

AMP BANK LIMITED

COMPARISON RATE SCHEDULE



Home Loans

Issued 04/03/2010

| 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 | 6.54% | n/a | 12.56% | 9.54% | 8.78% | 7.97% | 7.73% | 7.05% | 6.64% | 6.61% | 6.60% | 6.59% | 6.58% | 6.57% | 6.57% | 6.56% | 6.56% |
| Intro Variable then Professional Package Variable | 6.39% | 6.54% | 12.47% | 9.47% | 8.72% | 7.91% | 7.67% | 7.00% | 6.63% | 6.60% | 6.58% | 6.57% | 6.56% | 6.56% | 6.55% | 6.55% | 6.55% |
| Intro 1 Year Fixed then Professional Package Variable | 6.49% | 6.54% | 12.53% | 9.51% | 8.76% | 7.95% | 7.71% | 7.03% | 6.64% | 6.61% | 6.59% | 6.58% | 6.57% | 6.57% | 6.56% | 6.56% | 6.56% |
| 1 Year Fixed then Professional Package | 6.89% | 6.54% | 12.76% | 9.69% | 8.94% | 8.10% | 7.86% | 7.14% | 6.68% | 6.65% | 6.63% | 6.62% | 6.61% | 6.61% | 6.61% | 6.60% | 6.59% |
| 2 Year Fixed then Professional Package | 7.29% | 6.54% | 13.22% | 10.10% | 9.35% | 8.46% | 8.22% | 7.43% | 6.80% | 6.76% | 6.75% | 6.74% | 6.73% | 6.72% | 6.72% | 6.70% | 6.70% |
| 3 Year Fixed then Professional Package | 7.89% | 6.54% | 13.89% | 10.79% | 10.04% | 9.11% | 8.85% | 7.99% | 7.04% | 7.01% | 6.99% | 6.98% | 6.97% | 6.97% | 6.96% | 6.92% | 6.92% |
| 5 Year Fixed Professional Package | 8.39% | 6.54% | 14.38% | 11.37% | 10.62% | 9.81% | 9.57% | 8.76% | 7.49% | 7.46% | 7.44% | 7.44% | 7.42% | 7.42% | 7.41% | 7.33% | 7.33% |
| For Loans \$250,000 to \$749,999 | | | | | | | | | | | | | | | | | |
| Professional Package Variable Rate | 6.39% | n/a | 12.41% | 9.39% | 8.64% | 7.82% | 7.58% | 6.90% | 6.49% | 6.46% | 6.45% | 6.44% | 6.43% | 6.42% | 6.42% | 6.41% | 6.41% |
| Intro Variable then Professional Package Variable | 6.39% | 6.39% | 12.41% | 9.39% | 8.64% | 7.82% | 7.58% | 6.90% | 6.49% | 6.46% | 6.45% | 6.44% | 6.43% | 6.42% | 6.42% | 6.41% | 6.41% |
| Intro 1 Year Fixed then Professional Package Variable | 6.49% | 6.39% | 12.47% | 9.43% | 8.68% | 7.86% | 7.62% | 6.92% | 6.50% | 6.47% | 6.46% | 6.45% | 6.44% | 6.43% | 6.43% | 6.42% | 6.42% |
| 1 Year Fixed then Professional Package | 6.89% | 6.39% | 12.69% | 9.61% | 8.86% | 8.01% | 7.77% | 7.04% | 6.55% | 6.51% | 6.50% | 6.49% | 6.48% | 6.47% | 6.47% | 6.46% | 6.46% |
| 2 Year Fixed then Professional Package | 7.29% | 6.39% | 13.20% | 10.07% | 9.32% | 8.41% | 8.17% | 7.36% | 6.67% | 6.64% | 6.63% | 6.62% | 6.61% | 6.60% | 6.60% | 6.57% | 6.57% |
| 3 Year Fixed then Professional Package | 7.89% | 6.39% | 13.89% | 10.78% | 10.03% | 9.08% | 8.85% | 7.94% | 6.93% | 6.90% | 6.88% | 6.88% | 6.86% | 6.86% | 6.86% | 6.81% | 6.80% |
| 5 Year Fixed Professional Package | 8.39% | 6.39% | 14.38% | 11.37% | 10.62% | 9.81% | 9.57% | 8.75% | 7.41% | 7.38% | 7.36% | 7.35% | 7.34% | 7.33% | 7.33% | 7.24% | 7.24% |
| For Loans \$750,000 and above | | | | | | | | | | | | | | | | | |
| Professional Package Variable Rate | 6.34% | n/a | 12.36% | 9.34% | 8.59% | 7.77% | 7.53% | 6.85% | 6.44% | 6.41% | 6.40% | 6.39% | 6.38% | 6.37% | 6.37% | 6.36% | 6.36% |
