

# Interest Rates on Term Deposits and Investment Accounts

Interest Rates current as at 7 June 2019 (Interest rates are subject to change at the Bank's discretion)

## Term Deposit Interest Payment Options

<b>4 Weekly or Compound 4 weekly</b>	Interest is paid every 28 days and/or at maturity.
<b>6 Monthly or Compound 6 Monthly</b>	Interest is paid every 6 months and/or at maturity. For terms of 6 months or less, interest is paid at maturity.
<b>Annual or Compound Annually</b>	Interest is paid every 12 months and/or at maturity. For terms of 12 months or less, interest is paid at maturity.

## Term Deposit Rates/Headline Rates<sup>#</sup>

Interest Frequencies	\$1,000 – \$4,999	\$5,000 – \$49,999			\$50,000 – \$1,999,999		
	Not available to new investments. All Interest Payment Options	4 Weekly	6 Monthly	Annual	4 Weekly	6 Monthly	Annual
Term in Months*	%pa	%pa	%pa	%pa	%pa	%pa	%pa
60	1.35	1.60	1.65	1.70	1.70	1.75	1.80
48-59	1.35	1.60	1.65	1.70	1.70	1.75	1.80
36-47	1.35	1.60	1.65	1.70	1.70	1.75	1.80
34-35	1.35	1.60	1.65	1.70	1.70	1.75	1.80
24-33	1.35	1.60	1.65	1.70	1.70	1.75	1.80
18-23	1.35	1.60	1.65	1.70	1.70	1.75	1.80
13-17	1.35	1.60	1.65	1.70	1.70	1.75	1.80
12	1.35	1.70	1.75	1.80	1.80	1.85	1.90
11	1.35	1.60	1.65	1.70	1.70	1.75	1.80
10	1.35	1.60	1.65	1.70	1.70	1.75	1.80
9	1.35	1.60	1.65	1.70	1.70	1.75	1.80
8	1.35	1.60	1.65	1.70	1.70	1.75	1.80
7	1.35	1.60	1.65	1.70	1.70	1.75	1.80
6	1.35	1.65	1.70	1.70	1.75	1.80	1.80
5	1.35	2.00	2.05	2.05	2.00	2.05	2.05
4	1.35	1.60	1.65	1.65	1.70	1.75	1.75
3	1.35	1.80	1.85	1.85	1.80	1.85	1.85
2	1.25	1.25	1.30	1.30	1.35	1.40	1.40
1	1.25	1.25	1.25	1.25	1.25	1.25	1.25

## Rates applicable to funds in Term Deposit holding facility

Balance	Interest rate p.a.
Less than \$10,000	0.85%
\$10,000 to \$99,999	0.85%
\$100,000 to \$1,999,999	0.85%

## Term Deposits supporting Assurance of Support Bank Guarantees

Term	Opening deposit	Term Deposit opened as	Interest rate p.a.	
			4 Weekly Interest Payment Option	6 Monthly Interest Payment Option
30 months <sup>^</sup>	Individuals – \$7,000/\$5,000/\$4,000/\$2,000 Organisations – \$10,000	DIMIA Bank Guarantee	1.60%	1.65%
60 months	Individuals – \$14,000/\$10,000/\$8,000/\$4,000 Organisations – \$20,000	Parent Visa Bank Guarantee	N/A	1.65%

For amounts greater than \$1,999,999, please contact any Commonwealth Bank branch or your relationship manager for the latest interest rates.

To apply online, simply log on to NetBank (for registered users) or apply via the Bank's website at [commbank.com.au/personal](http://commbank.com.au/personal) (limited terms and investment options apply to applications via [commbank.com.au](http://commbank.com.au)).

\* Rates quoted are for terms expressed in months only. The number of days in the term will vary depending on the lodgement date. Please ask our staff for the interest rate applicable if you wish to choose a term in days or nominate a particular maturity date. If you choose to withdraw funds from your Term Deposit at or after maturity, we will not pay you interest on the funds withdrawn for the period from the maturity date to the date of withdrawal.

# Headline rates/special offers shaded grey are not available in conjunction with any other bonus or special interest offer.

<sup>^</sup> 1 month immigration related bank guarantees not available for new investments. Existing customers to refer to corresponding rates in the table above.



# Interest Rates on Term Deposits and Investment Accounts

Interest Rates current as at 7 June 2019 (Interest rates are subject to change at the Bank's discretion)

Account		Returns calculated	Payment frequency	Minimum opening deposit																					
<b>Farm Management Deposit Account<sup>^</sup>.</b> Tax effective risk management and savings facility for primary producers.	<b>At Call Option</b>  <b>Balance</b> \$0-\$999 \$1,000-\$29,999 \$30,000-\$99,999 \$100,000-\$800,000	<b>Interest rate</b> N/A 0.30% pa 0.80% pa 1.25% pa	On daily balance  Quarterly in March, June, September and December. <sup>#</sup>	\$1,000																					
	<b>Fixed Term Option</b> Interest rates for amounts of \$1,000 and above  <b>Interest Payment Options</b>	<table border="1"> <thead> <tr> <th>Term</th> <th>6 monthly</th> <th>Annual</th> </tr> </thead> <tbody> <tr> <td>3 months</td> <td>1.90% pa</td> <td>N/A</td> </tr> <tr> <td>6 months</td> <td>1.95% pa</td> <td>N/A</td> </tr> <tr> <td>9 months</td> <td>1.95% pa</td> <td>N/A</td> </tr> <tr> <td>12 months</td> <td>1.95% pa</td> <td>2.00% pa</td> </tr> <tr> <td>13 – 17 months</td> <td>1.90% pa</td> <td>1.95% pa</td> </tr> <tr> <td>18 – 24 months</td> <td>1.90% pa</td> <td>1.95% pa</td> </tr> </tbody> </table>	Term	6 monthly	Annual	3 months	1.90% pa	N/A	6 months	1.95% pa	N/A	9 months	1.95% pa	N/A	12 months	1.95% pa	2.00% pa	13 – 17 months	1.90% pa	1.95% pa	18 – 24 months	1.90% pa	1.95% pa	On daily balance	<b>Interest payment options:</b>  <b>6 Monthly</b> interest is paid every 6 months and at maturity.  <b>Annual*</b> interest is paid every 12 months and at maturity. *Only available for terms from 12 months up to 24 months.
Term	6 monthly	Annual																							
3 months	1.90% pa	N/A																							
6 months	1.95% pa	N/A																							
9 months	1.95% pa	N/A																							
12 months	1.95% pa	2.00% pa																							
13 – 17 months	1.90% pa	1.95% pa																							
18 – 24 months	1.90% pa	1.95% pa																							

<sup>^</sup> Farm Management Deposit Account is issued by Commonwealth Bank of Australia. Terms and conditions are available for Farm Management Deposit Account from your relationship manager, or [commbank.com.au](http://commbank.com.au), or by calling 13 2221 and should be considered before making any decision about the product.

<sup>#</sup> The Bank is progressively changing when interest is paid to accounts. During the changeover period, quarterly interest will be either paid on the first business day of each month, or, on the first calendar day of each month.

<sup>\*</sup> You may open more than one FMD account with the Bank, however the aggregate balance of all your FMD accounts (including the At Call Option) must not exceed \$800,000.

13 2221

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## Need more information?

If you would like more information on any of our products or services, please call us on 13 2221, or ask at any Commonwealth Bank branch or contact your relationship manager. Separate brochures, PDSs, or prospectuses (as applicable), outlining the features of each product listed in this brochure and explaining the terms and conditions, are available at any branch. Bank and Government charges may apply.