

## Lenders mortgage insurance (LMI) rebate eligibility criteria

Special \$2,000 Lenders mortgage insurance (LMI) rebate for customers purchasing a property, with no minimum loan amount. Customers must pay LMI to be eligible for the rebate. Loan to value ratio (LVR) must be greater than 80% at settlement to be eligible for the rebate. A flat \$2000 rebate will be paid regardless of individual LMI cost. This offer is not available on refinances or for the restructure or switches between, home loan products within AMP Bank. The rebate offer is available on Professional Package, Essential, Basic Package, Select Package and AMP First home loan applications only.

This rebate is available for applications made between 19 June 2024 and 31 August 2024 (inclusive) which settle on or before 30 November 2024. AMP Bank reserves the right to withdraw this offer at any time.

This offer is open to Australian residents aged 18 and over. Conditions, credit criteria, fees, charges, eligibility criteria and exclusions apply.

Limit of one \$2,000 rebate payment per customer, regardless of the number of applications, applicants, properties or loans involved. The rebate cannot be used towards the serviceability of the home loan. The rebate is not transferable. The rebate must be paid into an AMP Bank offset account, an AMP Access Account or an AMP Saver Account, and will be paid within 60 days of the settlement date. If you do not have an existing AMP Bank offset account or AMP Access account, one must be opened before the date of settlement, or the rebate will be paid into your home loan account. If the loan is fully fixed the rebate will be paid into the fixed loan and cannot be accessed until the end of the fixed term.

For multiple home loan applicants, the AMP Bank account needs to be in the name of at least one of the home loan applicants, and the \$2,000 rebate will be paid only once to the applicants jointly. The offer is current as at 19 June 2024. This offer may be varied, withdrawn or extended by AMP Bank at any time without notice.

Tax consequences may arise from these promotions for investors and customers should seek independent advice on any taxation matters. This information is provided by AMP Bank Limited. Read our Financial Services Guide for information about our services, including the fees and other benefits that AMP companies and their representatives may receive in relation to products and services provided to you.

The credit provider is AMP Bank Limited ABN 15 081 596 009, AFSL and Australian Credit Licence 234517. Approval is subject to AMP Bank guidelines. Terms and conditions apply and are available at [amp.com.au/bankterms](http://amp.com.au/bankterms) or by calling 13 30 30. Fees and charges are payable. A target market determination for all AMP Bank products is available at [amp.com.au/bank/TMD](http://amp.com.au/bank/TMD).