

TERM DEPOSIT ACCOUNTS INTEREST RATES

*Interest is calculated on daily balances on a per annum basis *The below interest rates are available as at 18/10/2018 but are subject to change at anytime without notice

INVESTMENT AMOUNT	INTEREST PAID MONTHLY (on anniversary) I3				INTEREST PAID QUARTERLY (on anniversary) I4				INTEREST PAID 6 MONTHLY (on anniversary) I5				INTEREST PAID 12 MONTHLY (on anniversary) I6				INTEREST PAID ON MATURITY I9				INVESTMENT AMOUNT
	\$500 to \$4 999	\$5 000 to \$19 999	\$20 000 to \$49 999	\$50 000 or more	\$500 to \$4 999	\$5 000 to \$19 999	\$20 000 to \$49 999	\$50 000 or more	\$500 to \$4 999	\$5 000 to \$19 999	\$20 000 to \$49 999	\$50 000 or more	\$500 to \$4 999	\$5 000 to \$19 999	\$20 000 to \$49 999	\$50 000 or more	\$500 to \$4 999	\$5 000 to \$19 999	\$20 000 to \$49 999	\$50 000 or more	
INVESTMENT TERMS	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	INVESTMENT TERMS
1 month	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.40	1.60	1.60	1.60	1 month
2 months	0.10	1.30	1.30	1.35	-	-	-	-	-	-	-	-	-	-	-	-	0.40	1.60	1.60	1.65	2 months
3 months	0.10	2.05	2.05	2.05	-	-	-	-	-	-	-	-	-	-	-	-	0.40	2.35	2.35	2.35	3 months
4 months	0.30	2.10	2.10	2.10	-	-	-	-	-	-	-	-	-	-	-	-	0.60	2.40	2.40	2.40	4 months
5 months	0.30	2.15	2.15	2.15	-	-	-	-	-	-	-	-	-	-	-	-	0.60	2.45	2.45	2.45	5 months
6 months	0.40	2.20	2.20	2.20	0.45	2.25	2.25	2.25	-	-	-	-	-	-	-	-	0.70	2.50	2.50	2.50	6 months
7 months	0.40	2.30	2.30	2.30	0.45	2.35	2.35	2.35	-	-	-	-	-	-	-	-	0.70	2.60	2.60	2.60	7 months
8 months	0.40	2.35	2.35	2.35	0.45	2.40	2.40	2.40	-	-	-	-	-	-	-	-	0.70	2.65	2.65	2.65	8 months
9 months	0.60	1.70	1.70	1.70	0.65	1.75	1.75	1.75	-	-	-	-	-	-	-	-	0.90	2.00	2.00	2.00	9 months
10 months	0.60	1.70	1.70	1.70	0.65	1.75	1.75	1.75	-	-	-	-	-	-	-	-	0.90	2.00	2.00	2.00	10 months
11 months	0.60	1.70	1.70	1.70	0.65	1.75	1.75	1.75	-	-	-	-	-	-	-	-	0.90	2.00	2.00	2.00	11 months
12 months	0.70	2.40	2.40	2.40	0.75	2.45	2.45	2.45	0.85	2.55	2.55	2.55	-	-	-	-	1.00	2.70	2.70	2.70	12 months
13 to 17 months	0.80	2.20	2.20	2.20	0.85	2.25	2.25	2.25	0.95	2.35	2.35	2.35	-	-	-	-	1.10	2.50	2.50	2.50	13 to 17 months
18 months	0.80	2.20	2.20	2.20	0.85	2.25	2.25	2.25	0.95	2.35	2.35	2.35	1.00	2.40	2.40	2.40	1.10	2.50	2.50	2.50	18 months
19 to 24 months	0.80	2.20	2.20	2.20	0.85	2.25	2.25	2.25	0.95	2.35	2.35	2.35	1.00	2.40	2.40	2.40	1.10	2.50	2.50	2.50	19 to 24 months
25 to 35 months	0.80	2.35	2.35	2.35	0.85	2.40	2.40	2.40	0.95	2.50	2.50	2.50	1.00	2.55	2.55	2.55	1.10	2.65	2.65	2.65	25 to 35 months
36 months	0.80	2.45	2.45	2.45	0.85	2.50	2.50	2.50	0.95	2.60	2.60	2.60	1.00	2.65	2.65	2.65	1.10	2.75	2.75	2.75	36 months
37 to 48 months	0.80	2.45	2.45	2.45	0.85	2.50	2.50	2.50	0.95	2.60	2.60	2.60	1.00	2.65	2.65	2.65	1.10	2.75	2.75	2.75	37 to 48 months
49 to 59 months	0.80	2.35	2.45	2.45	0.85	2.40	2.50	2.50	0.95	2.50	2.60	2.60	1.00	2.55	2.65	2.65	1.10	2.65	2.75	2.75	49 to 59 months
60 months	0.80	2.45	2.45	2.45	0.85	2.50	2.50	2.50	0.95	2.60	2.60	2.60	1.00	2.65	2.65	2.65	1.10	2.75	2.75	2.75	60 months

* Unless you provide us with new instructions, upon maturity, Term Deposits will automatically roll over for an identical term at our current interest rate applicable to that term. When funds are renewed for the same fixed term as before, the applicable interest rate may be higher or lower than the interest rate received in the previous term. This is because the rates we offer change from time to time.

* At the end of your Term, should you wish to modify your Term Deposit, such as the amount invested or the length of the term, we will require your instructions 2 calendar days before but no later than 7 calendar days after the maturity date ("term deposit rollover grace period")

These are 'special offers' and are not available in conjunction with other benefits such as Freedom Package, Shareholder Advantage or Workplace Banking offers.

Term Deposit Early Withdrawal Rate

Interest rates are offered on the basis that you agree to invest an amount of money for a certain length of time. You can withdraw all of your term deposit funds at maturity without incurring an interest rate adjustment. We may allow you to access your term deposit funds at other times than maturity, however you will lose a proportion of the interest. 31 calendar days notice is required. The amount of interest charged as an interest rate adjustment will depend of how early in the term you seek to access your funds - as outlined in the table below.

Proportion of term completed	Interest Rate Adjustment Reduction
up to 5%	95% of your deposit rate
up to 25%	80% of your deposit rate
up to 50%	60% of your deposit rate
up to 75%	40% of your deposit rate
up to (but not including) 100%	20% of your deposit rate

If you have already received interest before maturity date (as would be the case with monthly, quarterly, 6 monthly or yearly interest payments) and you close your term deposit early – Auswide Bank will deduct an interest rate adjustment from your final interest payment and/or principal.

ASK ABOUT OUR RANGE OF PERSONAL & MORTGAGE OFFSET ACCOUNTS AND BUSINESS & SPECIAL ENTITY ACCOUNTS

Auswide Bank Ltd ABN 40 087 652 060 (Australian Financial Services Licence No: 239686) issues these Deposit Accounts and Non-Cash Payment facilities that may be used in conjunction with these Accounts. To decide if they are appropriate for you please carefully read the necessary terms and conditions which are available at our branches or www.auswidebank.com.au

Australian Government Deposit Guarantee:

Auswide Bank received the Guarantee in October 2008 due to our status as an Authorised Deposit-taking Institution ('ADI') prudentially supervised by the Australian Prudential Regulation Authority ('APRA'). On 12 September 2011, the Australian Government announced that the guarantee of Auswide Bank customer deposits (as provided under the Financial Claims Scheme) would be extended indefinitely. The new guarantee limit applicable from 1 February 2012 is \$250,000 per account-holder per ADI on 'protected accounts' as defined under the Banking Act 1959. Ask at a branch or visit our website for further details.

