

AMP BANK LIMITED



COMPARISON RATE SCHEDULE

Home Loans

Issued 01/05/2008

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	8.97%	n/a	12.45%	10.68%	10.26%	9.78%	9.64%	9.25%	9.02%	9.01%	9.00%	8.99%	8.99%	8.99%	8.98%	8.98%	8.98%
Intro Variable then Professional Package Variable	8.72%	8.97%	12.31%	10.57%	10.14%	9.68%	9.55%	9.17%	8.99%	8.98%	8.97%	8.96%	8.96%	8.96%	8.95%	8.95%	8.95%
Intro 1 Year Fixed then Professional Package Variable	8.99%	8.97%	12.46%	10.69%	10.27%	9.78%	9.65%	9.25%	9.02%	9.01%	9.00%	8.99%	8.99%	8.99%	8.98%	8.98%	8.98%
1 Year Fixed then Professional Package	9.14%	8.97%	12.54%	10.76%	10.33%	9.84%	9.71%	9.30%	9.04%	9.03%	9.02%	9.01%	9.01%	9.00%	9.00%	9.00%	9.00%
2 Year Fixed then Professional Package	9.04%	8.97%	12.51%	10.73%	10.31%	9.82%	9.69%	9.28%	9.04%	9.02%	9.01%	9.01%	9.00%	9.00%	9.00%	9.00%	8.99%
3 Year Fixed then Professional Package	9.04%	8.97%	12.52%	10.75%	10.32%	9.84%	9.70%	9.30%	9.04%	9.03%	9.02%	9.02%	9.01%	9.01%	9.01%	9.00%	9.00%
5 Year Fixed Professional Package	9.04%	8.97%	12.52%	10.75%	10.33%	9.85%	9.71%	9.31%	9.05%	9.04%	9.03%	9.03%	9.02%	9.02%	9.02%	9.01%	9.01%
1 Yr Fixed Rate Interest In Advance then Professional Package	9.04%	8.97%	12.49%	10.71%	10.29%	9.80%	9.67%	9.27%	9.03%	9.01%	9.01%	9.00%	9.00%	8.99%	8.99%	8.99%	8.99%
For Loans \$250,000 to \$749,999																	
Professional Package Variable Rate	8.82%	n/a	12.30%	10.53%	10.11%	9.63%	9.49%	9.10%	8.87%	8.86%	8.85%	8.84%	8.84%	8.84%	8.83%	8.83%	8.83%
Intro Variable then Professional Package Variable	8.72%	8.82%	12.25%	10.49%	10.06%	9.59%	9.46%	9.07%	8.86%	8.84%	8.84%	8.83%	8.83%	8.82%	8.82%	8.82%	8.82%
Intro 1 Year Fixed then Professional Package Variable	8.99%	8.82%	12.40%	10.61%	10.18%	9.69%	9.56%	9.15%	8.89%	8.87%	8.87%	8.86%	8.86%	8.85%	8.85%	8.85%	8.85%
1 Year Fixed then Professional Package	9.14%	8.82%	12.48%	10.68%	10.25%	9.75%	9.61%	9.19%	8.91%	8.89%	8.88%	8.88%	8.87%	8.87%	8.87%	8.86%	8.86%
2 Year Fixed then Professional Package	9.04%	8.82%	12.49%	10.70%	10.27%	9.77%	9.64%	9.21%	8.92%	8.90%	8.89%	8.89%	8.88%	8.88%	8.88%	8.88%	8.87%
3 Year Fixed then Professional Package	9.04%	8.82%	12.52%	10.74%	10.31%	9.81%	9.68%	9.25%	8.94%	8.92%	8.92%	8.91%	8.91%	8.90%	8.90%	8.89%	8.89%
5 Year Fixed Professional Package	9.04%	8.82%	12.52%	10.75%	10.33%	9.85%	9.71%	9.30%	8.98%	8.96%	8.95%	8.95%	8.94%	8.94%	8.94%	8.93%	8.93%
