

Term Deposits

Effective : Friday, 1 August 2014

FIXED TERM DEPOSITS

A minimum deposit of \$1,000 will get you started. The interest rate is on a per annum basis, calculated daily and paid on maturity.³

Current Special Offers -

Term	Mimumum	Rate p.a
4 months	\$10,000	3.75%
9 - 11 months	\$10,000	4.00%

All Term Deposits -

	\$1,000- \$9,999	\$10,000 plus
3 months	0.25%	2.50%
4 months	0.25%	3.75%
5 months	0.25%	3.00%
6, 7 or 8 months	0.25%	3.00%
9, 10 or 11 months	0.25%	4.00%
12 months	3.00%	3.60%
18 months	3.00%	3.60%
24 months	3.00%	3.60%

TERM SAVER 6 (product no longer available for new accounts)

A Flexible Term Deposit option with a minimum deposit of \$10,000 where interest is calculated daily and paid monthly. No penalty for withdrawal (min \$500) as long as you keep a min of \$10,000.

Term Saver (6 months)	\$10,000+	1.50% pa
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³ Early redemption for Fixed Term Deposits is entirely at Dnister's discretion and will incur penalty interest of 2.00% pa. Minimum withdrawal is 50% of total term deposit.

All interest rates, which are quoted on a per annum (pa) basis, are subject to change without notice and should be verified with your local branch. Fees, charges, terms and conditions may apply. For full details on our products and an analysis of your personal requirements, please arrange for an appointment with one of our friendly staff by contacting your local Dnister branch.



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