35%	7.33%	7.31%	7.29%	7.28%
Intro 1 Year Fixed then Professional Package Variable	6.87%	7.17%	8.85%	7.92%	7.71%	7.47%	7.40%	7.22%	7.15%	7.14%	7.14%	7.14%	7.14%	7.14%	7.14%	7.14%	7.14%
1 Year Fixed then Professional Package	7.09%	7.17%	8.97%	8.02%	7.80%	7.55%	7.48%	7.28%	7.17%	7.17%	7.17%	7.17%	7.16%	7.16%	7.16%	7.16%	7.16%
2 Year Fixed then Professional Package	7.29%	7.17%	9.11%	8.14%	7.93%	7.65%	7.59%	7.36%	7.20%	7.20%	7.20%	7.20%	7.20%	7.20%	7.20%	7.19%	7.19%
3 Year Fixed then Professional Package	7.44%	7.17%	9.27%	8.30%	8.09%	7.80%	7.74%	7.49%	7.26%	7.26%	7.25%	7.25%	7.25%	7.25%	7.25%	7.24%	7.24%
5 Year Fixed Professional Package	7.84%	7.17%	9.65%	8.71%	8.49%	8.24%	8.17%	7.92%	7.48%	7.48%	7.48%	7.48%	7.48%	7.48%	7.48%	7.45%	7.45%
For Loans \$750,000 and above																	
Professional Package Variable Rate	7.12%	n/a	14.53%	11.77%	10.66%	9.81%	9.37%	8.37%	7.75%	7.56%	7.46%	7.41%	7.34%	7.32%	7.30%	7.27%	7.26%
Intro Variable then Professional Package Variable	6.82%	7.12%	14.37%	11.64%	10.53%	9.70%	9.26%	8.29%	7.71%	7.53%	7.43%	7.38%	7.31%	7.29%	7.27%	7.24%	7.23%
Intro 1 Year Fixed then Professional Package Variable	6.87%	7.12%	8.83%	7.90%	7.68%	7.43%	7.37%	7.18%	7.10%	7.10%	7.10%	7.10%	7.10%	7.10%	7.10%	7.10%	7.10%
1 Year Fixed then Professional Package	7.09%	7.12%	8.95%	7.99%	7.78%	7.52%	7.45%	7.24%	7.13%	7.12%	7.12%	7.12%	7.12%	7.12%	7.12%	7.12%	7.12%
2 Year Fixed then Professional Package	7.29%	7.12%	9.11%	8.13%	7.92%	7.64%	7.57%	7.34%	7.16%	7.16%	7.16%	7.16%	7.16%	7.16%	7.16%	7.15%	7.15%
3 Year Fixed then Professional Package	7.44%	7.12%	9.27%	8.30%	8.08%	7.79%	7.73%	7.47%	7.22%	7.22%	7.22%	7.22%	7.22%	7.22%	7.22%	7.21%	7.21%
5 Year Fixed Professional Package	7.84%	7.12%	9.65%	8.71%	8.49%	8.24%	8.17%	7.91%	7.46%	7.45%	7.45%	7.45%	7.45%	7.45%	7.45%	7.42%	7.42%
Other Variable Rate Loans																	
Classic Variable Rate	7.82%	n/a	15.94%	12.20%	11.11%	10.07%	9.70%	8.72%	8.14%	8.05%	7.99%	7.97%	7.93%	7.92%	7.91%	7.90%	7.89%
Intro Classic Variable Rate then Classic Variable Rate	6.82%	7.82%	15.38%	11.75%	10.66%	9.69%	9.32%	8.44%	8.03%	7.94%	7.88%	7.86%	7.82%	7.81%	7.80%	7.80%	7.79%
Construction Loan	7.82%	n/a	15.94%	12.20%	11.11%	10.07%	9.70%	8.72%	8.14%	8.05%	7.99%	7.97%	7.93%	7.92%	7.91%	7.90%	7.89%
Land Loan	7.82%	n/a	13.82%	10.80%	10.05%	9.24%	9.00%	8.32%	7.93%	7.90%	7.88%	7.87%	7.86%	7.85%	7.85%	7.84%	7.84%
Fixed Rate Loans																	
Intro 1 year Fixed then Classic Variable	6.87%	7.82%	15.40%	11.77%	10.68%	9.71%	9.34%	8.45%	8.04%	7.94%	7.89%	7.87%	7.83%	7.82%	7.81%	7.80%	7.80%
1 Year Fixed then Classic Variable	7.09%	7.82%	15.53%	11.87%	10.78%	9.80%	9.42%	8.52%	8.06%	7.97%	7.91%	7.89%	7.85%	7.84%	7.83%	7.82%	7.82%
2 Year Fixed then Classic Variable	7.29%	7.82%	15.48%	11.80%	10.71%	9.72%	9.35%	8.45%	8.03%	7.94%	7.88%	7.86%	7.82%	7.81%	7.80%	7.80%	7.79%
3 Year Fixed then Classic Variable	7.44%	7.82%	15.57%	11.85%	10.75%	9.75%	9.38%	8.46%	8.03%	7.93%	7.88%	7.86%	7.82%	7.81%	7.80%	7.79%	7.79%
5 year Fixed then Classic Variable	7.84%	7.82%	15.96%	12.22%	11.12%	10.09%	9.72%	8.74%	8.15%	8.06%	8.00%	7.98%	7.94%	7.93%	7.92%	7.90%	7.90%

