

**AMP BANK LIMITED HOME LOANS - COMPARISON RATE SCHEDULES**



Issued 01/12/2005

Loan Type	Annual % rate	Converts to	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
Professional Package Variable Rate <sup>3</sup>	6.82%	n/a	8.42%	7.59%	7.40%	7.17%	7.12%	6.93%	6.83%	6.83%	6.82%	6.82%	6.82%	6.82%	6.82%	6.82%	6.82%
Professional Package Variable Rate <sup>3</sup>	6.67%	n/a	8.28%	7.44%	7.25%	7.03%	6.97%	6.79%	6.68%	6.68%	6.67%	6.67%	6.67%	6.67%	6.67%	6.67%	6.67%
Professional Package Variable Rate <sup>3</sup>	6.62%	n/a	8.23%	7.39%	7.20%	6.98%	6.92%	6.74%	6.63%	6.63%	6.62%	6.62%	6.62%	6.62%	6.62%	6.62%	6.62%
Introductory 1 Year Fixed Rate <sup>4</sup>	6.19%	6.82%	8.08%	7.31%	7.12%	6.94%	6.88%	6.76%	6.76%	6.76%	6.76%	6.76%	6.76%	6.76%	6.76%	6.76%	6.76%
1 Year Fixed Rate <sup>4</sup>	6.69%	6.82%	8.35%	7.53%	7.34%	7.13%	7.07%	6.90%	6.81%	6.81%	6.81%	6.81%	6.81%	6.81%	6.81%	6.81%	6.81%
2 Year Fixed Rate <sup>4</sup>	6.69%	6.82%	8.31%	7.49%	7.30%	7.09%	7.03%	6.87%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%
3 Year Fixed Rate <sup>4</sup>	6.49%	6.82%	8.10%	7.29%	7.10%	6.90%	6.84%	6.71%	6.73%	6.73%	6.73%	6.73%	6.73%	6.73%	6.73%	6.73%	6.74%
5 Year Fixed Rate <sup>4</sup>	6.69%	6.82%	8.29%	7.46%	7.27%	7.05%	6.99%	6.81%	6.77%	6.77%	6.77%	6.77%	6.77%	6.76%	6.76%	6.77%	6.77%
2005 Special Introductory Variable Rate <sup>5</sup>	5.98%	7.21%	14.42%	10.94%	9.87%	8.96%	8.59%	7.75%	7.40%	7.31%	7.25%	7.23%	7.19%	7.18%	7.17%	7.17%	7.16%
Classic Variable Rate	7.32%	n/a	15.22%	11.60%	10.53%	9.52%	9.16%	8.21%	7.65%	7.55%	7.50%	7.47%	7.43%	7.42%	7.41%	7.40%	7.39%
Introductory Classic Variable Rate <sup>6</sup>	6.32%	7.32%	14.66%	11.15%	10.08%	9.15%	8.78%	7.93%	7.54%	7.44%	7.39%	7.36%	7.33%	7.31%	7.30%	7.30%	7.29%
Introductory 1 Year Fixed Rate <sup>6</sup>	6.19%	7.32%	14.58%	11.09%	10.02%	9.10%	8.73%	7.89%	7.52%	7.43%	7.37%	7.35%	7.31%	7.30%	7.29%	7.29%	7.28%
1 Year Fixed Rate <sup>6</sup>	6.69%	7.32%	14.86%	11.31%	10.24%	9.29%	8.92%	8.03%	7.58%	7.48%	7.43%	7.40%	7.37%	7.35%	7.34%	7.34%	7.33%
2 Year Fixed Rate <sup>6</sup>	6.69%	7.32%	14.67%	11.12%	10.05%	9.11%	8.75%	7.89%	7.52%	7.42%	7.37%	7.34%	7.30%	7.29%	7.28%	7.28%	7.27%
3 Year Fixed Rate <sup>6</sup>	6.49%	7.32%	14.41%	10.83%	9.76%	8.83%	8.46%	7.64%	7.40%	7.30%	7.25%	7.23%	7.19%	7.18%	7.17%	7.18%	7.17%
