

## Fixed Term Deposit Interest Rates

This document contains the interest rates for St.George Fixed Term Accounts domiciled in NSW, ACT, NT, SA, VIC, QLD, WA and TAS.

It forms part of the Terms and Conditions for those accounts.

Information provided in this document is subject to change. Where there is a change to information that is not materially adverse to an account holder (such as a short-term increase in applicable interest rates or a waiver or concession to fees and charges, which may be available only to certain accounts or at certain places or during particular times), we may make that information available through the St.George website [stgeorge.com.au](http://stgeorge.com.au) or in a brochure available at the specific branch or place to which the changes apply.

You may contact us by:

- calling 13 33 30. Call 8am to 8pm, Monday to Saturday
- emailing [stgeorge@stgeorge.com.au](mailto:stgeorge@stgeorge.com.au) or by visiting our website: [stgeorge.com.au](http://stgeorge.com.au)
- visiting any of our branches or agencies
- writing to us at Locked Bag 1, Kogarah NSW 1485
- facsimile to (02) 9952 1089.

Business Direct contact

- calling 13 38 00. Call 8am to 6pm, Monday to Friday
- visiting our website: [stgeorge.com.au](http://stgeorge.com.au) – small business

Effective Thursday, 11 May 2017

Fixed Term Deposit Interest Rates				
Balance \$1,000 - \$249,999	At Maturity (Sub Prod 20)	Annually (Sub Prod 70)	Monthly (Sub Prod 30)	6 Monthly Interest (Sub Prod 10)
1 to less than 2 months	1.50% p.a.	-	-	-
2 to less than 3 months	1.75% p.a.	-	-	-
<b>3 to less than 4 months</b>	<b>2.10% p.a.</b>	-	-	-
4 to less than 5 months	1.85% p.a.	-	-	-
5 to less than 6 months	1.85% p.a.	-	-	-
<b>6 to less than 7 months</b>	<b>2.20% p.a.</b>	-	<b>2.15% p.a.</b>	-
7 to less than 8 months	1.90% p.a.	-	1.85% p.a.	-
8 to less than 9 months	1.90% p.a.	-	1.85% p.a.	-
9 to less than 10 months	1.90% p.a.	-	1.85% p.a.	-
10 to less than 11 months	1.90% p.a.	-	1.85% p.a.	-
11 to less than 12 months	1.90% p.a.	-	1.85% p.a.	-
<b>12 months</b>	<b>2.55% p.a.</b>	-	<b>2.50% p.a.</b>	<b>2.50% p.a.</b>
<b>24 to less than 36 months</b>	-	<b>2.60% p.a.</b>	<b>2.55% p.a.</b>	<b>2.55% p.a.</b>
<b>36 to less than 48 months</b>	-	<b>2.60% p.a.</b>	<b>2.55% p.a.</b>	<b>2.55% p.a.</b>
<b>48 to less than 60 months</b>	-	<b>2.70% p.a.</b>	<b>2.65% p.a.</b>	<b>2.65% p.a.</b>
<b>60 months</b>	-	<b>2.95% p.a.</b>	<b>2.90% p.a.</b>	<b>2.90% p.a.</b>

Effective Thursday, 11 May 2017

Fixed Term Deposit Interest Rates				
Balance \$250,000 - \$5,000,000	At Maturity (Sub Prod 20)	Annually (Sub Prod 70)	Monthly (Sub Prod 30)	6 Monthly Interest (Sub Prod 10)
1 to less than 2 months	1.50% p.a.	-	-	-
2 to less than 3 months	1.75% p.a.	-	-	-
3 to less than 4 months	2.00% p.a.	-	-	-
4 to less than 5 months	1.85% p.a.	-	-	-
5 to less than 6 months	1.85% p.a.	-	-	-
6 to less than 7 months	2.00% p.a.	-	1.95% p.a.	-
7 to less than 8 months	1.90% p.a.	-	1.85% p.a.	-
8 to less than 9 months	1.90% p.a.	-	1.85% p.a.	-
9 to less than 10 months	1.90% p.a.	-	1.85% p.a.	-
10 to less than 11 months	1.90% p.a.	-	1.85% p.a.	-
11 to less than 12 months	1.90% p.a.	-	1.85% p.a.	-
12 months	2.00% p.a.	-	1.95% p.a.	-
24 to less than 36 months	-	2.50% p.a.	2.45% p.a.	2.45% p.a.
36 to less than 48 months	-	2.50% p.a.	2.45% p.a.	2.45% p.a.
48 to less than 60 months	-	2.50% p.a.	2.45% p.a.	2.45% p.a.
60 months exactly	-	2.50% p.a.	2.45% p.a.	2.45% p.a.

Maximum deposits of \$5,000,000 will be accepted for these rates. For amounts greater than \$5,000,000 please call us on 13 33 30. We may choose not to make published interest rates available on new Fixed Term Accounts at any time. Full details of terms and conditions are available on request.

Rates available for NSW, ACT, NT, SA, VIC, QLD, WA and TAS domiciled accounts.

If you have a special rate, that rate will generally only apply for a single term. Standard term deposit rates may apply for subsequent terms.

If you wish to withdraw your funds and close the account prior to maturity, from 01/01/2015, you will need to provide the bank with a minimum 31 days notice (except in cases of hardship). An interest rate adjustment will normally apply. Please see the terms and conditions applying to Fixed Term Accounts for more information.

If you withdraw an amount during a Grace Period, we will pay interest on the withdrawn amount at the Grace Period Rate for the period that the withdrawn amount had been deposited (but not beyond the day that the Account was last renewed). The Grace Period Rate is a variable rate, and is currently 1.00% p.a.

To confirm the rate applying to a new or renewed Fixed Term Account, call the St.George Customer Contact Centre on 13 33 30 (8am to 8pm, Monday to Saturday) or visit the St.George website at [stgeorge.com.au](http://stgeorge.com.au) or any St.George branch.

The products to which this document applies are financial products issued by St.George Bank - A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.