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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/ACL 234517

AMP BANK LIMITED



COMPARISON RATE SCHEDULE

Home Loans : Basic, Select and Low Doc Packages

Issued 03/02/2011

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)																	
Basic Package																	
Basic Variable Rate Special Offer	7.02%	n/a	10.56%	8.77%	8.34%	7.85%	7.71%	7.31%	7.07%	7.05%	7.05%	7.04%	7.04%	7.04%	7.03%	7.03%	7.03%
Basic Variable Rate	7.37%	n/a	13.37%	10.36%	9.61%	8.79%	8.56%	7.87%	7.48%	7.44%	7.43%	7.42%	7.41%	7.40%	7.40%	7.39%	7.39%
Basic 1 Year Fixed Rate then Basic Variable	7.09%	7.02%	10.60%	8.80%	8.37%	7.87%	7.74%	7.33%	7.08%	7.06%	7.05%	7.05%	7.04%	7.04%	7.04%	7.04%	7.04%
Basic 2 Year Fixed Rate then Basic Variable	7.29%	7.02%	10.79%	8.97%	8.54%	8.02%	7.89%	7.44%	7.12%	7.11%	7.10%	7.10%	7.09%	7.09%	7.09%	7.08%	7.08%
Basic 3 Year Fixed Rate then Basic Variable	7.29%	7.02%	10.82%	9.02%	8.59%	8.08%	7.94%	7.49%	7.15%	7.13%	7.13%	7.12%	7.12%	7.11%	7.11%	7.10%	7.10%
Basic 5 Year Fixed Rate then Basic Variable	7.84%	7.02%	11.35%	9.57%	9.14%	8.66%	8.52%	8.06%	7.44%	7.43%	7.42%	7.42%	7.41%	7.41%	7.41%	7.37%	7.37%
AMP Shareholder Benefits Package and AMP Corporate Superannuation Benefits Package (AMP@Work)																	
Select T2 Variable Rate	7.07%	n/a	14.48%	11.72%	10.61%	9.76%	9.32%	8.32%	7.70%	7.51%	7.41%	7.37%	7.29%	7.27%	7.25%	7.22%	7.21%
Select 1 Year Fixed Rate then Select T2 Variable	6.99%	7.07%	8.87%	7.92%	7.70%	7.45%	7.38%	7.18%	7.07%	7.07%	7.07%	7.07%	7.06%	7.06%	7.06%	7.06%	7.06%
Select 2 Year Fixed Rate then Select T2 Variable	7.19%	7.07%	9.02%	8.05%	7.83%	7.56%	7.49%	7.26%	7.10%	7.10%	7.10%	7.10%	7.10%	7.10%	7.10%	7.09%	7.09%
Select 3 Year Fixed Rate then Select T2 Variable	7.34%	7.07%	9.17%	8.20%	7.99%	7.70%	7.64%	7.39%	7.16%	7.16%	7.15%	7.15%	7.15%	7.15%	7.15%	7.14%	7.14%
Select 5 Year Fixed Rate then Select T2 Variable	7.74%	7.07%	9.56%	8.61%	8.40%	8.14%	8.07%	7.82%	7.38%	7.38%	7.38%	7.38%	7.38%	7.38%	7.38%	7.35%	7.35%
Select T1 Package																	