1 Yr Fixed Rate Interest In Advance then Professional Package	9.04%	8.82%	12.42%	10.63%	10.21%	9.71%	9.58%	9.16%	8.90%	8.88%	8.87%	8.87%	8.86%	8.86%	8.86%	8.85%	8.85%
For Loans \$750,000 to \$1,499,999																	
Professional Package Variable Rate	8.77%	n/a	12.25%	10.48%	10.06%	9.58%	9.44%	9.05%	8.82%	8.81%	8.80%	8.79%	8.79%	8.79%	8.78%	8.78%	8.78%
Intro Variable then Professional Package Variable	8.72%	8.77%	12.23%	10.46%	10.04%	9.56%	9.43%	9.03%	8.81%	8.80%	8.79%	8.79%	8.78%	8.78%	8.78%	8.77%	8.77%
Intro 1 Year Fixed then Professional Package Variable	8.99%	8.77%	12.38%	10.58%	10.16%	9.66%	9.53%	9.11%	8.85%	8.83%	8.82%	8.82%	8.81%	8.81%	8.81%	8.80%	8.80%
1 Year Fixed then Professional Package	9.14%	8.77%	12.46%	10.65%	10.23%	9.72%	9.58%	9.15%	8.86%	8.85%	8.84%	8.84%	8.83%	8.83%	8.83%	8.82%	8.82%
2 Year Fixed then Professional Package	9.04%	8.77%	12.49%	10.69%	10.26%	9.75%	9.62%	9.19%	8.88%	8.86%	8.86%	8.85%	8.85%	8.84%	8.84%	8.84%	8.83%
3 Year Fixed then Professional Package	9.04%	8.77%	12.52%	10.73%	10.31%	9.81%	9.67%	9.24%	8.91%	8.89%	8.88%	8.88%	8.87%	8.87%	8.87%	8.86%	8.86%
5 Year Fixed Professional Package	9.04%	8.77%	12.52%	10.75%	10.33%	9.85%	9.71%	9.30%	8.95%	8.93%	8.93%	8.92%	8.92%	8.91%	8.91%	8.90%	8.90%
1 Yr Fixed Rate Interest In Advance then Professional Package	9.04%	8.77%	12.40%	10.61%	10.18%	9.68%	9.55%	9.13%	8.85%	8.84%	8.83%	8.82%	8.82%	8.82%	8.81%	8.81%	8.81%
For Loans \$1,500,000 and above																	
Professional Package Variable Rate	8.72%	n/a	12.21%	10.44%	10.01%	9.53%	9.39%	9.00%	8.77%	8.76%	8.75%	8.74%	8.74%	8.74%	8.73%	8.73%	8.73%
Intro Variable then Professional Package Variable	8.72%	8.72%	12.21%	10.44%	10.01%	9.53%	9.39%	9.00%	8.77%	8.76%	8.75%	8.74%	8.74%	8.74%	8.73%	8.73%	8.73%
Intro 1 Year Fixed then Professional Package Variable	8.99%	8.72%	12.35%	10.56%	10.13%	9.63%	9.50%	9.08%	8.80%	8.79%	8.78%	8.77%	8.77%	8.77%	8.76%	8.76%	8.76%
1 Year Fixed then Professional Package	9.14%	8.72%	12.44%	10.62%	10.20%	9.69%	9.55%	9.12%	8.82%	8.80%	8.80%	8.79%	8.79%	8.78%	8.78%	8.78%	8.77%
2 Year Fixed then Professional Package	9.04%	8.72%	12.48%	10.68%	10.25%	9.74%	9.60%	9.16%	8.84%	8.83%	8.82%	8.81%	8.81%	8.81%	8.80%	8.80%	8.79%
3 Year Fixed then Professional Package	9.04%	8.72%	12.52%	10.73%	10.31%	9.80%	9.66%	9.22%	8.87%	8.86%	8.85%	8.84%	8.84%	8.84%	8.83%	8.82%	8.82%
5 Year Fixed Professional Package	9.04%	8.72%	12.52%	10.75%	10.33%	9.85%	9.71%	9.29%	8.92%	8.91%	8.90%	8.90%	8.89%	8.89%	8.89%	8.87%	8.87%