| Intro Variable then Professional Package Variable | 6.39% | 6.34% | 12.39% | 9.36% | 8.61% | 7.79% | 7.55% | 6.86% | 6.45% | 6.42% | 6.40% | 6.39% | 6.38% | 6.38% | 6.37% | 6.37% | 6.37% |
| Intro 1 Year Fixed then Professional Package Variable | 6.49% | 6.34% | 12.45% | 9.41% | 8.65% | 7.83% | 7.59% | 6.89% | 6.46% | 6.43% | 6.41% | 6.40% | 6.39% | 6.39% | 6.38% | 6.38% | 6.37% |
| 1 Year Fixed then Professional Package | 6.89% | 6.34% | 12.67% | 9.59% | 8.83% | 7.98% | 7.74% | 7.00% | 6.50% | 6.47% | 6.45% | 6.45% | 6.43% | 6.43% | 6.43% | 6.41% | 6.41% |
| 2 Year Fixed then Professional Package | 7.29% | 6.34% | 13.20% | 10.06% | 9.30% | 8.39% | 8.15% | 7.33% | 6.63% | 6.60% | 6.59% | 6.58% | 6.57% | 6.56% | 6.56% | 6.53% | 6.53% |
| 3 Year Fixed then Professional Package | 7.89% | 6.34% | 13.89% | 10.78% | 10.03% | 9.08% | 8.84% | 7.93% | 6.90% | 6.87% | 6.85% | 6.84% | 6.83% | 6.82% | 6.82% | 6.77% | 6.77% |
| 5 Year Fixed Professional Package | 8.39% | 6.34% | 14.38% | 11.37% | 10.62% | 9.81% | 9.57% | 8.75% | 7.38% | 7.35% | 7.33% | 7.32% | 7.31% | 7.31% | 7.30% | 7.21% | 7.21% |
| Other Variable Rate Loans | | | | | | | | | | | | | | | | | |
| Classic Variable Rate | 6.94% | n/a | 15.08% | 11.34% | 10.24% | 9.21% | 8.83% | 7.85% | 7.27% | 7.17% | 7.12% | 7.09% | 7.06% | 7.04% | 7.03% | 7.02% | 7.01% |
| Intro Classic Variable Rate then Classic Variable Rate | 6.39% | 6.94% | 14.78% | 11.10% | 10.00% | 9.00% | 8.62% | 7.70% | 7.21% | 7.11% | 7.06% | 7.04% | 7.00% | 6.98% | 6.97% | 6.97% | 6.96% |
| Basic Variable Rate Loan | 6.49% | n/a | 12.51% | 9.49% | 8.73% | 7.92% | 7.68% | 7.00% | 6.59% | 6.56% | 6.55% | 6.54% | 6.53% | 6.52% | 6.52% | 6.51% | 6.51% |
| Construction Loan | 6.94% | n/a | 15.08% | 11.34% | 10.24% | 9.21% | 8.83% | 7.85% | 7.27% | 7.17% | 7.12% | 7.09% | 7.06% | 7.04% | 7.03% | 7.02% | 7.01% |
| Land Loan | 6.94% | n/a | 12.95% | 9.93% | 9.18% | 8.37% | 8.13% | 7.44% | 7.04% | 7.01% | 7.00% | 6.99% | 6.98% | 6.97% | 6.97% | 6.96% | 6.96% |
| Fixed Rate Loans | | | | | | | | | | | | | | | | | |
| Intro 1 year Fixed then Classic Variable | 6.49% | 6.94% | 14.83% | 11.14% | 10.04% | 9.04% | 8.66% | 7.72% | 7.22% | 7.12% | 7.07% | 7.05% | 7.01% | 6.99% | 6.98% | 6.97% | 6.97% |
| 1 Year Fixed then Classic Variable | 6.89% | 6.94% | 15.06% | 11.32% | 10.22% | 9.19% | 8.81% | 7.84% | 7.26% | 7.17% | 7.11% | 7.09% | 7.05% | 7.04% | 7.03% | 7.01% | 7.01% |
| 2 Year Fixed then Classic Variable | 7.29% | 6.94% | 15.39% | 11.60% | 10.51% | 9.43% | 9.06% | 8.03% | 7.34% | 7.24% | 7.19% | 7.17% | 7.13% | 7.11% | 7.10% | 7.08% | 7.08% |
| 3 Year Fixed then Classic Variable | 7.89% | 6.94% | 16.00% | 12.22% | 11.12% | 10.00% | 9.63% | 8.51% | 7.55% | 7.45% | 7.40% | 7.38% | 7.34% | 7.32% | 7.31% | 7.27% | 7.27% |
| 5 year Fixed then Classic Variable | 8.39% | 6.94% | 16.49% | 12.76% | 11.66% | 10.63% | 10.26% | 9.19% | 7.94% | 7.84% | 7.79% | 7.76% | 7.72% | 7.71% | 7.70% | 7.62% | 7.62% |

