

## Term Deposits

A minimum deposit of \$1,000 will get you started. The interest rate is on a per annum basis, calculated daily.<sup>1</sup>

Contact Dnister for interest rates on amounts over \$1,000,000.

### Current Special Offers

Term	Rate p.a.	Rate p.a.
Interest Frequency	Maturity	Monthly <sup>2</sup>
6 months	<b>5.00%</b>	<b>4.90%</b>
12 months	<b>5.25%</b>	<b>5.15%</b>

### All Term Deposits

Term	Rate p.a.	Rate p.a.
Interest Frequency	Maturity	Monthly <sup>2</sup>
1 month	1.65%	1.55%
2 months	1.90%	1.80%
3 months	4.80%	4.70%
4 months	4.50%	4.40%
5 months	4.50%	4.40%
<b>6 months</b>	<b>5.00%</b>	<b>4.90%</b>
7 months	4.60%	4.50%
8 months	4.65%	4.55%
9 months	4.70%	4.60%
10 months	4.75%	4.65%
11 months	4.80%	4.70%
<b>12 months</b>	<b>5.25%</b>	<b>5.15%</b>
18 months	4.70%	4.60%
24 months	4.70%	4.60%

<sup>1</sup> Early redemption for Fixed Term Deposits requires 31 days' notice as agreed to by us, and will incur penalty interest of 2.00% pa or the rate equivalent to the declared rate where the interest rate for the deposit is under 2.00%pa.

For Term Deposit interest frequency paid monthly penalty interest will apply to the accrued interest since last interest payment date. The minimum withdrawal is 50% of the total term deposit balance. Any amounts below this minimum are subject to approval.

<sup>2</sup> Interest payable to Dnister nominated savings account.

All interest rates, which are quoted on a per annum (pa) basis, are subject to change without notice and should be verified with your local branch. Fees, charges, terms and conditions may apply. For full details on our products and an analysis of your personal requirements, please arrange for an appointment with one of our friendly staff by contacting your local Dnister branch.