Select T1 Variable Rate	7.82%	n/a	12.03%	9.91%	9.39%	8.81%	8.65%	8.16%	7.89%	7.87%	7.86%	7.85%	7.84%	7.84%	7.84%	7.83%	7.83%
Select 1 Year Fixed Rate then Select T1 Variable	7.09%	7.82%	11.62%	9.58%	9.06%	8.54%	8.37%	7.96%	7.81%	7.79%	7.78%	7.77%	7.76%	7.76%	7.76%	7.76%	7.76%
Select 2 Year Fixed Rate then Select T1 Variable	7.29%	7.82%	11.57%	9.51%	8.99%	8.46%	8.30%	7.89%	7.77%	7.75%	7.74%	7.74%	7.73%	7.73%	7.73%	7.73%	7.73%
Select 3 Year Fixed Rate then Select T1 Variable	7.44%	7.82%	11.66%	9.55%	9.03%	8.49%	8.32%	7.90%	7.77%	7.75%	7.74%	7.74%	7.73%	7.73%	7.72%	7.73%	7.73%
Select 5 Year Fixed Rate then Select T1 Variable	7.84%	7.82%	12.05%	9.93%	9.41%	8.83%	8.67%	8.18%	7.90%	7.88%	7.86%	7.86%	7.85%	7.85%	7.85%	7.84%	7.84%
Low Doc Package Loans																	
Low Doc Variable Rate	8.26%	n/a	16.68%	13.27%	12.06%	11.04%	10.59%	9.50%	8.82%	8.65%	8.56%	8.52%	8.46%	8.44%	8.42%	8.40%	8.38%
Low Doc 2 Year Fixed then Low Doc Variable	9.49%	8.26%	13.00%	11.00%	10.55%	9.92%	9.78%	9.19%	8.58%	8.57%	8.56%	8.55%	8.55%	8.54%	8.54%	8.52%	8.51%
Low Doc 3 Year Fixed then Low Doc Variable	10.19%	8.26%	13.81%	11.86%	11.41%	10.75%	10.61%	9.91%	8.93%	8.91%	8.90%	8.90%	8.89%	8.89%	8.88%	8.83%	8.83%
Low Doc loans discounted for Affinity																	
Low Doc Variable Rate	8.11%	n/a	12.31%	10.19%	9.67%	9.10%	8.93%	8.45%	8.18%	8.16%	8.15%	8.14%	8.13%	8.13%	8.13%	8.12%	8.12%
Fixed Rate Loans \$100,000 to \$249,999																	
Low Doc 2 Year Fixed then Low Doc Variable	9.49%	8.11%	13.51%	11.23%	10.71%	10.00%	9.84%	9.17%	8.48%	8.46%	8.45%	8.44%	8.43%	8.43%	8.43%	8.40%	8.40%
Low Doc 3 Year Fixed then Low Doc Variable	10.19%	8.11%	14.34%	12.12%	11.61%	10.86%	10.70%	9.92%	8.83%	8.81%	8.80%	8.80%	8.79%	8.79%	8.78%	8.72%	8.72%
Fixed Rate Loans \$250,000 and over																	
Low Doc 2 Year Fixed then Low Doc Variable	9.34%	8.11%	13.38%	11.12%	10.60%	9.90%	9.74%	9.09%	8.44%	8.42%	8.41%	8.41%	8.40%	8.40%	8.39%	8.37%	8.37%
Low Doc 3 Year Fixed then Low Doc Variable	10.04%	8.11%	14.19%	11.98%	11.47%	10.73%	10.57%	9.81%	8.79%	8.76%	8.75%	8.75%	8.74%	8.74%	8.74%	8.68%	8.68%

