



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	4.35%	4.45%	4.55%
5 months	4.35%	4.45%	4.55%
6 months	4.35%	4.45%	4.55%
7 months	4.20%	4.30%	4.40%
8 months	4.20%	4.30%	4.40%
9 months	4.30%	4.40%	4.50%
10 months	4.30%	4.40%	4.50%
11 months	4.30%	4.40%	4.50%
12 months	4.20%	4.30%	4.40%
13 months	4.10%	4.20%	4.30%
18 months	3.90%	4.00%	4.10%
24 months	3.60%	3.70%	3.80%
36 months	3.50%	3.60%	3.70%
48 months	3.50%	3.60%	3.70%
60 months	3.50%	3.60%	3.70%

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 28 March 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