



**Hunter United**  
Customer Owned Banking

# Product Key Fact Sheet

Effective: 1 November 2017

## About our Fixed Term Deposits

Our Fixed Term Deposit accounts are a great way to earn interest on money that you don't need to access on a daily basis.

### 1. Key Facts

- Fixed interest rates for the term of the investment
- 3 to 24 months term options
- Earn higher interest on amounts over \$2,000
- Interest paid monthly, quarterly or upon maturity (depending on amount balance)
- Funds available at any time
- If you withdraw funds before your fixed term ends, interest will be paid at a reduced rate (the On-Call Savings Account rate)
- No monthly administration fee (Ezy Fee)
- Requires a linked transaction account to perform electronic transfers
- Additional deposits can be made upon maturity
- Deposits can be made via cash, cheque, internal transfer, direct debit (Ezy Debit) or direct credit

### 2. Interest

The current interest rates for our Fixed Term Deposit Accounts can be found in our Fixed Term Deposit Interest Rates brochure available on our website, or upon request from our branches.

Interest will be paid in accordance with the signed investment agreement. The interest rate will not vary during the term of the deposit. Interest will be calculated from the date of lodgement of the Fixed Term Deposit. We will calculate interest by multiplying the closing daily balance of your account by the annual interest rate, divided by 365. If you withdraw funds before your fixed term ends, interest will be paid a reduced rate (the On-Call Savings Account rate).

### 3. Accessing your money

You can access your money at any of our branches and view your Term Deposit Account balance via Internet Banking.

Please see our Account Access Terms and Conditions brochure on our website for more information on this facility, or contact us on (02) 4941 3888.

You will be sent a quarterly statement. Additional copies of statements can be requested at any time however a fee will apply.

### 4. Reward Rebate

Our Reward Rebate Program enables you to have your Eligible Fees rebated if you hold a loan with us or have combined loans and savings of \$20,000 or more with us.

You could receive a fee rebate of up to \$20 per month depending on your combined balances.

If you have a loan with us, you'll receive an automatic rebate of \$5 per month on your Eligible Fees, regardless of the loan balance.

If you have a combined balance of say, \$102,000 (\$2,000 in an On-Call Savings Account, \$5,000 in a Term Deposit and a Home Loan balance of \$95,000) you would receive a rebate of up to \$10 against your Eligible Fees.

Put simply... the more banking you do with us - the bigger the Reward Rebate! Please see our Fees and Charges - Deposit Products & Account Access Facilities brochure for a definition of Eligible Fees and other details.

### 5. Fees and Charges

Please see our Fees & Charges - Deposit Product and Account Access Facilities brochure for information regarding fees and charges for this product.

This Product Key Fact Sheet should be read carefully and forms part of the governing terms of your account along with our Deposit Product Terms and Conditions, Account Access Terms and Conditions, Fees & Charges - Deposit Products and Account Access Facilities brochure, and Fixed Term Deposit Interest Rates brochure. Copies of these documents are available on our website or upon request from our branches.