



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	3.95%	4.05%	4.15%
4 months	3.90%	4.00%	4.10%
5 months	3.90%	4.00%	4.10%
6 months	3.90%	4.00%	4.10%
7 months	3.80%	3.90%	4.00%
8 months	3.80%	3.90%	4.00%
9 months	3.70%	3.80%	3.90%
10 months	3.70%	3.80%	3.90%
11 months	3.70%	3.80%	3.90%
12 months	3.70%	3.80%	3.90%
13 months	3.60%	3.70%	3.80%
18 months	3.60%	3.70%	3.80%
24 months	3.50%	3.60%	3.70%
36 months	3.30%	3.40%	3.50%
48 months	3.30%	3.40%	3.50%
60 months	3.30%	3.40%	3.50%

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 17 July 2025.**

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