

# term deposit rates



This Fixed Term Deposit Interest Rate Schedule together with the *Financial Services Guide & Privacy Information, Accounts & Access Facilities Conditions of Use, Summary of Accounts & Access Facilities* and *Fees, Charges & Transaction Limits* form the Product Information for Fixed Term Deposits.

Interest paid at maturity			
Term	\$1,000 < \$20,000	\$20,000 < \$100,000	\$100,000 < \$1,000,000
3 months	4.40%	4.50%	4.60%
4 months	4.00%	4.10%	4.20%
5 months	4.00%	4.10%	4.20%
6 months	4.50%	4.60%	4.70%
7 months	4.50%	4.60%	4.70%
8 months	4.50%	4.60%	4.70%
9 months	4.70%	4.80%	4.90%
10 months	4.70%	4.80%	4.90%
11 months	4.70%	4.80%	4.90%
12 months	4.60%	4.70%	4.80%
13 months	4.60%	4.70%	4.80%
18 months	4.70%	4.80%	4.90%
24 months	4.80%	4.90%	5.00%
36 months	4.00%	4.10%	4.20%
48 months	3.90%	4.00%	4.10%
60 months	3.90%	4.00%	4.10%

For monthly interest payments, the applicable interest rate will be the rate quoted above less 0.10%p.a

For interest rates on deposits of \$1,000,000 or greater please call us.

**These rates are effective as at 29 September 2023.**

Rates are subject to change. Conditions, fees, and eligibility criteria may apply. Terms and Conditions available upon request. Interest rates are expressed as a percentage per annum, and interest is calculated daily unless otherwise stated. Summerland Financial Services Limited ABN 23 087 650 806 AFSL 239 238 Australian Credit Licence 239 238