

### Term Deposit Rates as at 11 January 2021

ADI Name (ratings Long Term/Short Term)	30 days	60 days	90 days	120 days	150 days	180 days	270 days	1 year	2 years	3 years	4 years	5 years
NSW TCorp (AA+/A-1+)	0.10	0.10	0.10									
CBA (AA-/A-1+)* (Previous Day's Rate)	<b>0.21</b>	0.23	0.29	0.32	0.34	0.42	0.44	0.47				
NAB (AA-/A-1+)	0.10	<b>0.20</b>	0.40	0.40	0.40	0.40	0.40	0.45	<b>0.60</b>	<b>0.65</b>	<b>0.80</b>	<b>0.95</b>
Westpac (AA-/A-1+)	0.01	0.01	0.27	0.28	0.27	0.27	0.38	0.41	0.47	0.57	0.70	0.85
ANZ (AA-/A-1+)	0.05	0.05	0.15	0.15	0.15	0.15	0.15	0.20	0.25	0.25	0.25	0.35
Suncorp Bank (A+/A-1) (\$500k - \$5m) <sup>8</sup>	0.00	0.00	0.37	0.37	0.38	0.38	0.38	0.38				
Macquarie (A+/A-1)			<b>0.50</b>	<b>0.50</b>	<b>0.50</b>	<b>0.65</b>	<b>0.70</b>	<b>0.70</b>	0.55	0.50	0.50	0.50
Bank of China (A/A-1)* (Previous Day's Rate)	0.01	0.04	0.15	0.17	0.18	0.20	0.28	0.43	0.48			
ING Bank Australia (A/A-1) (up to \$5m)			0.12		0.17	0.20	0.16	0.12	0.34	0.36	0.54	0.71
Bank of Queensland (BBB+/A-2) (\$500k - \$5m)	0.15	0.20	0.35	0.40	0.42	0.45	0.45	0.45	0.50	0.60	0.70	0.70
Bendigo-Adelaide Bank (BBB+/A-2) <sup>2</sup> (up to \$5m)	0.10	0.10	0.25	0.30	0.30	0.35	0.40	0.40				
People's Choice Credit Union (BBB+/A-2)	0.10	0.11	0.12	0.17	0.18	0.17	0.22	0.23	0.27			
Heritage Bank (BBB+ Fitch) (min. \$1m)		0.05	0.10	0.10	0.10	0.10	0.10	0.10				
AMP Bank (BBB/A-2) (\$1m - \$5m)	<b>0.40</b>	<b>0.40</b>	<b>0.60</b>	<b>0.60</b>	<b>0.60</b>	<b>0.70</b>	<b>0.70</b>	<b>0.75</b>	0.60	0.60	0.60	0.60
ME Bank (BBB/A-2) (\$1m to \$10m)	<b>0.40</b>	<b>0.45</b>	0.45	0.45	0.45	0.45	0.50	0.50				
Newcastle Permanent Building Society (BBB/A-2) <sup>7</sup> * (Previous Day's Rate)	0.10	0.10	0.20	0.20	0.25	0.30	0.35	0.40	0.22	0.32	0.42	0.52
P&N Bank (BBB/A-2)	0.06	0.11	0.17	0.18	0.22	0.27		0.38	0.53	0.65	0.83	<b>1.01</b>
Auswide Bank (BBB-/A-3) <sup>5</sup> ***Rollovers Only**	0.15	0.25	0.45	0.35	0.35	0.50	0.50	0.50	0.55	0.60	0.60	0.60
Judo Bank (NR)	0.10		0.45	0.45	0.45	0.55	0.60	0.60	<b>0.70</b>	<b>0.80</b>	<b>0.90</b>	1.00
The Mutual (NR)			0.35	0.35	0.35	0.35	0.35	0.35				
Bank of Sydney (NR)	0.10	0.15	0.45	0.45	0.50	0.50	0.55	0.55				
High	<b>0.40</b>	<b>0.45</b>	<b>0.60</b>	<b>0.60</b>	<b>0.60</b>	<b>0.70</b>	<b>0.70</b>	<b>0.75</b>	<b>0.70</b>	<b>0.80</b>	<b>0.90</b>	<b>1.01</b>
High (ex Judo)	<b>0.40</b>	<b>0.40</b>	<b>0.50</b>	<b>0.50</b>	<b>0.50</b>	<b>0.65</b>	<b>0.70</b>	<b>0.70</b>	<b>0.60</b>	<b>0.65</b>	<b>0.83</b>	<b>1.00</b>
High (rated A- or Higher)	<b>0.21</b>	<b>0.20</b>	<b>0.50</b>	<b>0.50</b>	<b>0.50</b>	<b>0.65</b>	<b>0.70</b>	<b>0.70</b>	<b>0.60</b>	<b>0.65</b>	<b>0.80</b>	<b>0.95</b>
BBSW	<b>0.01</b>	<b>0.01</b>	<b>0.02</b>	<b>0.03</b>	<b>0.02</b>	<b>0.02</b>	<b>0.03</b>	<b>0.03</b>	<b>0.08</b>	<b>0.15</b>	<b>0.28</b>	<b>0.41</b>
Highest Swap Margin	<b>+0.39</b>	<b>+0.44</b>	<b>+0.58</b>	<b>+0.57</b>	<b>+0.58</b>	<b>+0.68</b>	<b>+0.67</b>	<b>+0.72</b>	<b>+0.62</b>	<b>+0.65</b>	<b>+0.62</b>	<b>+0.60</b>
Highest Swap Margin (ex Judo)	<b>+0.39</b>	<b>+0.39</b>	<b>+0.48</b>	<b>+0.47</b>	<b>+0.48</b>	<b>+0.63</b>	<b>+0.67</b>	<b>+0.67</b>	<b>+0.52</b>	<b>+0.50</b>	<b>+0.55</b>	<b>+0.59</b>
Highest Swap Margin (rated A- or Higher)	<b>+0.20</b>	<b>+0.19</b>	<b>+0.48</b>	<b>+0.47</b>	<b>+0.48</b>	<b>+0.63</b>	<b>+0.67</b>	<b>+0.67</b>	<b>+0.52</b>	<b>+0.50</b>	<b>+0.52</b>	<b>+0.54</b>

- For middle market clients only (not available to institutional clients). Rates are subject to approval from the ANZ Small Business Department.
- Rates available for Middle Market clients only including Councils, Hospitals, Universities, etc.
- Formerly known as Community CPS Australia. Rates are indicative and subject to Treasury approval.
- Rated below investment grade by S&P. The rates quoted are from a branch level and may differ significantly from their Treasury department.
- Formerly known as Wide Bay Australia. Rates are indicative and subject to Treasury approval.
- Available for NSW local government clients only. Rates are subject to approval and may change on the day of investment.
- Fixed Rate with interest paid annually (applies to 2-5 year Term Deposits)
- For middle market clients only (not available to retail or institutional clients). Rates are subject to Treasury approval.

\* Rates provided were from previous business day as we did not receive any update at the time of issuing this sheet.

The deposit rates offered are at the discretion of the ADI. All rates are indicative and subject to terms and conditions.

Any advice in this document has been prepared without taking into account your objectives, financial situation or needs.

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