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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

Email: info@ampbanking.com.au

Website: www.amp.com.au/banking

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

AMP BANK LIMITED



COMPARISON RATE SCHEDULE

Home Loans : AFFINITY Package

Issued 03/02/2011

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	25 Yrs	30 Yrs
Comparison rates (p.a)																	
Variable Rate Loans																	
For Loans \$100,000 to \$499,999																	
Affinity Variable Rate	7.17%	n/a	11.40%	9.27%	8.75%	8.17%	8.00%	7.52%	7.24%	7.22%	7.21%	7.20%	7.19%	7.19%	7.19%	7.18%	7.18%
For Loans \$500,000 to \$999,999																	
Affinity Variable Rate	7.12%	n/a	11.35%	9.22%	8.70%	8.12%	7.95%	7.47%	7.19%	7.17%	7.16%	7.15%	7.14%	7.14%	7.14%	7.13%	7.13%
For Loans \$1,000,000 and above																	
Affinity Variable Rate	7.07%	n/a	11.30%	9.17%	8.65%	8.07%	7.90%	7.42%	7.14%	7.12%	7.11%	7.10%	7.09%	7.09%	7.09%	7.08%	7.08%
Fixed Rate Loans																	
For Loans \$250,000 to \$499,999																	
Affinity 1 Year Fixed Rate then Affinity Variable Rate	6.94%	7.17%	11.27%	9.17%	8.64%	8.08%	7.92%	7.45%	7.21%	7.19%	7.18%	7.18%	7.17%	7.17%	7.16%	7.16%	7.16%
Affinity 2 Year Fixed Rate then Affinity Variable Rate	7.14%	7.17%	11.37%	9.24%	8.72%	8.15%	7.98%	7.50%	7.23%	7.21%	7.20%	7.19%	7.19%	7.18%	7.18%	7.18%	7.18%
Affinity 3 Year Fixed Rate then Affinity Variable Rate	7.29%	7.17%	11.51%	9.38%	8.86%	8.27%	8.10%	7.60%	7.27%	7.25%	7.24%	7.24%	7.23%	7.23%	7.22%	7.22%	7.22%
Affinity 5 Year Fixed Rate then Affinity Variable Rate	7.69%	7.17%	11.90%	9.78%	9.26%	8.68%	8.52%	8.00%	7.47%	7.45%	7.44%	7.44%	7.43%	7.43%	7.43%	7.40%	7.40%
For Loans \$500,000 to \$999,999																	
Affinity 1 Year Fixed Rate then Affinity Variable Rate	6.94%	7.12%	11.25%	9.14%	8.62%	8.05%	7.88%	7.42%	7.17%	7.15%	7.14%	7.13%	7.12%	7.12%	7.12%	7.12%	7.12%
Affinity 2 Year Fixed Rate then Affinity Variable Rate	7.14%	7.12%	11.37%	9.23%	8.71%	8.13%	7.96%	7.48%	7.19%	7.17%	7.16%	7.15%	7.15%	7.14%	7.14%	7.14%	7.14%
Affinity 3 Year Fixed Rate then Affinity Variable Rate	7.29%	7.12%	11.51%	9.38%	8.85%	8.26%	8.09%	7.59%	7.24%	7.22%	7.21%	7.20%	7.19%	7.19%	7.19%	7.18%	7.18%
Affinity 5 Year Fixed Rate then Affinity Variable Rate	7.69%	7.12%	11.90%	9.78%	9.26%	8.68%	8.52%	7.99%	7.45%	7.43%	7.41%	7.41%	7.40%	7.40%	7.40%	7.37%	7.37%
For Loans \$1,000,000 and above																	
Affinity 1 Year Fixed Rate then Affinity Variable Rate	6.94%	7.07%	11.23%	9.11%	8.59%	8.02%	7.85%	7.38%	7.12%	7.10%	7.09%	7.09%	7.08%	7.08%	7.07%	7.07%	7.07%
Affinity 2 Year Fixed Rate then Affinity Variable Rate	7.14%	7.07%	11.36%	9.22%	8.70%	8.11%	7.95%	7.45%	7.15%	7.13%	7.12%	7.11%	7.11%	7.10%	7.10%	7.10%	7.10%
Affinity 3 Year Fixed Rate then Affinity Variable Rate	7.29%	7.07%	11.51%	9.37%	8.85%	8.25%	8.09%	7.57%	7.20%	7.18%	7.17%	7.17%	7.16%	7.16%	7.15%	7.14%	7.14%
Affinity 5 Year Fixed Rate then Affinity Variable Rate	7.69%	7.07%	11.90%	9.78%	9.26%	8.68%	8.52%	7.99%	7.42%	7.40%	7.39%	7.38%	7.37%	7.37%	7.37%	7.34%	7.34%
For Loans less than \$250,000																	
1 Year Fixed Rate then Affinity Variable Rate	7.09%	7.17%	11.35%	9.23%	8.71%	8.14%	7.97%	7.49%	7.23%	7.21%	7.20%	7.19%	7.18%	7.18%	7.18%	7.18%	7.18%
2 Year Fixed Rate then Affinity Variable Rate	7.29%	7.17%	11.50%	9.36%	8.84%	8.24%	8.08%	7.58%	7.26%	7.24%	7.23%	7.23%	7.22%	7.21%	7.21%	7.21%	7.21%
3 Year Fixed Rate then Affinity Variable Rate	7.44%	7.17%	11.66%	9.52%	9.00%	8.39%	8.23%	7.70%	7.32%	7.30%	7.29%	7.28%	7.27%	7.27%	7.27%	7.26%	7.26%
5 Year Fixed Rate then Affinity Variable Rate	7.84%	7.17%	12.05%	9.93%	9.41%	8.83%	8.67%	8.14%	7.54%	7.52%	7.51%	7.51%	7.50%	7.50%	7.49%	7.46%	7.46%