1 Yr Fixed Rate Interest In Advance then Professional Package	9.04%	8.72%	12.38%	10.58%	10.15%	9.65%	9.51%	9.09%	8.81%	8.79%	8.78%	8.78%	8.77%	8.77%	8.77%	8.76%	8.76%
Other Variable Rate Loans																	
Classic Variable Rate	9.47%	n/a	17.54%	13.81%	12.72%	11.69%	11.32%	10.36%	9.79%	9.69%	9.64%	9.62%	9.58%	9.57%	9.56%	9.55%	9.54%
Intro Classic Variable Rate then Classic Variable Rate	8.72%	9.47%	14.58%	12.20%	11.44%	10.80%	10.53%	9.92%	9.64%	9.65%	9.52%	9.50%	9.47%	9.46%	9.45%	9.44%	9.44%
Basic Variable Rate Loan	8.82%	n/a	12.30%	10.53%	10.11%	9.63%	9.49%	9.10%	8.87%	8.86%	8.85%	8.84%	8.84%	8.83%	8.83%	8.83%	8.83%
Construction Loan	9.47%	n/a	17.54%	13.81%	12.72%	11.69%	11.32%	10.36%	9.79%	9.69%	9.64%	9.62%	9.58%	9.57%	9.56%	9.55%	9.54%
Land Loan	9.47%	n/a	15.44%	12.44%	11.69%	10.88%	10.65%	9.97%	9.58%	9.55%	9.53%	9.52%	9.51%	9.51%	9.50%	9.50%	9.49%
Fixed Rate Loans																	
Intro 1 year Fixed then Classic Variable	8.99%	9.47%	17.26%	13.59%	12.51%	11.51%	11.14%	10.22%	9.73%	9.64%	9.58%	9.56%	9.52%	9.51%	9.50%	9.49%	9.49%
1 Year Fixed then Classic Variable	9.14%	9.47%	17.35%	13.66%	12.58%	11.57%	11.20%	10.26%	9.75%	9.65%	9.60%	9.58%	9.54%	9.53%	9.52%	9.51%	9.50%
2 Year Fixed then Classic Variable	9.04%	9.47%	17.16%	13.49%	12.40%	11.41%	11.04%	10.13%	9.69%	9.60%	9.54%	9.52%	9.48%	9.47%	9.46%	9.46%	9.45%
3 Year Fixed then Classic Variable	9.04%	9.47%	17.12%	13.41%	12.33%	11.33%	10.96%	10.06%	9.65%	9.55%	9.50%	9.48%	9.44%	9.43%	9.42%	9.42%	9.41%
5 Year Fixed then Classic Variable	9.04%	9.47%	17.12%	13.39%	12.30%	11.27%	10.90%	9.96%	9.58%	9.49%	9.43%	9.41%	9.37%	9.36%	9.35%	9.35%	9.35%

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 01/05/2008

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	30 Yrs
Comparison rates (p.a)																		
AMP Shareholder Benefits Package and AMP Corporate Superannuation Benefits Package (AMP@Work)																		
Select T2 Variable Rate	8.72%	n/a	10.50%	9.56%	9.36%	9.10%	9.04%	8.84%	8.73%	8.72%	8.72%	8.72%	8.72%	8.72%	8.72%	8.72%	8.72%	8.72%
Select 1 Year Fixed Rate then Select T2 Variable	9.04%	8.72%	10.67%	9.70%	9.50%	9.22%	9.16%	8.93%	8.76%	8.76%	8.76%	8.76%	8.76%	8.76%	8.76%	8.76%	8.75%	8.75%
Select 2 Year Fixed Rate then Select T2 Variable	8.94%	8.72%	10.68%	9.73%	9.52%	9.24%	9.18%	8.95%	8.78%	8.77%	8.77%	8.77%	8.77%	8.77%	8.77%	8.77%	8.77%	8.76%
Select 3 Year Fixed Rate then Select T2 Variable	8.94%	8.72%	10.71%	9.76%	9.56%	9.29%	9.22%	8.99%	8.80%	8.79%	8.79%	8.79%	8.79%	8.79%	8.79%	8.79%	8.79%	8.78%
