Interest Rate Schedule
Term Deposits

Elders Finance

The below rates are available as at 29/09/2026 but are subject to change at anytime without notice

	INTEREST PAID MONTHLY (on anniversary) I60 $500 > $2,000,000	INTEREST PAID ON MATURITY I60 $500 > $2,000,000	
INVESTMENT TERMS	% p.a. (fixed)	% p.a. (fixed)	**INVESTMENT TERMS**
1 month	-	0.75	1 month
2 months	0.90	1.00	2 months
3 months	4.85	4.95	3 months
4 months	4.80	4.90	4 months
5 months	4.80	4.90	5 months
6 months	4.90	5.00	6 months
7 months	4.90	5.00	7 months
8 months	4.90	5.00	8 months
9 months	5.00	5.10	9 months
10 months	5.00	5.10	10 months
11 months	5.25	5.35	11 months
12 months	5.15	5.25	12 months
18 months	3.80	3.90	18 months
24 months	5.05	5.15	24 months
36 months	3.15	3.25	36 months
48 months	3.15	3.25	48 months
60 months	3.15	3.25	60 months

Interest is calculated on daily balances on a per annum basis (p.a.).

Upon maturity, unless you provide us with new instructions, your Term Deposit will automatically roll over for an identical term at the current interest rate applicable to that term. When your funds are renewed for the same fixed term as before, the applicable interest rate may be higher or lower than the interest rate that you received in the previous term due to the rates we offer changing from time to time.

Any withdrawal of part or all funds prior to maturity will be subject to 31days' notice. If you are experiencing hardship and need to withdraw your funds on less than 31 days notice, please contact us immediately. Alternatively at the end of the term, should you wish to modify your Term Deposit, you may notify us 2 calendar days before but no later than 7 calendar days after the maturity date.

Please contact your local Elders branch for assistance or deposits of more than $2,000,000

Elders **Phone** your local branch | **E** FinancialServices@elders.com.au | **W** eldersfinance.com.au Elders Rural Services Australia

Elders Rural Services Australia Limited ABN 72 004 045 121 AFSL 237757 (Elders) has entered an arrangement to distribute banking products issued by Auswide Bank, a division of MyState Bank Limited ABN 89 067 729 195 AFSL and Australian Credit Licence Number 240896, a wholly owned subsidiary of MyState Limited ABN 26 133 623 962. This information is general in nature and does not consider your personal objectives, financial situation or needs. Before deciding whether to apply for a financial product, you should seek professional advice and consider the relevant Terms and Conditions which is available on the Elders website eldersfinance.com.au/terms-conditions/. A target market determination can be obtained at www.eldersfinance.com.au/tmd. Elders may receive a commission from Auswide Bank if you successfully apply for a financial product through Elders. For more information on Elders' relationship with Auswide Bank, please read the Elders Financial Services Guide which is available here: eldersfinance.com.au/efsg/

Australian Government Deposit Guarantee:
Elders Term Deposit is a protected deposit account under the Australian Government's Financial Claims Scheme (FCS). Under the FCS, certain deposits are protected up to a limit of $250,000 for each account holder at any authorised deposit–taking institution that is incorporated in Australia and authorised by the Australian Prudential Regulation Authority (APRA). In a Financial Claims Scheme scenario, APRA would aim to pay the majority of customers their protected deposits under the Scheme within seven calendar days. The FCS limit of $250,000 applies to the sum of an account holder's deposits under the one banking license. All deposits held by an account holder with a single banking institution must be added together towards the $250,000 FCS limit. Auswide Bank is a division of MyState Bank Limited ABN 89 067 729 195 AFSL and Australian Credit Licence Number 240896, a wholly owned subsidiary of MyState Limited ABN 26 133 623 962. Combined deposits across Auswide Bank (including deposits originated under Elders Finance brand) and MyState Bank will be covered up to a total of $250,000. Visit www.auswidebank.com.au/info/investment-security for more information.