

The Queensland Police Service banking solution

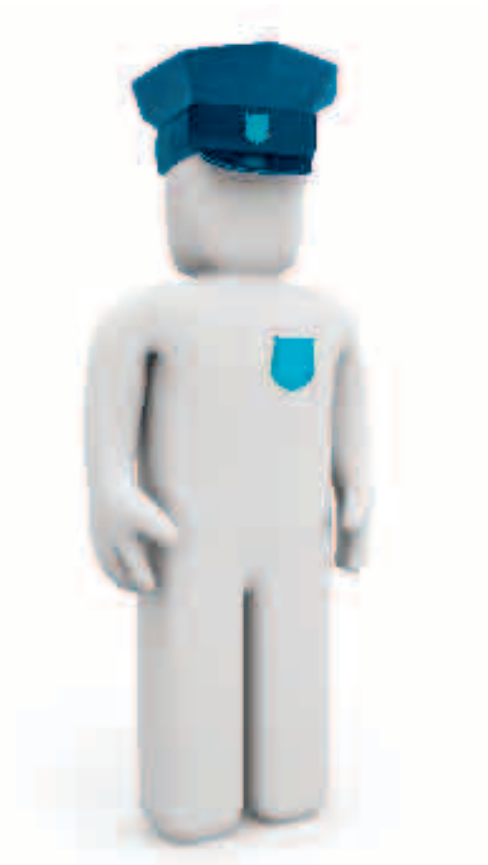
AMP Banking Home Loan package¹ for members of the Queensland Police Service.

Features for clients

- Up to 0.75% pa off Classic Variable rates and lines of credit.

BORROWINGS	DISCOUNTS
\$100,000 - \$499,999	0.65% pa
\$500,000 - \$999,999	0.70% pa
\$1 million and over	0.75% pa

- Discounts of 0.15% pa on 1, 2, 3 and 5 year fixed rate loans for total borrowings over \$250,000.
- Fee free unlimited withdrawals (including redraw) in Australia via any rediATM, EFTPOS, BankNet, BankPhone, BPAY[®] on Variable Rate and Line of Credit loans.²
- Fees waived - No Establishment, Annual Package, Account Management or Loan Split fees (up to 10 splits free).³
- Once only Settlement Fee of \$350 is payable.
- Make up to \$10,000 in additional repayments per year on Fixed Rate Loans without penalty.⁴
- Master Limit function available for a once only fee of \$200.⁵
- No charge for loan sub-limit variations under the Master Limit option.



Plus you also have the added benefit of access to competitive deposit products through AMP Banking.

eASYTransact Account

An easy every day account that provides 24 hour access, 7 days a week with no rediATM, EFTPOS or internet banking fees.

The AMP Bank eASYTransact account is a personal account for your day-to-day banking that offers:

- Free rediATM access to your money anywhere in Australia².
- Unlimited EFTPOS and internet transactions, fund transfers and account balance queries.
- Access to your account using your access card, internet and phone banking.

You can deposit money into your account any time by cheque, direct credit or electronic transfer from another bank account or at an Australia Post outlet. You can also withdraw funds in the following ways:

- At any ATM machine with your AMP Access Card.
- Via electronic transfer or cheque.
- Using B_{PAY}[®] for bill payment or an automatic periodic transfer.

eASYSaver Account

An online account with great interest rates, with no minimum opening balance where you can save as much as you like.

The AMP Bank eASYSaver Account is an "easy to open - easy to use" online account designed specifically for personal customers. It offers high "at call" rates calculated daily on the full closing balance that can help you save for a special goal or earn more on a short term lump sum investment.

The benefits of the eASYSaver Account are clear and simple - you'll get competitive rates and the convenience of using the internet to access your funds. You can:

- Deposit money onto the account by cheque (made out to AMP Bank Limited) through the mail or by direct credit from your nominated account.
- Withdraw your money by making a transfer to your nominated registered account via BankNet or BankPhone (this account must be in the same name as your eASYSaver Account).
- Deposit as much or as little as you like - there is no minimum opening balance or monthly account fees².

eASYCash Management Account

An investment account that offers a competitive interest rate, with 24/7 access to your funds.

The eASYCash Management Account is just that - an investment account that's managed by you. You control the way you use it.

You can access your money with a cheque book and an access card. You can use your access card to withdraw funds at any ATM or using EFTPOS throughout Australia, and internationally wherever you see the Cirrus Maestro™ logo displayed. You can also use BankNet and BankPhone to check your account balance, transfer funds and arrange bill payments 24 hours, 7 days a week.

Depositing your money is easy too. Either call into an Australia Post⁶ outlet to deposit both cash and cheques, or mail your cheque free of charge to AMP Banking.

You are also in control of your fees and all rediATM, EFTPOS, BankNet, and BankPhone transactions are free².

Call AMP Banking on 13 30 30 for more information.

1. Package benefits, including fee waivers and interest rate discounts, which are taken from AMP Banking's Classic Variable and Fixed Interest rates are current as at 3 March 2009. They are subject to change by AMP Banking at any time and only available for new Queensland Police Service members for loans greater than \$100,000 and not available when switching from other AMP Banking home loans. Discounts, features, benefits, costs, fees and charges may vary depending on the Select Package. Fees and charges are payable. Terms and Conditions available on request. The credit provider is AMP Bank Limited ABN 15 081 596 009, trading as AMP Banking. Approval is subject to AMP Banking guidelines. AFSL No. 234517. 2. Fee free transactions include ATM transactions at rediATMs in Australia. From 1 March 2009, ATM provider fees may apply to ATM transactions at non-rediATMs. Fees also apply for international transactions and special services. 3. Establishment Fee of \$350 applies for loans with a loan to value ratio of greater than 90%. 4. If exceeded, Early Repayment Fee (per fund rate split) of \$150 plus interest break costs apply. 5. If Master Limit is not approved at the time of original application a \$350 variation fee also applies. Line of Credit split required for Master Limit. 6. Applies to personal customers only.