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

AMP BANK LIMITED

COMPARISON RATE SCHEDULE

Home Loans 90%+ LVR

Issued 03/02/2011



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)																	
Professional Package																	
For Loans \$100,000 to \$249,999																	
Professional Package Variable Rate	7.92%	n/a	15.24%	12.51%	11.41%	10.56%	10.13%	9.15%	8.53%	8.35%	8.25%	8.20%	8.13%	8.11%	8.09%	8.07%	8.06%
Intro Variable then Professional Package Variable	7.42%	7.92%	14.98%	12.29%	11.19%	10.38%	9.95%	9.01%	8.47%	8.29%	8.19%	8.15%	8.08%	8.05%	8.04%	8.02%	8.01%
Intro 1 Year Fixed then Professional Package Variable	7.47%	7.92%	9.49%	8.59%	8.37%	8.15%	8.08%	7.92%	7.88%	7.88%	7.87%	7.87%	7.87%	7.87%	7.87%	7.88%	7.88%
1 Year Fixed then Professional Package	7.69%	7.92%	9.61%	8.68%	8.47%	8.23%	8.16%	7.98%	7.90%	7.90%	7.90%	7.90%	7.90%	7.90%	7.90%	7.90%	7.90%
2 Year Fixed then Professional Package	7.89%	7.92%	9.70%	8.76%	8.55%	8.29%	8.23%	8.03%	7.92%	7.92%	7.92%	7.92%	7.92%	7.92%	7.92%	7.92%	7.92%
3 Year Fixed then Professional Package	8.04%	7.92%	9.85%	8.89%	8.68%	8.41%	8.35%	8.13%	7.96%	7.96%	7.96%	7.96%	7.96%	7.96%	7.96%	7.95%	7.95%
5 Year Fixed Professional Package	8.44%	7.92%	10.23%	9.29%	9.08%	8.83%	8.76%	8.52%	8.17%	8.17%	8.17%	8.17%	8.17%	8.17%	8.16%	8.16%	8.14%
For Loans \$250,000 to \$749,999																	
Professional Package Variable Rate	7.77%	n/a	15.11%	12.37%	11.27%	10.42%	9.99%	9.00%	8.38%	8.20%	8.10%	8.06%	7.99%	7.96%	7.94%	7.92%	7.91%
Intro Variable then Professional Package Variable	7.42%	7.77%	14.93%	12.22%	11.12%	10.29%	9.86%	8.90%	8.34%	8.16%	8.06%	8.02%	7.95%	7.92%	7.90%	7.88%	7.87%
Intro 1 Year Fixed then Professional Package Variable	7.47%	7.77%	9.42%	8.51%	8.29%	8.06%	7.99%	7.81%	7.75%	7.74%	7.74%	7.74%	7.74%	7.74%	7.74%	7.74%	7.74%
1 Year Fixed then Professional Package	7.69%	7.77%	9.54%	8.60%	8.39%	8.14%	8.07%	7.87%	7.77%	7.77%	7.77%	7.77%	7.76%	7.76%	7.76%	7.76%	7.76%
2 Year Fixed then Professional Package	7.89%	7.77%	9.69%	8.73%	8.51%	8.24%	8.18%	7.96%	7.80%	7.80%	7.80%	7.80%	7.80%	7.80%	7.80%	7.79%	7.79%
3 Year Fixed then Professional Package	8.04%	7.77%	9.85%	8.89%	8.67%	8.39%	8.33%	8.08%	7.86%	7.86%	7.86%	7.86%	7.85%	7.85%	7.85%	7.85%	7.85%
