



# Fixed Term Deposits

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## Fixed Term Deposit Account

Goldfields Money offers Fixed Term Deposit accounts to personal and business customers.

Goldfields Money accepts the lodgement of money for a Fixed Term Deposit, of a fixed amount, for a fixed term at a fixed rate of interest.

Our minimum Fixed Term Deposit amount is \$5,000 and the minimum deposit term is one month.

We accept a Fixed Term Deposit in the name of a child under the age of 18 years, the minimum balance of which is \$500.

## Fixed Term Deposit Maturity Terms

Goldfields Money offers its customers Fixed Term Deposit maturity terms of 1, 3, 6, 9 and 12 months. Other terms are available upon application.

## Fixed Term Deposit Interest Rates

Term	\$5,000 - \$24,999	\$25,000+
1 month	1.50% pa	1.50% pa
2 months	1.75% pa	1.75% pa
3 months	2.30% pa	2.30% pa
4 months	2.20% pa	2.20% pa
5 months	1.85% pa	1.85% pa
6 months	2.45% pa	2.45% pa
9 months	2.40% pa	2.40% pa
12 months	2.55% pa	2.55% pa
24 months	2.65% pa	2.65% pa

## Fixed Term Deposit Special Interest Rates

Term	\$5,000 - \$24,999	\$25,000+
12 months	2.55% pa	2.55%
<small>Contact Goldfields Money for competitive rates on other terms. Interest on maturity, rate fixed for term of deposit.</small>		

All rates and fees in this document are correct as of 27 October 2017. These are subject to change at the discretion of Goldfields Money Limited. Please see our website for the most up to date rates and fees visit

[www.goldfieldsmoney.com.au](http://www.goldfieldsmoney.com.au)



## Regular Income Fixed Term Deposit Special Interest Rates

Term	\$5,000 - \$24,999	\$25,000+	Interest paid
12 months	2.55% pa	2.55% pa	Quarterly
24 months	2.65% pa	2.65% pa	Quarterly

Interest credited to savings or paid by cheque. Rate fixed for term of deposit.

Any advice or information on this brochure is for general purposes only and does not take into account your personal objectives, financial situation or needs. You should consider whether it is appropriate for you. Please review our Product Disclosure Statement, Fees and Charges and Financial Services Guide before acquiring the product.

## Certificate of Investment

Upon acceptance or renewal of our Fixed Term Deposit, we will issue a Certificate of Investment which will detail your client ID, deposit number, date of lodgement or renewal, term of the fixed term deposit, maturity date, and interest rate.

If Goldfields Money does not receive your Fixed Term Deposit maturity instructions before maturity, the Fixed Term Deposit will automatically be re-invested (including any interest payable to you) for a similar term at the prevailing interest rate. You have 7 days following the maturity date to enter maturity instructions without such alteration being considered an early redemption.

## Early Redemption of your Fixed Term Deposit

At the absolute discretion of Goldfields Money, a request may be considered for the full or part redemption or release of your Fixed Term Deposit before its maturity.

If Goldfields Money agrees to the request, it will have the right to adjust the interest rate payable on your Fixed Term Deposit. This interest rate adjustment is a reduction in the interest rate to 1.5% per annum, calculated daily for the length of the term already served.

If the term served is less than one month, there will be no interest paid on the amount withdrawn.

The minimum redemption amount is \$500.

Payment of the redeemed funds can be via a direct credit to another Goldfields Money account, cheque or electronic transfer.

## How to apply

Applying is easy. Simply download a copy of our Term Deposit Application Form, complete and return the form to Goldfields Money. If you are a new customer or you are not applying in person at one of our branches, you will also be required to complete a customer ID Certification Form.

Any advice or information in this document is for general purposes only and does not take into account your personal objectives, financial situation or needs. You should consider whether it is appropriate for you. Please review our Product Disclosure Statement, Fees and Charges and Financial Services Guide before acquiring the product.