

ANZ Term Deposit

ANZ Agribusiness

Maximise Your Interest Income.

An ANZ Term Deposit can help you make the most of your cash deposits by offering you a competitive interest rate on your fixed term investments.

If you need a regular income from your cash investment and don't need immediate access to your funds, then an ANZ Term Deposit may be the investment solution for you.

At a Glance.

Minimum Investment	\$5,000
Interest Rate Tiers	> \$5,000 – \$24,999 > \$50,000 – \$99,999 > \$25,000 – \$49,999 > \$100,000 +
Fixed Interest Rate	The interest rate your funds earn is fixed and guaranteed for the term of the investment.
Interest Rates	To find out the current interest rates, you can contact your local ANZ Rural Manager, your local ANZ branch, call 13 33 33 or visit our website at: www.anz.com
Investments Over \$100,000	The interest rate available on investments over \$100,000 is updated daily. Please refer to the Capital Market Quote Sheet for daily rates, which is available at any ANZ Branch.
Interest Payment Frequency	Interest can be paid monthly, quarterly, half-yearly, yearly or at maturity.
Investment Term Options	From one month – 120 months.
What Happens at Maturity	At maturity you can: > Automatically re-invest your funds for another term > Add extra funds > Withdraw all or part of your money by cheque or at your local branch.
Early Access to Your Funds	At the discretion of ANZ, you may access your funds before maturity; however, the interest rate on the funds withdrawn will be reduced by 50%.
Seniors and Shareholder Card Privilege	Seniors and shareholders may earn bonus interest of 0.25% p.a. only on carded ANZ Term Deposits where the customer's total investment balance is below \$100,000. Bonus interest does not apply to special rates, or in conjunction with other offers.
Convenient Payments to the Australian Tax Office	Direct payments can be made using BPAY® through ANZ Phone Banking or ANZ Internet Banking.
Fees and Charges	Bank fees do not apply.

It's Easy to Get More Details.

If you'd like to open an ANZ Term Deposit or if you'd just like to find out more, there are four easy ways to reach us:

- > Speak to your local ANZ Rural Manager
- > Visit our website: www.anz.com
- > Phone us on 13 33 33
- > Visit your local ANZ branch.

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