

Important Information

Important information about ANZ's Advance Notice Term Deposit and Business Notice Term Deposit products (together, "Notice Term Deposit")

1. Termination with 31 days' notice

If you wish to access your funds in a Notice Term Deposit prior to the end of your investment term, you will be **required to give ANZ 31 days' notice**.

Before maturity or after your grace period ends, any request for an early withdrawal or transfer of all or part of your funds in your Notice Term Deposit will be returned to you 31 days after the date we received your request. If the 31st day falls on a non-business day, your funds will be returned the next business day. If the maturity date is before the expiry of the 31-day notice period, your funds will be returned to you on the maturity date.

If you are suffering financial hardship, please contact ANZ to discuss whether earlier disbursement is possible.

2. Product suitability

If you may need to withdraw funds immediately from your Notice Term Deposit, then other deposit products may be more suitable for you.

3. Interest rates change with each rollover

If you consent to reinvest your Notice Term Deposit at maturity in a new Notice Term Deposit, then ANZ will do this, and the interest rate applicable at reinvestment will apply to the new term. This interest rate may be lower or higher than the interest rate on your current Notice Term Deposit. Higher interest rates may be available for other investment terms or for a different deposit product with a comparable term. Please contact us within the grace period to obtain details of other current interest rates and any special offers.

If your circumstances change or this product is no longer suitable for you, please contact ANZ at or prior to the maturity date, or within your grace period to make alternative arrangements.