

Term Deposit Interest Rates

The below rates are available as at 15/07/2025 but are subject to change at any time without notice

INTEREST PAID MONTHLY (on anniversary) \$5,000 > \$500,000		INTEREST PAID ON MATURITY \$5,000 > \$500,000	
INVESTMENT TERMS	% p.a. (fixed)	% p.a. (fixed)	INVESTMENT TERMS
1 month	-	1.00	1 month
2 months	1.40	1.50	2 months
3 months	4.05	4.15	3 months
4 months	3.90	4.00	4 months
5 months	4.00	4.10	5 months
6 months	4.10	4.20	6 months
7 months	3.90	4.00	7 months
8 months	3.85	3.95	8 months
9 months	3.85	3.95	9 months
10 months	3.70	3.80	10 months
11 months	3.70	3.80	11 months
12 months	3.70	3.90	12 months
18 months	3.70	3.90	18 months
24 months	3.30	3.50	24 months
36 months	3.05	3.25	36 months
48 months	3.30	3.50	48 months
60 months	3.30	3.50	60 months

Australian Government Deposit Guarantee:

National Seniors Term Deposits are a protected deposit account under the Australian Government's Financial Claims Scheme. Under this Scheme, certain deposits are protected up to a limit of \$250,000 for each account holder at any authorised deposit-taking institution (ADI) that is incorporated in Australia and authorised by the Australian Prudential Regulation Authority (APRA). In an Financial Claims Scheme scenario, APRA would aim to pay the majority of customers their protected deposits under the Scheme within seven calendar days. Visit www.auswidebank.com.au/info/investment-security for more information. Both Auswide Bank and MyState Bank are both ADIs covered independently by the FCS. This means that if a customer has deposits at both banks then they are covered for up to \$250,000 at both banks.



Please contact the National Seniors Term Deposit hotline on 1300 342 149 Monday to Friday AEST (8:30am to 5pm) or email nationalseniors@auswidebank.com.au for assistance with interest rates including for amounts over \$500,000 or other assistance.

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 31 days' 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.

* Special rates available to NSA Members only.

National Seniors Australia Ltd ABN 89 050 523 003 arranges deposits as an authorised representative (AR 282736) of Auswide Bank Ltd (Auswide Bank) ABN 40 087 652 060, AFSL and Australian Credit Licence 239686. Auswide Bank is a wholly owned subsidiary of MyState Bank Limited ABN 89 067 729 195, part of MyState Limited ABN 26 133 623 962. We do not provide any advice based on any consideration of your objectives, financial situation or needs. A target market determination can be obtained at auswidebank.com.au/tmd. Before making a decision to invest, please consider the Terms and Conditions. If you make a deposit, we will receive a commission from Auswide Bank. For more information about our relationship with Auswide Bank please read the Financial Service Guide contained in the Terms and Conditions