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 04/03/2010

| 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)

AMP Shareholder Benefits Package and AMP Corporate Superannuation Benefits Package (AMP@Work)

| | | | | | | | | | | | | | | | | | |
|--|-------|-------|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Select T2 Variable Rate | 6.19% | n/a | 8.07% | 7.10% | 6.88% | 6.61% | 6.54% | 6.33% | 6.20% | 6.20% | 6.20% | 6.20% | 6.19% | 6.19% | 6.19% | 6.19% | 6.19% |
| Select 1 Year Fixed Rate then Select T2 Variable | 6.79% | 6.19% | 8.40% | 7.36% | 7.14% | 6.83% | 6.76% | 6.50% | 6.26% | 6.26% | 6.26% | 6.26% | 6.26% | 6.25% | 6.25% | 6.25% | 6.25% |
| Select 2 Year Fixed Rate then Select T2 Variable | 7.19% | 6.19% | 8.93% | 7.84% | 7.62% | 7.26% | 7.19% | 6.84% | 6.40% | 6.40% | 6.39% | 6.39% | 6.39% | 6.39% | 6.39% | 6.37% | 6.37% |
| Select 3 Year Fixed Rate then Select T2 Variable | 7.79% | 6.19% | 9.61% | 8.56% | 8.35% | 7.95% | 7.88% | 7.43% | 6.66% | 6.66% | 6.66% | 6.66% | 6.66% | 6.66% | 6.66% | 6.61% | 6.61% |
| Select 5 Year Fixed Rate then Select T2 Variable | 8.29% | 6.19% | 10.08% | 9.14% | 8.93% | 8.68% | 8.61% | 8.26% | 7.15% | 7.15% | 7.15% | 7.15% | 7.14% | 7.14% | 7.14% | 7.05% | 7.05% |