Select 5 Year Fixed Rate then Select T2 Variable	8.94%	8.72%	10.71%	9.78%	9.57%	9.32%	9.26%	9.04%	8.83%	8.83%	8.83%	8.83%	8.83%	8.83%	8.83%	8.83%	8.82%	8.82%
1 Yr Fixed Rate Interest In Advance then Select T2 Variable	8.94%	8.72%	10.62%	9.66%	9.45%	9.18%	9.12%	8.90%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.74%	8.74%
Queensland Police Service Rugby League Package																		
For Loans \$100,000 to \$499,999																		
Select T1 Variable Rate	8.82%	n/a	13.00%	10.89%	10.37%	9.80%	9.64%	9.16%	8.89%	8.87%	8.86%	8.85%	8.84%	8.84%	8.84%	8.84%	8.84%	8.83%
For Loans \$500,000 to \$999,999																		
Select T1 Variable Rate	8.77%	n/a	12.95%	10.84%	10.32%	9.75%	9.59%	9.11%	8.84%	8.82%	8.81%	8.80%	8.79%	8.79%	8.79%	8.79%	8.79%	8.78%
For Loans \$1,000,000 and over																		
Select T1 Variable Rate	8.72%	n/a	12.91%	10.79%	10.27%	9.70%	9.54%	9.06%	8.79%	8.77%	8.76%	8.75%	8.74%	8.74%	8.74%	8.74%	8.74%	8.73%
Fixed Rate Loans																		
Select 1 Year Fixed Rate then Select T1 Variable	8.99%	8.82%	13.10%	10.97%	10.45%	9.86%	9.70%	9.21%	8.91%	8.89%	8.88%	8.87%	8.86%	8.86%	8.86%	8.85%	8.85%	8.85%
Select 2 Year Fixed Rate then Select T1 Variable	8.89%	8.82%	13.06%	10.94%	10.43%	9.85%	9.68%	9.20%	8.90%	8.88%	8.87%	8.87%	8.86%	8.86%	8.85%	8.85%	8.85%	8.85%
Select 3 Year Fixed Rate then Select T1 Variable	8.89%	8.82%	13.07%	10.95%	10.44%	9.86%	9.70%	9.21%	8.91%	8.89%	8.88%	8.87%	8.87%	8.86%	8.86%	8.86%	8.86%	8.85%
Select 5 Year Fixed Rate then Select T1 Variable	8.89%	8.82%	13.07%	10.96%	10.44%	9.87%	9.71%	9.23%	8.92%	8.89%	8.88%	8.88%	8.88%	8.87%	8.87%	8.87%	8.87%	8.86%
1 Yr Fixed Rate Interest In Advance then Select T1 Variable	8.89%	8.82%	13.04%	10.92%	10.41%	9.83%	9.66%	9.18%	8.90%	8.88%	8.86%	8.86%	8.85%	8.85%	8.85%	8.84%	8.84%	8.84%
Low Doc Package Loans																		
For Loans \$40,000 to \$249,999																		
Low Doc Variable Rate	9.71%	n/a	13.34%	11.50%	11.05%	10.55%	10.41%	10.00%	9.77%	9.75%	9.74%	9.74%	9.73%	9.73%	9.73%	9.72%	9.72%	9.72%
LowDoc Variable (Step Down) then Low Doc Variable	9.97%	9.71%	13.57%	11.69%	11.25%	10.72%	10.58%	10.14%	9.83%	9.81%	9.80%	9.80%	9.79%	9.79%	9.79%	9.78%	9.78%	9.78%
Low Doc 2 Year Fixed then Low Doc Variable	9.44%	9.71%	13.11%	11.29%	10.85%	10.37%	10.23%	9.86%	9.70%	9.69%	9.68%	9.67%	9.67%	9.66%	9.66%	9.67%	9.66%	9.66%
Low Doc 2 Year Fixed (Step Down) then Low Doc Variable	9.70%	9.71%	13.33%	11.49%	11.04%	10.55%	10.41%	9.99%	9.76%	9.75%	9.74%	9.73%	9.73%	9.73%	9.72%	9.72%	9.72%	9.72%