5 Year Fixed Rate <sup>6</sup>	6.69%	7.32%	14.61%	10.98%	9.91%	8.90%	8.54%	7.63%	7.36%	7.26%	7.21%	7.19%	7.15%	7.14%	7.13%	7.14%	7.13%
Basic Variable Rate	6.76%	n/a	15.98%	11.69%	10.45%	9.28%	8.86%	7.77%	7.12%	7.01%	6.95%	6.93%	6.88%	6.87%	6.86%	6.84%	6.84%
Construction Loan	7.32%	n/a	15.22%	11.60%	10.53%	9.52%	9.16%	8.21%	7.65%	7.55%	7.50%	7.47%	7.43%	7.42%	7.41%	7.40%	7.39%
Low Doc Variable Rate	7.06%	n/a	15.74%	11.96%	10.75%	9.67%	9.24%	8.16%	7.51%	7.38%	7.30%	7.27%	7.22%	7.20%	7.19%	7.17%	7.16%
Low Doc Variable Rate <sup>7</sup>	7.32%	7.06%	15.96%	12.15%	10.94%	9.84%	9.41%	8.29%	7.57%	7.43%	7.36%	7.33%	7.27%	7.25%	7.24%	7.22%	7.21%
Low Doc Variable Rate <sup>7</sup>	7.48%	7.06%	16.10%	12.27%	11.06%	9.94%	9.51%	8.38%	7.60%	7.46%	7.39%	7.36%	7.31%	7.29%	7.27%	7.25%	7.24%
Low Doc 2 Year Fixed Rate <sup>7</sup>	6.99%	7.06%	15.68%	11.90%	10.69%	9.62%	9.19%	8.13%	7.50%	7.36%	7.29%	7.26%	7.20%	7.19%	7.17%	7.15%	7.15%
Low Doc 2 Year Fixed Rate <sup>7</sup>	7.25%	7.06%	15.91%	12.10%	10.89%	9.79%	9.36%	8.26%	7.55%	7.42%	7.34%	7.31%	7.26%	7.24%	7.23%	7.20%	7.19%
Low Doc 2 Year Fixed Rate <sup>7</sup>	7.41%	7.06%	16.04%	12.21%	11.01%	9.89%	9.46%	8.34%	7.58%	7.45%	7.38%	7.34%	7.29%	7.27%	7.26%	7.23%	7.22%
Low Doc 3 Year Fixed Rate <sup>7</sup>	6.99%	7.06%	15.68%	11.89%	10.68%	9.61%	9.18%	8.11%	7.49%	7.36%	7.28%	7.25%	7.20%	7.18%	7.17%	7.15%	7.14%
Low Doc 3 Year Fixed Rate <sup>7</sup>	7.25%	7.06%	15.92%	12.13%	10.92%	9.83%	9.40%	8.29%	7.57%	7.43%	7.36%	7.33%	7.27%	7.26%	7.24%	7.22%	7.21%
Low Doc 3 Year Fixed Rate <sup>7</sup>	7.41%	7.06%	16.08%	12.27%	11.06%	9.96%	9.53%	8.40%	7.62%	7.48%	7.41%	7.38%	7.32%	7.30%	7.29%	7.26%	7.25%

**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 Professional Package Variable Rate discounts off Classic Variable interest rate for borrowings \$100,000 to \$499,999 - 0.50% ; \$500,000 to \$749,999 - 0.65% ; \$750,000 and over - 0.70%.

4 Converts to Professional Package Variable Rate after Introductory or Fixed Rate period (example shown for loan size \$100,000 to \$499,999)

5 Converts to 2005 Special Variable Rate Loan after Introductory period.

6 Converts to Classic Variable Rate Loan after Introductory or Fixed Rate period.

7 Converts to Low Doc Variable Rate Loan after Fixed Rate period.

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