Queensland Police Service Rugby League Package

For Loans \$100,000 to \$499,999

| | | | | | | | | | | | | | | | | | |
|-------------------------|-------|-----|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Select T1 Variable Rate | 6.29% | n/a | 10.54% | 8.40% | 7.88% | 7.30% | 7.13% | 6.64% | 6.35% | 6.34% | 6.32% | 6.32% | 6.31% | 6.31% | 6.31% | 6.30% | 6.30% |
|-------------------------|-------|-----|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|

For Loans \$500,000 to \$999,999

| | | | | | | | | | | | | | | | | | |
|-------------------------|-------|-----|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Select T1 Variable Rate | 6.24% | n/a | 10.49% | 8.35% | 7.83% | 7.25% | 7.08% | 6.59% | 6.30% | 6.29% | 6.27% | 6.27% | 6.26% | 6.26% | 6.26% | 6.25% | 6.25% |
|-------------------------|-------|-----|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|

For Loans \$1,000,000 and over

| | | | | | | | | | | | | | | | | | |
|-------------------------|-------|-----|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Select T1 Variable Rate | 6.19% | n/a | 10.45% | 8.31% | 7.78% | 7.20% | 7.03% | 6.54% | 6.25% | 6.24% | 6.22% | 6.22% | 6.21% | 6.21% | 6.21% | 6.20% | 6.20% |
|-------------------------|-------|-----|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|

Fixed Rate Loans

| | | | | | | | | | | | | | | | | | |
|--|-------|-------|--------|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Select 1 Year Fixed Rate then Select T1 Variable | 6.74% | 6.29% | 10.79% | 8.60% | 8.08% | 7.46% | 7.30% | 6.77% | 6.40% | 6.38% | 6.37% | 6.37% | 6.36% | 6.36% | 6.35% | 6.35% | 6.34% |
| Select 2 Year Fixed Rate then Select T1 Variable | 7.14% | 6.29% | 11.28% | 9.04% | 8.52% | 7.85% | 7.68% | 7.08% | 6.52% | 6.50% | 6.49% | 6.49% | 6.48% | 6.48% | 6.48% | 6.46% | 6.45% |
| Select 3 Year Fixed Rate then Select T1 Variable | 7.74% | 6.29% | 11.95% | 9.74% | 9.22% | 8.52% | 8.35% | 7.65% | 6.78% | 6.76% | 6.75% | 6.74% | 6.73% | 6.73% | 6.73% | 6.68% | 6.68% |
| Select 5 Year Fixed Rate then Select T1 Variable | 8.24% | 6.29% | 12.44% | 10.32% | 9.80% | 9.23% | 9.06% | 8.44% | 7.24% | 7.22% | 7.21% | 7.21% | 7.20% | 7.20% | 7.19% | 7.10% | 7.10% |

Low Doc Package Loans

| | | | | | | | | | | | | | | | | | |
|--|-------|-------|--------|--------|--------|--------|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Low Doc Variable Rate | 7.38% | n/a | 11.08% | 9.21% | 8.76% | 8.25% | 8.10% | 7.68% | 7.43% | 7.42% | 7.41% | 7.40% | 7.40% | 7.40% | 7.39% | 7.39% | 7.39% |
| Low Doc 2 Year Fixed then Low Doc Variable | 9.49% | 7.38% | 12.91% | 10.79% | 10.34% | 9.63% | 9.48% | 8.77% | 7.88% | 7.86% | 7.86% | 7.85% | 7.84% | 7.84% | 7.84% | 7.79% | 7.79% |
| Low Doc 3 Year Fixed then Low Doc Variable | 9.89% | 7.38% | 13.52% | 11.53% | 11.08% | 10.37% | 10.23% | 9.44% | 8.21% | 8.19% | 8.18% | 8.18% | 8.17% | 8.17% | 8.17% | 8.09% | 8.09% |

Low Doc loans discounted for Affinity

| | | | | | | | | | | | | | | | | | |
|--|-------|-------|--------|--------|--------|--------|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Low Doc Variable Rate | 7.23% | n/a | 11.46% | 9.33% | 8.80% | 8.23% | 8.06% | 7.58% | 7.30% | 7.28% | 7.27% | 7.26% | 7.25% | 7.25% | 7.25% | 7.24% | 7.24% |
| Fixed Rate Loans \$100,000 to \$249,999 | | | | | | | | | | | | | | | | | |
| Low Doc 2 Year Fixed then Low Doc Variable | 9.49% | 7.23% | 13.42% | 11.03% | 10.51% | 9.71% | 9.54% | 8.75% | 7.77% | 7.75% | 7.74% | 7.74% | 7.73% | 7.73% | 7.72% | 7.67% | 7.67% |
| Low Doc 3 Year Fixed then Low Doc Variable | 9.89% | 7.23% | 14.05% | 11.79% | 11.28% | 10.48% | 10.31% | 9.44% | 8.11% | 8.09% | 8.08% | 8.08% | 8.07% | 8.07% | 8.06% | 7.98% | 7.98% |
| Fixed Rate Loans \$250,000 and over | | | | | | | | | | | | | | | | | |
| Low Doc 2 Year Fixed then Low Doc Variable | 9.34% | 7.23% | 13.29% | 10.91% | 10.40% | 9.61% | 9.44% | 8.67% | 7.74% | 7.72% | 7.71% | 7.70% | 7.70% | 7.69% | 7.69% | 7.64% | 7.64% |
| Low Doc 3 Year Fixed then Low Doc Variable | 9.74% | 7.23% | 13.90% | 11.65% | 11.14% | 10.35% | 10.19% | 9.34% | 8.07% | 8.05% | 8.03% | 8.03% | 8.02% | 8.02% | 8.02% | 7.94% | 7.94% |

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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 234517

