

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	3.60%	3.70%	3.80%
4 months	3.65%	3.75%	3.85%
5 months	3.90%	4.00%	4.10%
6 months	3.70%	3.80%	3.90%
7 months	3.85%	3.95%	4.05%
8 months	3.65%	3.75%	3.85%
9 months	3.60%	3.70%	3.80%
10 months	3.55%	3.65%	3.75%
11 months	3.55%	3.65%	3.75%
12 months	3.50%	3.60%	3.70%
13 months	3.40%	3.50%	3.60%
18 months	3.40%	3.50%	3.60%
24 months	3.25%	3.35%	3.45%
36 months	3.20%	3.30%	3.40%
48 months	3.20%	3.30%	3.40%
60 months	3.20%	3.30%	3.40%

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 27 November 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

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