



Term Deposits

Fact Sheet

If you are looking for a secure, fixed interest investment, a term deposit may be for you. Your interest rate is guaranteed not to change for the invested term, so you can set it and forget it. There are often special rates available. Please refer to the current Savings and Term Deposit Interest Rates.

ACCOUNT	INTEREST
195	PAID ON MATURITY

- Interest paid at the end of the investment term
- Minimum investment is \$1,000
- Interest rates for investments over \$100,000 are negotiable
- Choose a term of your choice – from 1 month to 12 months, or 24 months.

ACCOUNT	INTEREST
196	PAID ANNUALLY

- A nice way to create a yearly income stream
- Minimum investment is \$1,000
- Interest rates for investments over \$100,000 are negotiable
- Choose a term of your choice – 12 months or 24 months.

ACCOUNT	INTEREST
197	PAID SIX MONTHLY

- A nice way to create a twice yearly income stream
- Minimum investment is \$1,000
- Interest rates for investments over \$100,000 are negotiable
- Choose a term of your choice – 12 months or 24 months.

ACCOUNT	INTEREST
199	PAID MONTHLY

- Create a rolling monthly income stream
- Minimum investment is \$1,000
- Interest rates for investments over \$100,000 are negotiable
- Choose a term of your choice – 6 months, 12 months or 24 months.

Interest Rates, Fees and Charges

Please refer to the interest rate schedule for current interest rates. For details of other fees and charges which may apply, refer to the *Fees and Charges brochures*.

IMPORTANT INFORMATION: This Fact Sheet doesn't take into account your objectives, financial situation or needs. Any advice is general advice only. Before acting on information, you should consider whether it is appropriate in your particular circumstances. Terms & Conditions, General Fees & Charges apply, and are available on request.

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Other Information

A term deposit is where you agree to leave your funds with us for a fixed period of time at a fixed interest rate. This means that you cannot withdraw the deposit before the maturity date, unless we agree.

If you require immediate access to your funds in the future, please consider whether this product is appropriate for you. We have other deposit products available which may be more suitable.

By opening a term deposit, you consent to us automatically renewing your investment on the maturity date. If no instructions are received by us before the maturity date, we will automatically roll your principal and interest into an account with the same investment term (or nearest equivalent term if the previous investment term is no longer available) at the prevailing interest rate for that term. Due to interest rate movements over time, the interest rate applicable to the new investment may be lower than the rate applied to the previous investment.

Whenever you invest with us you have a 10 day grace period, starting on the day after the maturity date, to make any changes to your investment. For instance, you may want to withdraw funds from your investment, increase your investment amount or change the length of your investment term. During the grace period, you can make any such changes to your account without incurring an interest rate reduction.

If you wish to withdraw or transfer your funds after the grace period and before the next maturity date, we will not be able to permit the withdrawal or transfer for 31 days (or the next maturity date if sooner) from the day you give us notice in writing. However, we will permit withdrawal or transfer without giving 31 days notice in cases of proven hardship.

Approved Term Deposit amounts withdrawn before maturity will be paid the interest rate on the amount withdrawn of 0.01% p.a. or the invested rate, whichever is the lesser. A minimum withdrawal of \$1,000 applies with a maximum of three breaks allowed. The principal amount on deposit in a Term Deposit account can only be increased on maturity.

Questions

If you have any questions please contact us on 4860 4000 or visit one of our local branches.



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