AMP BANK LIMITED



COMPARISON RATE SCHEDULE

Home Loans : AFFINITY Package

Issued 04/03/2010

| 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) | | | | | | | | | | | | | | | | | |
| Variable Rate Loans | | | | | | | | | | | | | | | | | |
| For Loans \$100,000 to \$499,999 | | | | | | | | | | | | | | | | | |
| Affinity Variable Rate | 6.29% | n/a | 10.54% | 8.40% | 7.88% | 7.30% | 7.13% | 6.64% | 6.35% | 6.34% | 6.32% | 6.32% | 6.31% | 6.31% | 6.31% | 6.30% | 6.30% |
| For Loans \$500,000 to \$999,999 | | | | | | | | | | | | | | | | | |
| Affinity Variable Rate | 6.24% | n/a | 10.49% | 8.35% | 7.83% | 7.25% | 7.08% | 6.59% | 6.30% | 6.29% | 6.27% | 6.27% | 6.26% | 6.26% | 6.26% | 6.25% | 6.25% |
| For Loans \$1,000,000 and above | | | | | | | | | | | | | | | | | |
| Affinity Variable Rate | 6.19% | n/a | 10.45% | 8.31% | 7.78% | 7.20% | 7.03% | 6.54% | 6.25% | 6.24% | 6.22% | 6.22% | 6.21% | 6.21% | 6.21% | 6.20% | 6.20% |
| Fixed Rate Loans | | | | | | | | | | | | | | | | | |
| For Loans \$250,000 to \$499,999 | | | | | | | | | | | | | | | | | |
| Affinity 1 Year Fixed Rate then Affinity Variable Rate | 6.74% | 6.29% | 10.79% | 8.60% | 8.08% | 7.46% | 7.30% | 6.77% | 6.40% | 6.38% | 6.37% | 6.37% | 6.36% | 6.36% | 6.35% | 6.35% | 6.34% |
| Affinity 2 Year Fixed Rate then Affinity Variable Rate | 7.14% | 6.29% | 11.28% | 9.04% | 8.52% | 7.85% | 7.68% | 7.08% | 6.52% | 6.50% | 6.49% | 6.49% | 6.48% | 6.48% | 6.48% | 6.46% | 6.45% |
| Affinity 3 Year Fixed Rate then Affinity Variable Rate | 7.74% | 6.29% | 11.95% | 9.74% | 9.22% | 8.52% | 8.35% | 7.65% | 6.78% | 6.76% | 6.75% | 6.74% | 6.73% | 6.73% | 6.73% | 6.68% | 6.68% |
| Affinity 5 Year Fixed Rate then Affinity Variable Rate | 8.24% | 6.29% | 12.44% | 10.32% | 9.80% | 9.23% | 9.06% | 8.44% | 7.24% | 7.22% | 7.21% | 7.21% | 7.20% | 7.20% | 7.19% | 7.10% | 7.10% |
| For Loans \$500,000 to \$999,999 | | | | | | | | | | | | | | | | | |
| Affinity 1 Year Fixed Rate then Affinity Variable Rate | 6.74% | 6.24% | 10.77% | 8.58% | 8.05% | 7.43% | 7.26% | 6.73% | 6.36% | 6.34% | 6.33% | 6.32% | 6.31% | 6.31% | 6.31% | 6.30% | 6.30% |
| Affinity 2 Year Fixed Rate then Affinity Variable Rate | 7.14% | 6.24% | 11.28% | 9.03% | 8.50% | 7.83% | 7.66% | 7.05% | 6.48% | 6.46% | 6.45% | 6.45% | 6.44% | 6.44% | 6.44% | 6.41% | 6.41% |
| Affinity 3 Year Fixed Rate then Affinity Variable Rate | 7.74% | 6.24% | 11.95% | 9.74% | 9.22% | 8.51% | 8.34% | 7.63% | 6.74% | 6.72% | 6.71% | 6.71% | 6.70% | 6.70% | 6.69% | 6.64% | 6.64% |
| Affinity 5 Year Fixed Rate then Affinity Variable Rate | 8.24% | 6.24% | 12.44% | 10.32% | 9.80% | 9.23% | 9.06% | 8.44% | 7.21% | 7.19% | 7.18% | 7.18% | 7.17% | 7.17% | 7.17% | 7.07% | 7.07% |
| For Loans \$1,000,000 and above | | | | | | | | | | | | | | | | | |
| Affinity 1 Year Fixed Rate then Affinity Variable Rate | 6.74% | 6.19% | 10.75% | 8.55% | 8.02% | 7.40% | 7.23% | 6.70% | 6.31% | 6.29% | 6.28% | 6.28% | 6.27% | 6.27% | 6.26% | 6.25% | 6.25% |
| Affinity 2 Year Fixed Rate then Affinity Variable Rate | 7.14% | 6.19% | 11.27% | 9.02% | 8.49% | 7.81% | 7.65% | 7.03% | 6.44% | 6.42% | 6.41% | 6.41% | 6.40% | 6.40% | 6.40% | 6.37% | 6.37% |
| Affinity 3 Year Fixed Rate then Affinity Variable Rate | 7.74% | 6.19% | 11.95% | 9.74% | 9.22% | 8.50% | 8.34% | 7.62% | 6.70% | 6.68% | 6.67% | 6.67% | 6.66% | 6.66% | 6.66% | 6.61% | 6.60% |
| Affinity 5 Year Fixed Rate then Affinity Variable Rate | 8.24% | 6.19% | 12.44% | 10.32% | 9.80% | 9.23% | 9.06% | 8.44% | 7.19% | 7.17% | 7.15% | 7.15% | 7.14% | 7.14% | 7.14% | 7.04% | 7.04% |
| For Loans less than \$250,000 | | | | | | | | | | | | | | | | | |
| 1 Year Fixed Rate then Affinity Variable Rate | 6.89% | 6.29% | 10.87% | 8.67% | 8.14% | 7.52% | 7.35% | 6.81% | 6.42% | 6.40% | 6.39% | 6.38% | 6.37% | 6.37% | 6.37% | 6.36% | 6.36% |
| 2 Year Fixed Rate then Affinity Variable Rate | 7.29% | 6.29% | 11.41% | 9.15% | 8.63% | 7.95% | 7.78% | 7.15% | 6.55% | 6.54% | 6.52% | 6.52% | 6.51% | 6.51% | 6.51% | 6.48% | 6.48% |
| 3 Year Fixed Rate then Affinity Variable Rate | 7.89% | 6.29% | 12.10% | 9.88% | 9.36% | 8.64% | 8.48% | 7.75% | 6.82% | 6.80% | 6.79% | 6.79% | 6.78% | 6.78% | 6.77% | 6.72% | 6.72% |
| 5 Year Fixed Rate then Affinity Variable Rate | 8.39% | 6.29% | 12.58% | 10.47% | 9.95% | 9.37% | 9.21% | 8.58% | 7.31% | 7.29% | 7.28% | 7.28% | 7.27% | 7.27% | 7.26% | 7.17% | 7.17% |
| Other Variable Rate Loans | | | | | | | | | | | | | | | | | |
| Classic Variable Rate | 6.94% | n/a | 15.08% | 11.34% | 10.24% | 9.21% | 8.83% | 7.85% | 7.27% | 7.17% | 7.12% | 7.09% | 7.06% | 7.04% | 7.03% | 7.02% | 7.01% |
| Construction Loan | 6.94% | n/a | 15.08% | 11.34% | 10.24% | 9.21% | 8.83% | 7.85% | 7.27% | 7.17% | 7.12% | 7.09% | 7.06% | 7.04% | 7.03% | 7.02% | 7.01% |

