

### Term Deposit Rates as at 13 October 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>0.17</b>	<b>0.18</b>	0.20	0.22	0.24	0.26	0.30	0.36				
NAB (AA-/A-1+)	0.05	0.10	<b>0.25</b>	<b>0.26</b>	<b>0.26</b>	<b>0.28</b>	0.35	0.40	0.70	1.00	1.25	1.50
Westpac (AA-/A-1+)	0.01	0.01	0.17	0.18	0.19	0.21	0.31	<b>0.41</b>	<b>0.73</b>	<b>1.04</b>	<b>1.29</b>	<b>1.56</b>
ANZ (AA-/A-1+)						0.05	0.05	0.10	0.10	0.10	0.10	0.10
Macquarie (A+/A-1)			<b>0.25</b>	0.25	0.25	0.25	<b>0.40</b>	0.40	0.40	0.35	0.35	0.35
Bank of China (A/A-1)	0.12	0.14	0.20	0.25	0.22	0.23	0.28	0.30	0.50	0.75	1.05	1.30
ING Bank Australia (A/A-1) (up to \$5m)*(Previous Day's Rate)			0.11		0.13	0.14	0.22	0.26	0.40	0.43	0.69	0.94
Bank of Queensland (BBB+/A-2) (\$500k - \$5m)	0.10	0.10	0.25	0.30	0.35	0.38	0.40	0.43	0.60	0.80	1.00	1.15
Bendigo-Adelaide Bank (BBB+/A-2) <sup>2</sup> (up to \$5m)	0.05	0.10	0.15	0.20	0.20	0.25	0.30	0.30				
People's Choice Credit Union (BBB+/A-2)	0.05	0.05	0.05	0.10	0.10	0.10	0.15	0.20	0.20			
Heritage Bank (BBB+/A-2) (min. \$1m)	-0.02	0.00	0.04	0.04	0.04	0.04	0.04	0.04				
ME Bank (BBB+/A-2) (\$500k to \$10m)	0.10	0.15	0.25	0.30	0.35	0.40	0.40	0.45				
AMP Bank (BBB+/A-2) (\$1m - \$5m)	0.10	<b>0.20</b>	0.30	<b>0.50</b>	<b>0.65</b>	<b>0.65</b>	<b>0.75</b>	<b>0.80</b>	0.80	1.00	1.00	1.00
P&N Bank (BBB+/A-2)	0.05	0.06	0.13	0.19	0.20	0.26		0.39	0.67	1.01	<b>1.30</b>	<b>1.50</b>
Auswide Bank (BBB-/A-3) <sup>5</sup> **Rollovers Only**	0.00	0.05	0.20	0.20	0.20	0.20	0.20	0.20	0.55	0.55	0.55	0.55
Judo Bank (BBB-/A-3)	0.10		0.35			0.45	0.53	0.57	<b>0.85</b>	<b>1.05</b>	1.15	1.40
The Mutual (NR)			0.25	0.25	0.25	0.30	0.30	0.30				
Bank of Sydney (NR)	<b>0.15</b>	<b>0.20</b>	<b>0.45</b>	0.45	0.45	0.50	0.50	0.55				
High	0.17	0.20	0.45	0.50	0.65	0.65	0.75	0.80	0.85	1.05	1.30	1.56
High (ex Judo)	0.17	0.20	0.45	0.50	0.65	0.65	0.75	0.80	0.80	1.04	1.30	1.56
High (rated A- or Higher)	0.17	0.18	0.25	0.26	0.26	0.28	0.40	0.41	0.73	1.04	1.29	1.56
BBSW	0.00	0.01	0.03	0.04	0.05	0.06	0.11	0.15	0.42	0.71	0.99	1.18
Highest Swap Margin	+0.17	+0.19	+0.42	+0.46	+0.60	+0.59	+0.64	+0.65	+0.43	+0.34	+0.31	+0.38
Highest Swap Margin (ex Judo)	+0.17	+0.19	+0.42	+0.46	+0.60	+0.59	+0.64	+0.65	+0.38	+0.33	+0.31	+0.38
Highest Swap Margin (rated A- or Higher)	+0.17	+0.17	+0.22	+0.22	+0.21	+0.22	+0.29	+0.26	+0.31	+0.33	+0.30	+0.38

- 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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