

## Stow It Term Deposit Account

### QUICK READ

- **Grow your savings**
- **Minimum balance of \$5,000**
- **Options for both Business & Personal**
- **Competitive interest rates**

Our Stow It Account is for those wonderful savers out there! We pay a great rate to reward you for stashing your cash with us.

We'll stow your cash (fixed amount) for a fixed term at a great fixed rate of interest, making your money, earn for you!

The minimum deposit is \$5,000 and the minimum term is one month. The rate of interest we offer depends on how long you'd like to stow your money with us.

Check out our interest rates on our website, or give us a call. Just let us know if its for a personal or business account at set up.

Once your money is safely stashed we'll send you a Certificate of Investment detailing all information about the deposit such as deposit amount, date of deposit, interest rate, term length, maturity date (date the term ends) and your client ID.

Before the maturity date you'll need to tell us what you'd like us to do with your money. If we don't hear from you we'll assume you're happy with the arrangement and automatically re-invest your money (including any interest payable to you). We'll do it at similar terms when you signed up and at the most up-to-date interest rate on offer. You can set it up and keep it rolling and earning you more money.

Don't worry, we give you 7 days after maturity to let us know how you'd like us to proceed with your money.

If you find yourself in a situation where you need all or part of your money, simply contact us so we can talk through the details with you. Find details more about our term deposit accounts (Stow It and Kids Count 2) in our product disclosure statement on our website under the 'resources' menu.

We're a bank regulated by the Australian Prudential Regulation Authority (APRA) which means that your deposits are guaranteed for up to \$250,000 per customer. You can read more about it on our website too...come and check us out!