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 90%+ LVR

Issued 04/03/2010



| 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 | 7.14% | n/a | 13.15% | 10.13% | 9.38% | 8.57% | 8.33% | 7.64% | 7.25% | 7.21% | 7.20% | 7.19% | 7.18% | 7.17% | 7.17% | 7.16% | 7.16% |
| Intro Variable then Professional Package Variable | 6.99% | 7.14% | 13.06% | 10.06% | 9.31% | 8.51% | 8.27% | 7.60% | 7.23% | 7.20% | 7.18% | 7.17% | 7.16% | 7.16% | 7.15% | 7.15% | 7.15% |
| Intro 1 Year Fixed then Professional Package Variable | 7.09% | 7.14% | 13.12% | 10.11% | 9.36% | 8.55% | 8.31% | 7.63% | 7.24% | 7.21% | 7.19% | 7.18% | 7.17% | 7.17% | 7.16% | 7.16% | 7.16% |
| 1 Year Fixed then Professional Package | 7.49% | 7.14% | 13.35% | 10.29% | 9.54% | 8.70% | 8.46% | 7.74% | 7.28% | 7.25% | 7.23% | 7.23% | 7.21% | 7.21% | 7.21% | 7.20% | 7.20% |
| 2 Year Fixed then Professional Package | 7.89% | 7.14% | 13.81% | 10.70% | 9.95% | 9.06% | 8.82% | 8.03% | 7.40% | 7.37% | 7.35% | 7.34% | 7.33% | 7.33% | 7.32% | 7.30% | 7.30% |
| 3 Year Fixed then Professional Package | 8.49% | 7.14% | 14.48% | 11.39% | 10.64% | 9.71% | 9.47% | 8.59% | 7.65% | 7.62% | 7.60% | 7.60% | 7.58% | 7.58% | 7.57% | 7.53% | 7.53% |
| 5 Year Fixed Professional Package | 8.99% | 7.14% | 14.97% | 11.96% | 11.21% | 10.41% | 10.17% | 9.36% | 8.11% | 8.08% | 8.06% | 8.05% | 8.04% | 8.04% | 8.03% | 7.95% | 7.95% |
| For Loans \$250,000 to \$749,999 | | | | | | | | | | | | | | | | | |
| Professional Package Variable Rate | 6.99% | n/a | 13.00% | 9.98% | 9.23% | 8.42% | 8.18% | 7.49% | 7.10% | 7.06% | 7.05% | 7.04% | 7.03% | 7.02% | 7.01% | 7.01% | 7.01% |
| Intro Variable then Professional Package Variable | 6.99% | 6.99% | 13.00% | 9.98% | 9.23% | 8.42% | 8.18% | 7.49% | 7.10% | 7.06% | 7.05% | 7.04% | 7.03% | 7.02% | 7.02% | 7.01% | 7.01% |
| Intro 1 Year Fixed then Professional Package Variable | 7.09% | 6.99% | 13.06% | 10.03% | 9.27% | 8.45% | 8.22% | 7.52% | 7.11% | 7.07% | 7.06% | 7.05% | 7.04% | 7.03% | 7.03% | 7.02% | 7.02% |
| 1 Year Fixed then Professional Package | 7.49% | 6.99% | 13.28% | 10.21% | 9.45% | 8.60% | 8.37% | 7.64% | 7.15% | 7.12% | 7.10% | 7.09% | 7.08% | 7.08% | 7.07% | 7.06% | 7.06% |
| 2 Year Fixed then Professional Package | 7.89% | 6.99% | 13.79% | 10.66% | 9.91% | 9.01% | 8.77% | 7.96% | 7.28% | 7.25% | 7.23% | 7.22% | 7.21% | 7.21% | 7.20% | 7.18% | 7.18% |
| 3 Year Fixed then Professional Package | 8.49% | 6.99% | 14.48% | 11.38% | 10.63% | 9.69% | 9.45% | 8.54% | 7.55% | 7.51% | 7.50% | 7.49% | 7.48% | 7.47% | 7.47% | 7.42% | 7.42% |
| 5 Year Fixed Professional Package | 8.99% | 6.99% | 14.97% | 11.96% | 11.21% | 10.41% | 10.17% | 9.35% | 8.03% | 8.00% | 7.98% | 7.97% | 7.96% | 7.95% | 7.95% | 7.86% | 7.86% |
| For Loans \$750,000 and above | | | | | | | | | | | | | | | | | |
| Professional Package Variable Rate | 6.94% | n/a | 12.95% | 9.93% | 9.18% | 8.37% | 8.13% | 7.44% | 7.04% | 7.01% | 7.00% | 6.99% | 6.98% | 6.97% | 6.97% | 6.96% | 6.96% |
| Intro Variable then Professional Package Variable | 6.99% | 6.94% | 12.98% | 9.95% | 9.20% | 8.39% | 8.15% | 7.46% | 7.05% | 7.02% | 7.00% | 6.99% | 6.98% | 6.98% | 6.97% | 6.97% | 6.97% |
| Intro 1 Year Fixed then Professional Package Variable | 7.09% | 6.94% | 13.04% | 10.00% | 9.25% | 8.42% | 8.18% | 7.49% | 7.06% | 7.03% | 7.01% | 7.00% | 6.99% | 6.99% | 6.99% | 6.98% | 6.98% |
| 1 Year Fixed then Professional Package | 7.49% | 6.94% | 13.26% | 10.18% | 9.43% | 8.57% | 8.33% | 7.60% | 7.10% | 7.07% | 7.06% | 7.05% | 7.04% | 7.03% | 7.03% | 7.02% | 7.01% |
| 2 Year Fixed then Professional Package | 7.89% | 6.94% | 13.79% | 10.65% | 9.90% | 9.09% | 8.75% | 7.93% | 7.24% | 7.21% | 7.19% | 7.18% | 7.17% | 7.17% | 7.16% | 7.14% | 7.14% |
| 3 Year Fixed then Professional Package | 8.49% | 6.94% | 14.48% | 11.38% | 10.63% | 9.68% | 9.44% | 8.53% | 7.51% | 7.48% | 7.46% | 7.45% | 7.44% | 7.44% | 7.43% | 7.38% | 7.38% |
| 5 Year Fixed Professional Package | 8.99% | 6.94% | 14.97% | 11.96% | 11.21% | 10.41% | 10.17% | 9.35% | 8.00% | 7.97% | 7.95% | 7.94% | 7.93% | 7.93% | 7.92% | 7.83% | 7.83% |
| Other Variable Rate Loans | | | | | | | | | | | | | | | | | |
| Classic Variable Rate | 7.54% | n/a | 15.67% | 11.93% | 10.83% | 9.79% | 9.42% | 8.45% | 7.87% | 7.77% | 7.72% | 7.69% | 7.65% | 7.64% | 7.63% | 7.62% | 7.61% |
| Intro Classic Variable Rate then Classic Variable Rate | 6.99% | 7.54% | 15.36% | 11.68% | 10.58% | 9.59% | 9.21% | 8.29% | 7.81% | 7.71% | 7.66% | 7.63% | 7.59% | 7.58% | 7.57% | 7.56% | 7.56% |
| Basic Variable Rate Loan | 7.09% | n/a | 13.10% | 10.08% | 9.33% | 8.52% | 8.28% | 7.59% | 7.20% | 7.16% | 7.15% | 7.14% | 7.13% | 7.12% | 7.12% | 7.11% | 7.11% |
| Construction Loan | 7.54% | n/a | 15.67% | 11.93% | 10.83% | 9.79% | 9.42% | 8.45% | 7.87% | 7.77% | 7.72% | 7.69% | 7.65% | 7.64% | 7.63% | 7.62% | 7.61% |
| Land Loan | 7.54% | n/a | 13.54% | 10.52% | 9.77% | 8.96% | 8.73% | 8.04% | 7.65% | 7.61% | 7.60% | 7.59% | 7.58% | 7.57% | 7.57% | 7.56% | 7.56% |
| Fixed Rate Loans | | | | | | | | | | | | | | | | | |
| Intro 1 year Fixed then Classic Variable | 7.09% | 7.54% | 15.41% | 11.72% | 10.63% | 9.63% | 9.25% | 8.32% | 7.82% | 7.72% | 7.67% | 7.64% | 7.60% | 7.59% | 7.58% | 7.57% | 7.57% |
| 1 Year Fixed then Classic Variable | 7.49% | 7.54% | 15.64% | 11.90% | 10.81% | 9.78% | 9.40% | 8.43% | 7.86% | 7.76% | 7.71% | 7.69% | 7.65% | 7.64% | 7.63% | 7.61% | 7.61% |
| 2 Year Fixed then Classic Variable | 7.89% | 7.54% | 15.97% | 12.19% | 11.09% | 10.02% | 9.65% | 8.63% | 7.94% | 7.84% | 7.79% | 7.77% | 7.73% | 7.71% | 7.70% | 7.68% | 7.68% |
| 3 Year Fixed then Classic Variable | 8.49% | 7.54% | 16.59% | 12.80% | 11.71% | 10.59% | 10.22% | 9.11% | 8.16% | 8.06% | 8.00% | 7.98% | 7.94% | 7.93% | 7.92% | 7.88% | 7.87% |
| 5 year Fixed then Classic Variable | 8.99% | 7.54% | 17.07% | 13.34% | 12.25% | 11.22% | 10.85% | 9.78% | 8.55% | 8.45% | 8.40% | 8.37% | 8.34% | 8.32% | 8.31% | 8.24% | 8.23% |

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 : AFFINITY PACKAGE 90%+ LVR