Low Doc 3 Year Fixed then Low Doc Variable	9.44%	9.71%	13.08%	11.25%	10.80%	10.32%	10.18%	9.81%	9.68%	9.66%	9.65%	9.64%	9.64%	9.64%	9.64%	9.64%	9.64%	9.64%
Low Doc 3 Year Fixed (Step Down) then Low Doc Variable	9.70%	9.71%	13.33%	11.49%	11.04%	10.54%	10.40%	9.99%	9.76%	9.75%	9.74%	9.73%	9.73%	9.72%	9.72%	9.72%	9.72%	9.72%
For Loans \$249,999 to \$499,999																		
Low Doc Variable Rate	9.53%	n/a	13.17%	11.32%	10.87%	10.37%	10.23%	9.82%	9.59%	9.57%	9.56%	9.56%	9.55%	9.55%	9.55%	9.54%	9.54%	9.54%
LowDoc Variable (Step Down) then Low Doc Variable	9.97%	9.53%	13.55%	11.65%	11.21%	10.66%	10.52%	10.05%	9.69%	9.67%	9.66%	9.66%	9.65%	9.65%	9.65%	9.63%	9.63%	9.63%
Low Doc 2 Year Fixed then Low Doc Variable	9.44%	9.53%	13.09%	11.25%	10.81%	10.31%	10.17%	9.77%	9.57%	9.55%	9.54%	9.54%	9.53%	9.53%	9.53%	9.52%	9.52%	9.52%
Low Doc 2 Year Fixed (Step Down) then Low Doc Variable	9.70%	9.53%	13.31%	11.45%	11.00%	10.49%	10.35%	9.91%	9.62%	9.61%	9.60%	9.59%	9.59%	9.59%	9.58%	9.58%	9.58%	9.58%
Low Doc 3 Year Fixed then Low Doc Variable	9.44%	9.53%	13.08%	11.24%	10.79%	10.30%	10.16%	9.76%	9.56%	9.54%	9.53%	9.53%	9.52%	9.52%	9.52%	9.52%	9.52%	9.51%
Low Doc 3 Year Fixed (Step Down) then Low Doc Variable	9.70%	9.53%	13.33%	11.48%	11.03%	10.52%	10.38%	9.94%	9.64%	9.62%	9.61%	9.61%	9.60%	9.60%	9.60%	9.59%	9.59%	9.59%
For Loans \$500,000 and above																		
Low Doc Variable Rate	9.43%	n/a	13.07%	11.22%	10.78%	10.27%	10.13%	9.72%	9.49%	9.47%	9.46%	9.46%	9.45%	9.45%	9.45%	9.44%	9.44%	9.44%
LowDoc Variable (Step Down) then Low Doc Variable	9.97%	9.43%	13.54%	11.63%	11.18%	10.63%	10.49%	10.00%	9.61%	9.59%	9.58%	9.58%	9.57%	9.57%	9.57%	9.56%	9.55%	9.55%
Low Doc 2 Year Fixed then Low Doc Variable	9.44%	9.43%	13.08%	11.23%	10.78%	10.28%	10.14%	9.73%	9.49%	9.47%	9.46%	9.46%	9.45%	9.45%	9.45%	9.44%	9.44%	9.44%
Low Doc 2 Year Fixed (Step Down) then Low Doc Variable	9.70%	9.43%	13.30%	11.42%	10.98%	10.45%	10.31%	9.86%	9.55%	9.53%	9.52%	9.52%	9.51%	9.51%	9.51%	9.50%	9.50%	9.50%
Low Doc 3 Year Fixed then Low Doc Variable	9.44%	9.43%	13.08%	11.23%	10.79%	10.28%	10.14%	9.73%	9.49%	9.47%	9.46%	9.46%	9.45%	9.45%	9.45%	9.45%	9.44%	9.44%
Low Doc 3 Year Fixed (Step Down) then Low Doc Variable	9.70%	9.43%	13.33%	11.47%	11.03%	10.50%	10.36%	9.91%	9.57%	9.56%	9.55%	9.54%	9.54%	9.53%	9.53%	9.52%	9.52%	9.52%

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