5 Year Fixed Professional Package	8.44%	7.77%	10.23%	9.29%	9.08%	8.83%	8.76%	8.51%	8.09%	8.09%	8.09%	8.09%	8.08%	8.08%	8.08%	8.06%	8.06%
For Loans \$750,000 and above																	
Professional Package Variable Rate	7.72%	n/a	15.06%	12.32%	11.22%	10.37%	9.94%	8.95%	8.33%	8.15%	8.05%	8.01%	7.94%	7.91%	7.89%	7.87%	7.86%
Intro Variable then Professional Package Variable	7.42%	7.72%	14.91%	12.19%	11.09%	10.26%	9.83%	8.87%	8.30%	8.12%	8.02%	7.97%	7.90%	7.88%	7.86%	7.84%	7.83%
Intro 1 Year Fixed then Professional Package Variable	7.47%	7.72%	9.40%	8.48%	8.27%	8.02%	7.96%	7.78%	7.70%	7.70%	7.70%	7.70%	7.70%	7.70%	7.70%	7.70%	7.70%
1 Year Fixed then Professional Package	7.69%	7.72%	9.52%	8.58%	8.36%	8.11%	8.04%	7.84%	7.73%	7.72%	7.72%	7.72%	7.72%	7.72%	7.72%	7.72%	7.72%
2 Year Fixed then Professional Package	7.89%	7.72%	9.68%	8.72%	8.50%	8.23%	8.16%	7.93%	7.76%	7.76%	7.76%	7.76%	7.76%	7.76%	7.76%	7.75%	7.75%
3 Year Fixed then Professional Package	8.04%	7.72%	9.85%	8.88%	8.67%	8.39%	8.32%	8.07%	7.82%	7.82%	7.82%	7.82%	7.82%	7.82%	7.82%	7.81%	7.81%
5 Year Fixed Professional Package	8.44%	7.72%	10.23%	9.29%	9.08%	8.83%	8.76%	8.51%	8.06%	8.06%	8.06%	8.06%	8.06%	8.06%	8.06%	8.03%	8.03%
Other Variable Rate Loans																	
Classic Variable Rate	8.42%	n/a	16.52%	12.79%	11.69%	10.66%	10.29%	9.32%	8.74%	8.65%	8.59%	8.57%	8.53%	8.52%	8.51%	8.50%	8.49%
Intro Classic Variable Rate then Classic Variable Rate	7.42%	8.42%	15.96%	12.33%	11.24%	10.28%	9.91%	9.03%	8.63%	8.53%	8.48%	8.46%	8.42%	8.41%	8.40%	8.39%	8.39%
Fixed Rate Loans																	
Intro 1 year Fixed then Classic Variable	7.47%	8.42%	15.98%	12.36%	11.27%	10.30%	9.93%	9.05%	8.63%	8.54%	8.49%	8.46%	8.43%	8.41%	8.40%	8.40%	8.39%
1 Year Fixed then Classic Variable	7.69%	8.42%	16.11%	12.46%	11.36%	10.39%	10.01%	9.11%	8.66%	8.56%	8.51%	8.49%	8.45%	8.44%	8.43%	8.42%	8.41%
2 Year Fixed then Classic Variable	7.89%	8.42%	16.06%	12.39%	11.29%	10.31%	9.94%	9.04%	8.63%	8.53%	8.48%	8.46%	8.42%	8.41%	8.40%	8.39%	8.39%
3 Year Fixed then Classic Variable	8.04%	8.42%	16.15%	12.44%	11.34%	10.34%	9.97%	9.05%	8.62%	8.53%	8.48%	8.45%	8.42%	8.40%	8.39%	8.39%	8.38%
5 year Fixed then Classic Variable	8.44%	8.42%	16.54%	12.80%	11.71%	10.68%	10.31%	9.34%	8.75%	8.66%	8.60%	8.58%	8.54%	8.53%	8.52%	8.50%	8.50%

