

Farm Management Deposit Account

Effective Date: 13 May 2019

This Interest Rate Brochure is an important document. It sets out the interest rates that apply to the Farm Management Deposit Account offered by St.George Bank.

This Interest Rate Brochure is part of the Terms and Conditions for the Farm Management Deposit Account offered by St.George Bank. The other documents that make up the Terms and Conditions are the:

- Farm Management Deposit Account – Terms and Conditions and General Information (“FMDA terms and conditions”); and
- the Account Confirmation we give you after your Account is established or renewed.

Please read the Terms and Conditions carefully as it will help you to:

- decide whether our Farm Management Deposit Account will meet your needs; and
- compare our Farm Management Deposit Account to other bank accounts you may be considering.

The product to which the Terms and Conditions apply is a financial product issued by St.George Bank - A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.

You may contact us:

- by visiting any of our branches.
- by visiting our website: stgeorge.com.au
- by calling 13 33 30
- by writing to us at PO Box 399, Adelaide SA 5001.

Amount in Account	Variable Interest Rate	Fixed Interest Rate for:	
		12 Months	24 Months
On full balances of \$1,000 to \$19,999	0.10% per annum	2.55% per annum	2.55% per annum
On full balances of \$20,000 to \$49,999	0.50% per annum	2.55% per annum	2.55% per annum
On full balances of \$50,000 to \$99,999	1.00% per annum	2.55% per annum	2.55% per annum
On full balances of \$100,000 to \$800,000*	1.25% per annum	2.55% per annum	2.55% per annum

*Note: Maximum Farm Management Deposit Cap increase to \$800,000 effective 1 July 2016.

Interest is calculated daily and paid at the end of each month.

Available next business day from Nominated Account. (See FMDA terms and conditions for more information about a Nominated Account)

- Available only to individuals carrying on a primary production business
- Government restrictions apply to this account
- Interest rates are subject to change (see FMDA terms and conditions).

IMPORTANT NOTE: For accounts opened or renewed on or after 1 August 2014, if you wish to withdraw from or close your Farm Management Account during a fixed interest rate period you will need to provide the bank with a minimum of 31 days notice (except in cases of hardship). If you withdraw funds or close your account or ask us to convert the interest rate on your account to a variable interest rate during a fixed interest rate period we may recalculate the interest on your account. See FMDA terms and conditions for more details.