



**AMP BANK LTD**

ABN 15 081 596 009

**COMPARISON RATE SCHEDULE  
HOUSING LOANS - CLASSIC CLUB<sup>2</sup>**

Issue Date: 27/01/05

**Variable Rate Housing Loans**

		Basic Variable Rate Loan		Introductory Classic Variable Rate Loan <sup>4</sup>		Classic Variable Rate Loan		Executive Variable Rate Loan <sup>3</sup>		Construction Loan	
Initial Interest Rate		6.49%		6.05%		7.05%		6.55%		7.05%	
Converts to this interest rate after Introductory or Fixed Rate period		n/a		7.05%		n/a		n/a		n/a	
Repayment Frequency used in Comparison Rate		monthly		monthly		monthly		monthly		monthly	
Amount of Credit	Term of Loan	Annual Percentage Rate%	Comparison Rate % <sup>1</sup>	Annual Percentage Rate%	Comparison Rate % <sup>1</sup>	Annual Percentage Rate%	Comparison Rate % <sup>1</sup>	Annual Percentage Rate%	Comparison Rate % <sup>1</sup>	Annual Percentage Rate%	Comparison Rate % <sup>1</sup>
\$30,000	5 Years	6.49%	8.59%	6.05%	6.05%	7.05%	8.89%	6.55%	7.69%	7.05%	8.89%
\$50,000	7 Years	6.49%	7.50%	6.05%	7.66%	7.05%	7.94%	6.55%	7.04%	7.05%	7.94%
\$70,000	25 Years	6.49%	6.85%	6.05%	7.27%	7.05%	7.38%	6.55%	6.65%	7.05%	7.38%
\$100,000	25 Years	6.49%	6.74%	6.05%	7.17%	7.05%	7.28%	6.55%	6.62%	7.05%	7.28%
\$130,000	25 Years	6.49%	6.68%	6.05%	7.12%	7.05%	7.23%	6.55%	6.61%	7.05%	7.23%
\$150,000	25 Years	6.49%	6.65%	6.05%	7.10%	7.05%	7.20%	6.55%	6.60%	7.05%	7.20%
\$200,000	25 Years	6.49%	6.62%	6.05%	7.06%	7.05%	7.16%	6.55%	6.59%	7.05%	7.16%
\$225,000	25 Years	6.49%	6.60%	6.05%	7.05%	7.05%	7.15%	6.55%	6.58%	7.05%	7.15%
\$250,000	25 Years	6.49%	6.59%	6.05%	7.04%	7.05%	7.14%	6.55%	6.58%	7.05%	7.14%
\$275,000	30 Years	6.49%	6.57%	6.05%	7.03%	7.05%	7.13%	6.55%	6.57%	7.05%	7.13%
\$300,000	30 Years	6.49%	6.57%	6.05%	7.03%	7.05%	7.12%	6.55%	6.57%	7.05%	7.12%

**Fixed Rate Housing Loans**

		Introductory 1 Year Fixed Rate Loan <sup>4</sup>		1 Year Fixed Rate Loan <sup>4</sup>		2 Year Fixed Rate Loan <sup>4</sup>		3 Year Fixed Rate Loan <sup>4</sup>		5 Year Fixed Rate Loan <sup>4</sup>	
Initial Interest Rate		6.35%		6.89%		6.69%		6.69%		6.99%	
Converts to this interest rate after Introductory or Fixed Rate period		7.05%		7.05%		7.05%		7.05%		7.05%	
Repayment Frequency used in Comparison Rate		monthly		monthly		monthly		monthly		monthly	
Amount of Credit	Term of Loan	Annual Percentage Rate%	Comparison Rate % <sup>1</sup>	Annual Percentage Rate%	Comparison Rate % <sup>1</sup>	Annual Percentage Rate%	Comparison Rate % <sup>1</sup>	Annual Percentage Rate%	Comparison Rate % <sup>1</sup>	Annual Percentage Rate%	Comparison Rate % <sup>1</sup>
\$30,000	5 Years	6.35%	8.63%	6.89%	8.83%	6.69%	8.66%	6.69%	8.59%	6.99%	8.83%
\$50,000	7 Years	6.35%	7.74%	6.89%	7.90%	6.69%	7.76%	6.69%	7.69%	6.99%	7.89%
\$70,000	25 Years	6.35%	7.30%	6.89%	7.36%	6.69%	7.30%	6.69%	7.27%	6.99%	7.35%
\$100,000	25 Years	6.35%	7.20%	6.89%	7.26%	6.69%	7.21%	6.69%	7.17%	6.99%	7.25%
\$130,000	25 Years	6.35%	7.15%	6.89%	7.21%	6.69%	7.15%	6.69%	7.12%	6.99%	7.20%
\$150,000	25 Years	6.35%	7.13%	6.89%	7.19%	6.69%	7.13%	6.69%	7.10%	6.99%	7.18%
\$200,000	25 Years	6.35%	7.09%	6.89%	7.15%	6.69%	7.09%	6.69%	7.06%	6.99%	7.14%
\$225,000	25 Years	6.35%	7.08%	6.89%	7.13%	6.69%	7.08%	6.69%	7.05%	6.99%	7.12%
\$250,000	25 Years	6.35%	7.07%	6.89%	7.12%	6.69%	7.07%	6.69%	7.04%	6.99%	7.11%
\$275,000	30 Years	6.35%	7.06%	6.89%	7.11%	6.69%	7.06%	6.69%	7.03%	6.99%	7.10%
\$300,000	30 Years	6.35%	7.05%	6.89%	7.11%	6.69%	7.05%	6.69%	7.03%	6.99%	7.10%

**Low Doc Loans**

		Low Doc Variable Rate Loan	
Initial Interest Rate		6.79%	
Converts to this interest rate after Introductory or Fixed Rate period		n/a	
Repayment Frequency used in Comparison Rate		monthly	
Amount of Credit	Term of Loan	Annual Percentage Rate%	Comparison Rate % <sup>1</sup>
\$30,000	5 Years	6.79%	8.89%
\$50,000	7 Years	6.79%	7.79%
\$70,000	25 Years	6.79%	7.15%
\$100,000	25 Years	6.79%	7.04%
\$130,000	25 Years	6.79%	6.98%
\$150,000	25 Years	6.79%	6.95%
\$200,000	25 Years	6.79%	6.91%
\$225,000	25 Years	6.79%	6.90%
\$250,000	25 Years	6.79%	6.89%
\$275,000	30 Years	6.79%	6.87%
\$300,000	30 Years	6.79%	6.87%

**IMPORTANT WARNINGS AND NOTES**

**1 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.

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

**3** Executive Club loans are available only where customer's total borrowings are >\$250,000 in Sydney metropolitan area, >\$200,000 elsewhere.

**4** Converts to Classic Variable Rate Loan after Introductory of Fixed Rate period.