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AMP BANK LIMITED



COMPARISON RATE SCHEDULE

Home Loans : Basic and Select Packages 90%+ LVR

Issued 03/02/2011

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)																	
Basic Variable Package																	
Basic Variable Rate Special Offer	7.62%	n/a	13.62%	10.60%	9.85%	9.04%	8.80%	8.12%	7.73%	7.69%	7.68%	7.67%	7.66%	7.65%	7.65%	7.64%	7.64%
Basic Variable Rate	7.97%	n/a	13.96%	10.95%	10.20%	9.39%	9.15%	8.47%	8.08%	8.05%	8.03%	8.02%	8.01%	8.00%	8.00%	7.99%	7.99%
Basic 1 Year Fixed Rate then Basic Variable	7.69%	7.62%	13.66%	10.64%	9.89%	9.07%	8.83%	8.14%	7.73%	7.70%	7.69%	7.68%	7.67%	7.66%	7.66%	7.65%	7.65%
Basic 2 Year Fixed Rate then Basic Variable	7.89%	7.62%	13.86%	10.81%	10.06%	9.22%	8.98%	8.26%	7.78%	7.75%	7.73%	7.73%	7.71%	7.71%	7.71%	7.70%	7.69%
Basic 3 Year Fixed Rate then Basic Variable	7.89%	7.62%	13.89%	10.86%	10.11%	9.27%	9.03%	8.31%	7.81%	7.78%	7.76%	7.75%	7.74%	7.73%	7.73%	7.72%	7.72%
Basic 5 Year Fixed Rate then Basic Variable	8.44%	7.62%	14.43%	11.42%	10.67%	9.86%	9.62%	8.88%	8.11%	8.08%	8.06%	8.05%	8.04%	8.03%	8.03%	7.99%	7.99%
AMP Shareholder Benefits Package and AMP Corporate Superannuation Benefits Package (AMP@Work)																	
Select T2 Variable Rate	7.29%	n/a	17.44%	13.51%	12.10%	10.93%	10.40%	9.13%	8.34%	8.14%	8.03%	7.98%	7.91%	7.88%	7.86%	7.83%	7.82%
Select 1 Year Fixed Rate then Select T2 Variable	7.39%	7.29%	11.84%	9.72%	9.20%	8.63%	8.47%	7.99%	7.73%	7.71%	7.70%	7.69%	7.68%	7.68%	7.68%	7.68%	7.68%
Select 2 Year Fixed Rate then Select T2 Variable	7.79%	7.29%	11.99%	9.85%	9.33%	8.74%	8.57%	8.08%	7.76%	7.74%	7.73%	7.73%	7.72%	7.72%	7.71%	7.71%	7.71%
Select 3 Year Fixed Rate then Select T2 Variable	7.64%	7.29%	12.15%	10.01%	9.49%	8.89%	8.72%	8.20%	7.82%	7.80%	7.79%	7.78%	7.77%	7.77%	7.77%	7.76%	7.76%
Select 5 Year Fixed Rate then Select T2 Variable	7.99%	7.29%	12.54%	10.42%	9.90%	9.32%	9.16%	8.63%	8.05%	8.03%	8.02%	8.01%	8.00%	8.00%	8.00%	7.97%	7.97%
Select T1 Package																	
Select T1 Variable Rate	8.04%	n/a	15.14%	11.76%	10.92%	10.01%	9.75%	8.99%	8.55%	8.51%	8.49%	8.48%	8.46%	8.46%	8.46%	8.45%	8.45%
Select 1 Year Fixed Rate then Select T1 Variable	7.69%	8.04%	14.73%	11.43%	10.59%	9.74%	9.47%	8.78%	8.46%	8.43%	8.41%	8.40%	8.38%	8.38%	8.37%	8.37%	8.37%
Select 2 Year Fixed Rate then Select T1 Variable	7.89%	8.04%	14.67%	11.36%	10.52%	9.66%	9.40%	8.71%	8.43%	8.39%	8.37%	8.36%	8.35%	8.35%	8.34%	8.34%	8.34%
Select 3 Year Fixed Rate then Select T1 Variable	8.04%	8.04%	14.77%	11.41%	10.56%	9.69%	9.42%	8.72%	8.43%	8.39%	8.37%	8.36%	8.35%	8.34%	8.34%	8.34%	8.34%
Select 5 Year Fixed Rate then Select T1 Variable	8.44%	8.04%	15.16%	11.78%	10.94%	10.03%	9.77%	9.00%	8.56%	8.52%	8.50%	8.49%	8.47%	8.47%	8.46%	8.46%	8.45%