Issued 04/03/2010

| 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) | | | | | | | | | | | | | | | | | |
| Variable Rate Loans | | | | | | | | | | | | | | | | | |
| For Loans \$100,000 to \$499,999 | | | | | | | | | | | | | | | | | |
| Affinity Variable Rate | 6.89% | n/a | 13.63% | 10.24% | 9.40% | 8.49% | 8.22% | 7.46% | 7.01% | 6.97% | 6.95% | 6.95% | 6.93% | 6.93% | 6.92% | 6.92% | 6.91% |
| For Loans \$500,000 to \$999,999 | | | | | | | | | | | | | | | | | |
| Affinity Variable Rate | 6.84% | n/a | 13.58% | 10.19% | 9.35% | 8.44% | 8.17% | 7.41% | 6.96% | 6.92% | 6.90% | 6.90% | 6.88% | 6.88% | 6.87% | 6.87% | 6.86% |
| For Loans \$1,000,000 and above | | | | | | | | | | | | | | | | | |
| Affinity Variable Rate | 6.79% | n/a | 13.53% | 10.14% | 9.30% | 8.39% | 8.12% | 7.36% | 6.91% | 6.87% | 6.85% | 6.85% | 6.83% | 6.83% | 6.82% | 6.82% | 6.81% |
| Fixed Rate Loans | | | | | | | | | | | | | | | | | |
| For Loans \$250,000 to \$499,999 | | | | | | | | | | | | | | | | | |
| Affinity 1 Year Fixed Rate then Affinity Variable Rate | 7.34% | 6.89% | 13.89% | 10.45% | 9.60% | 8.66% | 8.39% | 7.58% | 7.06% | 7.02% | 7.00% | 6.99% | 6.98% | 6.98% | 6.97% | 6.96% | 6.96% |
| Affinity 2 Year Fixed Rate then Affinity Variable Rate | 7.74% | 6.89% | 14.38% | 10.89% | 10.04% | 9.05% | 8.78% | 7.90% | 7.19% | 7.15% | 7.13% | 7.12% | 7.11% | 7.10% | 7.10% | 7.07% | 7.07% |
| Affinity 3 Year Fixed Rate then Affinity Variable Rate | 8.34% | 6.89% | 15.07% | 11.60% | 10.76% | 9.72% | 9.45% | 8.47% | 7.45% | 7.41% | 7.39% | 7.38% | 7.36% | 7.36% | 7.31% | 7.30% | |
| Affinity 5 Year Fixed Rate then Affinity Variable Rate | 8.84% | 6.89% | 15.56% | 12.18% | 11.34% | 10.43% | 10.17% | 9.27% | 7.92% | 7.88% | 7.86% | 7.85% | 7.84% | 7.83% | 7.74% | 7.74% | |
| For Loans \$500,000 to \$999,999 | | | | | | | | | | | | | | | | | |
| Affinity 1 Year Fixed Rate then Affinity Variable Rate | 7.34% | 6.84% | 13.87% | 10.42% | 9.57% | 8.63% | 8.36% | 7.55% | 7.01% | 6.98% | 6.96% | 6.95% | 6.94% | 6.93% | 6.93% | 6.91% | 6.91% |
| Affinity 2 Year Fixed Rate then Affinity Variable Rate | 7.74% | 6.84% | 14.38% | 10.88% | 10.03% | 9.03% | 8.76% | 7.87% | 7.15% | 7.11% | 7.09% | 7.08% | 7.07% | 7.06% | 7.06% | 7.03% | 7.03% |
| Affinity 3 Year Fixed Rate then Affinity Variable Rate | 8.34% | 6.84% | 15.07% | 11.60% | 10.75% | 9.72% | 9.45% | 8.46% | 7.41% | 7.37% | 7.35% | 7.34% | 7.33% | 7.32% | 7.32% | 7.27% | 7.27% |
| Affinity 5 Year Fixed Rate then Affinity Variable Rate | 8.84% | 6.84% | 15.56% | 12.18% | 11.34% | 10.43% | 10.17% | 9.26% | 7.89% | 7.85% | 7.83% | 7.82% | 7.81% | 7.80% | 7.80% | 7.71% | 7.71% |
| For Loans \$1,000,000 and above | | | | | | | | | | | | | | | | | |
| Affinity 1 Year Fixed Rate then Affinity Variable Rate | 7.34% | 6.79% | 13.85% | 10.39% | 9.55% | 8.60% | 8.33% | 7.51% | 6.97% | 6.93% | 6.91% | 6.90% | 6.89% | 6.89% | 6.88% | 6.87% | 6.87% |
| Affinity 2 Year Fixed Rate then Affinity Variable Rate | 7.74% | 6.79% | 14.37% | 10.87% | 10.02% | 9.02% | 8.75% | 7.85% | 7.11% | 7.07% | 7.05% | 7.04% | 7.03% | 7.02% | 7.02% | 6.99% | 6.99% |
| Affinity 3 Year Fixed Rate then Affinity Variable Rate | 8.34% | 6.79% | 15.07% | 11.59% | 10.75% | 9.71% | 9.44% | 8.44% | 7.37% | 7.34% | 7.32% | 7.31% | 7.29% | 7.29% | 7.28% | 7.23% | 7.23% |
| Affinity 5 Year Fixed Rate then Affinity Variable Rate | 8.84% | 6.79% | 15.56% | 12.18% | 11.34% | 10.43% | 10.17% | 9.26% | 7.87% | 7.83% | 7.81% | 7.80% | 7.78% | 7.78% | 7.77% | 7.68% | 7.68% |
| For Loans less than \$250,000 | | | | | | | | | | | | | | | | | |
| 1 Year Fixed Rate then Affinity Variable Rate | 7.49% | 6.89% | 13.97% | 10.52% | 9.67% | 8.72% | 8.45% | 7.63% | 7.08% | 7.04% | 7.02% | 7.01% | 7.00% | 6.99% | 6.99% | 6.97% | 6.97% |
| 2 Year Fixed Rate then Affinity Variable Rate | 7.89% | 6.89% | 14.52% | 11.00% | 10.16% | 9.15% | 8.88% | 7.97% | 7.22% | 7.18% | 7.16% | 7.15% | 7.14% | 7.13% | 7.13% | 7.10% | 7.10% |
| 3 Year Fixed Rate then Affinity Variable Rate | 8.49% | 6.89% | 15.21% | 11.74% | 10.90% | 9.85% | 9.58% | 8.58% | 7.49% | 7.45% | 7.43% | 7.42% | 7.41% | 7.41% | 7.40% | 7.35% | 7.35% |
| 5 Year Fixed Rate then Affinity Variable Rate | 8.99% | 6.89% | 15.71% | 12.33% | 11.49% | 10.58% | 10.31% | 9.41% | 7.99% | 7.95% | 7.93% | 7.92% | 7.91% | 7.90% | 7.90% | 7.81% | 7.80% |
| Other Variable Rate Loans | | | | | | | | | | | | | | | | | |
| Classic Variable Rate | 7.54% | n/a | 15.67% | 11.93% | 10.83% | 9.79% | 9.42% | 8.45% | 7.87% | 7.77% | 7.72% | 7.69% | 7.65% | 7.64% | 7.63% | 7.62% | 7.61% |
| Construction Loan | 7.54% | n/a | 15.67% | 11.93% | 10.83% | 9.79% | 9.42% | 8.45% | 7.87% | 7.77% | 7.72% | 7.69% | 7.65% | 7.64% | 7.63% | 7.62% | 7.61% |

