

07-May-24

Contact Us

Telephone 1300 837 467
Email info@ttds.com.au

www.thetermdepositshop.com.au

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TERM DEPOSIT INTEREST RATES*

The rates shown are NET of TTDS fees

	3 mths		6 mths		12mths		2 years		3 years		5 years	
Top Rate Overall	Auswide Bank	4.90	Bank of Sydney	5.15	Bank of Sydney	5.10	Alex Bank	5.00	Alex Bank	4.85	Judo Bank	4.95
Major Banks												
1	NAB	4.70	NAB	4.85	NAB	5.00	NAB	4.75	NAB	4.70	NAB	4.70
			Minimum of \$500k required for NAB deposits									
Other Banks (top six)												
1	Auswide Bank	4.90	Bank of Sydney	5.15	Bank of Sydney	5.10	Alex Bank	5.00	Alex Bank	4.85	Judo Bank	4.95
2	Judo Bank	4.85	Judo Bank	5.10	Alex Bank	5.10	Judo Bank	4.85	Judo Bank	4.85	Members Equity Bank	4.40
3	Bank of Sydney	4.80	Auswide Bank	5.05	Judo Bank	5.10	AMP Bank	4.80	Macquarie Bank	4.15	Macquarie Bank	4.15
4	Goldfields Money	4.80	AMP Bank	5.05	AMP Bank	5.05	Goldfields Money	4.50	Auswide Bank	3.75	Auswide Bank	3.75
5	Macquarie Bank	4.70	Alex Bank	5.05	Goldfields Money	4.95	Macquarie Bank	4.25	BoQ Specialist	3.40	BoQ Specialist	3.40
6	Members Equity Bank	4.70	Goldfields Money	5.00	BoQ Specialist	4.75	BoQ Specialist	4.20	AMP Bank	3.30	AMP Bank	3.30
Specials												
			AMP have stopped offering special rates for rollovers of an existing AMP TD (Min amount \$500k)									
See page 3 and 4 for at-call and notice account options (Minimum amount \$100k)												

* The rates shown are based on interest paid at maturity for terms up to and including 12 months and interest paid annually for terms greater than 12 months.

* The rates shown are indicative only as rates can change on a daily basis and may vary depending on amount.

* Please contact us for an actual quote or if you want a specific maturity date, interest payment frequency (i.e monthly or quarterly) or to discuss a mutiple deposit strategy.

* Where TTDS does not receive its fee from the ADI the client will receive the gross rate from the ADI prior to the deduction of the service fee.

Rates may vary depending on the client entity type and amount. See the following page for details.

***Terms and Conditions Apply**

MINIMUM AMOUNTS TO GET THE BEST TD RATE ON PREVIOUS PAGE

Please ring 1300 837 467 or email info@ttds.com.au to check on other amounts

ADI	\$ min	Comments
Alex Bank	100k	No direct debit
AMP	25k	
Bank of Qld (Retail)	50k	
Bank of Qld (Treasury)	500k	No direct debit. Non-retail customers only.
BoQ Specialist	250k	Formerly Investec Bank
Bank of Sydney	100k	No direct debit
Community First	250k	No direct debit
Goldfields Money	100k	
ING Direct	50k	Rates shown are for individual and joint <u>accounts only.</u>
Judo Bank	100k	No direct debit
Macquarie Bank	50k	
Members Equity Bank	50k	No direct Debit. Rates may vary for amounts > \$1m
MyState	50k	No direct debit
NAB	500k	
Rabo Direct	50k	Only for Individual/Joint and SMSF - No other Trusts

At Call Account Conditions

ALL RATES SHOWN ARE NET TO THE CLIENT

Minimum amount \$100k



AMP At-Call

Bonus Rate for New At Call Clients Only

Personal customers (individual/joint).

\$100k to \$250k	0.85%
\$250k+	0.10%

Rates shown are for accounts opened prior to 1/4/21
Product no longer offered from 1/4/21

effective 22/12/21

Business Customers Only - excludes SMSF's

\$100k to \$5 million	4.80%	(Base rate 3.30% + 1.50% bonus for 6 months = 4.80%)
Over \$5 million	3.30%	

effective 27/11/23

For SMSF only

\$100k to \$5 million	4.65%	(Base rate 3.20% + 1.45% bonus for 6 months = 4.65%)
Over \$5 million	3.20%	

effective 4/10/23

Auswide Bank At-Call

For all client types

\$100k to \$5 million	4.25%
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effective 8/12/23

Goldfields Money At-Call

For all client types

\$100k to \$2 million	4.55%
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effective 23/11/23

ING Direct At-Call - Variable welcome rate for New At Call Clients Only

For Companies, Trusts, SMSF, Non-profit and sporting associations

\$100k to \$1 million	1.00%	(Variable welcome rate for 6 months)
Over \$1 million	0.60%	(Standard variable rate)

Note: Both the variable welcome rate and standard variable rate can change at any time.

effective 15/9/22

ME Bank At-Call

Retail customers (individual/joint and SMSF)

\$100k to \$5m	4.15%
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effective 13/11/23

Notice Account Conditions

ALL RATES SHOWN ARE NET TO THE CLIENT

Minimum amount \$100k



These accounts are basically the same as an at call account, except you must give notice before withdrawing funds.

These accounts do NOT have a maturity date.

The funds remain on deposit until you give notice to withdraw and wait the required notice period.

For full terms and conditions, click on the link below:

<https://thetermdepositshop.com.au/client-resources/>

Note: The rate can change at any time. You cannot access your funds until the end of the notice period.

Please note effective Tuesday 30th January AMP will no longer be accepting requests for 'discretionary bonus rates' for the AMP Notice Account

AMP 31 Day Notice For all client types except Financial Institutions

\$100k to \$20m 4.80%

effective 13/11/23

AMP 6 month Notice For all client types except Financial Institutions

\$100k to \$20m 4.95%

4.80% on notice rate

effective 13/11/23

BoQ Specialist 32 day notice (all entity types)

\$1m to \$10 million 4.40%

effective 24/11/23