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AMP BANK LIMITED



COMPARISON RATE SCHEDULE

Home Loans : AFFINITY PACKAGE 90%+ LVR

Issued 03/02/2011

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	25 Yrs	30 Yrs
Comparison rates (p.a)																	
Variable Rate Loans																	
For Loans \$100,000 to \$499,999																	
Affinity Variable Rate	7.77%	n/a	14.50%	11.12%	10.27%	9.37%	9.10%	8.34%	7.89%	7.86%	7.84%	7.83%	7.81%	7.81%	7.80%	7.80%	7.80%
For Loans \$500,000 to \$999,999																	
Affinity Variable Rate	7.72%	n/a	14.45%	11.07%	10.22%	9.32%	9.05%	8.29%	7.84%	7.81%	7.79%	7.78%	7.76%	7.76%	7.75%	7.75%	7.75%
For Loans \$1,000,000 and above																	
Affinity Variable Rate	7.67%	n/a	14.40%	11.02%	10.17%	9.27%	9.00%	8.24%	7.79%	7.76%	7.74%	7.73%	7.71%	7.71%	7.70%	7.70%	7.70%
Fixed Rate Loans																	
For Loans \$250,000 to \$499,999																	
Affinity 1 Year Fixed Rate then Affinity Variable Rate	7.54%	7.77%	14.37%	11.01%	10.17%	9.28%	9.01%	8.27%	7.87%	7.83%	7.81%	7.80%	7.79%	7.78%	7.78%	7.77%	7.77%
Affinity 2 Year Fixed Rate then Affinity Variable Rate	7.74%	7.77%	14.47%	11.09%	10.25%	9.35%	9.08%	8.32%	7.89%	7.85%	7.83%	7.82%	7.81%	7.80%	7.80%	7.79%	7.79%
Affinity 3 Year Fixed Rate then Affinity Variable Rate	7.89%	7.77%	14.62%	11.23%	10.38%	9.47%	9.20%	8.42%	7.93%	7.89%	7.87%	7.86%	7.85%	7.84%	7.84%	7.83%	7.83%
Affinity 5 Year Fixed Rate then Affinity Variable Rate	8.29%	7.77%	15.02%	11.63%	10.79%	9.88%	9.62%	8.82%	8.14%	8.10%	8.08%	8.07%	8.06%	8.05%	8.05%	8.02%	8.02%
For Loans \$500,000 to \$999,999																	
Affinity 1 Year Fixed Rate then Affinity Variable Rate	7.54%	7.72%	14.35%	10.98%	10.14%	9.25%	8.98%	8.23%	7.82%	7.79%	7.77%	7.76%	7.74%	7.74%	7.73%	7.73%	7.73%
Affinity 2 Year Fixed Rate then Affinity Variable Rate	7.74%	7.72%	14.47%	11.08%	10.24%	9.33%	9.06%	8.30%	7.85%	7.81%	7.79%	7.78%	7.77%	7.76%	7.76%	7.75%	7.75%
Affinity 3 Year Fixed Rate then Affinity Variable Rate	7.89%	7.72%	14.62%	11.23%	10.38%	9.46%	9.19%	8.40%	7.90%	7.86%	7.84%	7.83%	7.81%	7.81%	7.81%	7.79%	7.79%
Affinity 5 Year Fixed Rate then Affinity Variable Rate	8.29%	7.72%	15.02%	11.63%	10.79%	9.88%	9.62%	8.81%	8.11%	8.07%	8.05%	8.04%	8.03%	8.02%	8.02%	7.99%	7.99%
For Loans \$1,000,000 and above																	
Affinity 1 Year Fixed Rate then Affinity Variable Rate	7.54%	7.67%	14.33%	10.96%	10.11%	9.22%	8.95%	8.20%	7.78%	7.74%	7.72%	7.71%	7.70%	7.69%	7.69%	7.68%	7.68%
Affinity 2 Year Fixed Rate then Affinity Variable Rate	7.74%	7.67%	14.46%	11.07%	10.23%	9.31%	9.05%	8.27%	7.81%	7.77%	7.75%	7.74%	7.73%	7.72%	7.72%	7.71%	7.71%
Affinity 3 Year Fixed Rate then Affinity Variable Rate	7.89%	7.67%	14.62%	11.22%	10.38%	9.45%	9.19%	8.39%	7.86%	7.82%	7.80%	7.79%	7.78%	7.77%	7.77%	7.76%	7.76%
Affinity 5 Year Fixed Rate then Affinity Variable Rate	8.29%	7.67%	15.02%	11.63%	10.79%	9.88%	9.62%	8.81%	8.08%	8.05%	8.03%	8.02%	8.00%	8.00%	7.99%	7.96%	7.96%
For Loans less than \$250,000																	
1 Year Fixed Rate then Affinity Variable Rate	7.69%	7.77%	14.46%	11.08%	10.24%	9.34%	9.07%	8.31%	7.89%	7.85%	7.83%	7.82%	7.80%	7.80%	7.80%	7.79%	7.79%
2 Year Fixed Rate then Affinity Variable Rate	7.89%	7.77%	14.61%	11.21%	10.36%	9.45%	9.18%	8.40%	7.92%	7.88%	7.86%	7.85%	7.84%	7.83%	7.83%	7.82%	7.82%
3 Year Fixed Rate then Affinity Variable Rate	8.04%	7.77%	14.77%	11.37%	10.53%	9.60%	9.33%	8.52%	7.98%	7.94%	7.92%	7.91%	7.90%	7.89%	7.89%	7.87%	7.87%
5 Year Fixed Rate then Affinity Variable Rate	8.44%	7.77%	15.16%	11.78%	10.94%	10.03%	9.77%	8.96%	8.21%	8.17%	8.15%	8.14%	8.13%	8.12%	8.12%	8.08%	8.08%

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