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.

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

AMP BANK LIMITED



COMPARISON RATE SCHEDULE

Home Loans : Select Packages 90%+ LVR

Issued 04/03/2010

| 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) | | | | | | | | | | | | | | | | | |
| AMP Shareholder Benefits Package and AMP Corporate Superannuation Benefits Package (AMP@Work) | | | | | | | | | | | | | | | | | |
| Select T2 Variable Rate | 6.79% | n/a | 11.03% | 8.89% | 8.37% | 7.79% | 7.62% | 7.14% | 6.86% | 6.84% | 6.82% | 6.82% | 6.81% | 6.81% | 6.81% | 6.80% | 6.80% |
| Select 1 Year Fixed Rate then Select T2 Variable | 7.39% | 6.79% | 11.36% | 9.16% | 8.64% | 8.01% | 7.85% | 7.31% | 6.92% | 6.90% | 6.89% | 6.88% | 6.88% | 6.87% | 6.87% | 6.86% | 6.86% |
| Select 2 Year Fixed Rate then Select T2 Variable | 7.79% | 6.79% | 11.90% | 9.64% | 9.12% | 8.44% | 8.28% | 7.65% | 7.06% | 7.04% | 7.03% | 7.02% | 7.02% | 7.01% | 7.01% | 6.99% | 6.99% |
| Select 3 Year Fixed Rate then Select T2 Variable | 8.39% | 6.79% | 12.58% | 10.37% | 9.86% | 9.14% | 8.98% | 8.25% | 7.33% | 7.31% | 7.30% | 7.30% | 7.29% | 7.29% | 7.28% | 7.23% | 7.23% |
| Select 5 Year Fixed Rate then Select T2 Variable | 8.89% | 6.79% | 13.07% | 10.96% | 10.44% | 9.87% | 9.71% | 9.08% | 7.83% | 7.81% | 7.80% | 7.79% | 7.78% | 7.78% | 7.78% | 7.69% | 7.69% |
| Queensland Police Service Rugby League Package | | | | | | | | | | | | | | | | | |
| For Loans \$100,000 to \$499,999 | | | | | | | | | | | | | | | | | |
| Select T1 Variable Rate | 6.89% | n/a | 13.63% | 10.24% | 9.40% | 8.49% | 8.22% | 7.46% | 7.01% | 6.97% | 6.95% | 6.95% | 6.93% | 6.93% | 6.92% | 6.92% | 6.91% |
| For Loans \$500,000 to \$999,999 | | | | | | | | | | | | | | | | | |
| Select T1 Variable Rate | 6.84% | n/a | 13.58% | 10.19% | 9.35% | 8.44% | 8.17% | 7.41% | 6.96% | 6.92% | 6.90% | 6.90% | 6.88% | 6.88% | 6.87% | 6.87% | 6.86% |
| For Loans \$1,000,000 and over | | | | | | | | | | | | | | | | | |
| Select T1 Variable Rate | 6.79% | n/a | 13.53% | 10.14% | 9.30% | 8.39% | 8.12% | 7.36% | 6.91% | 6.87% | 6.85% | 6.85% | 6.83% | 6.83% | 6.82% | 6.82% | 6.81% |
| Fixed Rate Loans | | | | | | | | | | | | | | | | | |
| Select 1 Year Fixed Rate then Select T1 Variable | 7.34% | 6.89% | 13.89% | 10.45% | 9.60% | 8.66% | 8.39% | 7.58% | 7.06% | 7.02% | 7.00% | 6.99% | 6.98% | 6.98% | 6.97% | 6.96% | 6.96% |
| Select 2 Year Fixed Rate then Select T1 Variable | 7.74% | 6.89% | 14.38% | 10.89% | 10.04% | 9.05% | 8.78% | 7.90% | 7.19% | 7.15% | 7.13% | 7.12% | 7.11% | 7.10% | 7.10% | 7.07% | 7.07% |
| Select 3 Year Fixed Rate then Select T1 Variable | 8.34% | 6.89% | 15.07% | 11.60% | 10.76% | 9.72% | 9.45% | 8.47% | 7.45% | 7.41% | 7.39% | 7.38% | 7.36% | 7.36% | 7.36% | 7.31% | 7.30% |
| Select 5 Year Fixed Rate then Select T1 Variable | 8.84% | 6.89% | 15.56% | 12.18% | 11.34% | 10.43% | 10.17% | 9.27% | 7.92% | 7.88% | 7.86% | 7.85% | 7.84% | 7.83% | 7.83% | 7.74% | 7.74% |

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

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Website: www.amp.com.au/banking

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