



Term deposits

Rates current as at 23 November 2023

This Term Deposit Interest Rates brochure is to be read together with our Terms and Conditions for Savings Accounts and Payment Services.

Special Term Deposit offer

Term	Minimum Amount	Interest	Rate p.a.
5 months	\$10,000	At maturity	4.55% p.a.
7 months	\$10,000	At maturity	4.70% p.a.
11 months	\$10,000	At maturity	4.90% p.a.

The special interest rates are current at 23 November 2023
But may change without notice. You should check the current rate on application.

Current Term Deposit Interest Rates

Term Deposits*	\$2,000 to \$4,999.99	\$5,000 to \$9,999.99	\$10,000 to \$49,999.99	\$50,000 to \$99,999.99	\$100,000 to \$249,999.99	\$250,000 to \$499,999.99	\$500,000 and above
3 months	4.40%	4.40%	4.40%	4.40%	4.40%	4.40%	4.40%
6 months	n/a	4.70%	4.70%	4.70%	4.70%	4.70%	4.70%
9 months	n/a	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%
12 months	n/a	5.20%	5.20%	5.20%	5.20%	5.20%	5.20%
24 months	n/a	4.80%	4.80%	4.80%	4.80%	4.80%	4.80%
36 months	n/a	4.65%	4.65%	4.65%	4.65%	4.65%	4.65%

*Interest rates are on a per annum basis

Term Deposits are current at 23 November 2023
But may change without notice. You should check the current rate on application. These term deposits have the option of interest paid monthly (all terms), at maturity (terms <12 months) or annually and at maturity (terms >12 months).

Early Withdrawals for Term Deposits

You may withdraw the balance of your term deposit early by giving us 31 days notice. If you do, we will reduce the interest on the term deposit from the date it was opened until the date of withdrawal by 2% per annum. If you have already been paid interest, the reduction will be deducted from the balance of the term deposit.




In the event of emergency or death of a term deposit owner or joint owner, if requested, we may agree to early withdrawal of the term deposit without applying the interest reduction, on completion of the normal legal requirements.

More information

For more information call **1300 747 747**, visit our website at **qudosbank.com.au** or drop in to any of our Branches.

Our Terms and Conditions for Savings Accounts and Payment Services is available on our website, in branch or by calling 1300 747 747.

For more information:

-  Call us on 1300 747 747
-  Visit qudosbank.com.au
-  Drop into your nearest branch

1300 747 747 | qudosbank.com.au

Qudos Mutual Limited trading as Qudos Bank

ABN 53 087 650 557 | AFSL/Australian Credit Licence 238 305 | BSB 704 865