

HISTORIC RATES OF PERSONAL FIXED TERM DEPOSITS



Dates when product was available			
From	To	Interest rate for new customers*	Interest rate for reinvestments
6-month Fixed Term Deposit			
04-Jul-25	Current live rate	3.60%	3.70%
08-May-25	04-Jul-25	3.75%	3.85%
04-Oct-24	08-May-25	4.00%	4.10%
9-month Fixed Term Deposit			
04-Jul-25	Current live rate	3.65%	3.65%
08-May-25	04-Jul-25	3.75%	3.85%
04-Oct-24	08-May-25	4.00%	4.10%
02-Aug-24	04-Oct-24	4.50%	4.55%
12-month Fixed Term Deposit			
04-Jul-25	Current live rate	3.85%	4.05%
19-May-25	04-Jul-25	4.05%	4.25%
08-May-25	19-May-25	4.05%	4.40%
24-Mar-25	08-May-25	4.30%	4.40%
16-Jan-25	24-Mar-25	4.25%	4.35%
04-Oct-24	16-Jan-25	4.15%	4.25%
09-Aug-24	04-Oct-24	4.60%	4.65%
02-Aug-24	09-Aug-24	4.75%	5.00%
18-July-24	02-Aug-24	5.01%	5.12%
03-July-24	18-July-24	5.01%	5.17%
15-month Fixed Term Deposit			
04-Jul-25	Current live rate	3.60%	3.70%
08-May-25	04-Jul-25	3.85%	3.95%
04-Oct-24	08-May-25	4.10%	4.20%
02-Aug-24	04-Oct-24	4.60%	4.65%
23-Apr-24	02-Aug-24	4.72%	4.77%
13-Dec-23	23-Apr-24	4.25%	4.45%
18-month Fixed Term Deposit			
04-Jul-25	Current live rate	3.65%	3.75%
08-May-25	04-Jul-25	3.75%	3.85%
04-Oct-24	08-May-25	4.00%	4.10%
02-Aug-24	04-Oct-24	4.50%	4.55%
23-Apr-24	02-Aug-24	4.65%	4.70%

Dates when product was available			
From	To	Interest rate for new customers*	Interest rate for reinvestments
13-Dec-23	23-Apr-24	4.21%	4.41%
21-Nov-23	13-Dec-23	5.10%	5.30%
08-Nov-23	21-Nov-23	5.30%	5.55%
27-Oct-23	08-Nov-23	5.61%	5.76%
12-Oct-23	27-Oct-23	5.76%	5.86%
22-Sep-23	12-Oct-23	5.85%	5.90%
07-Jul-23	22-Sep-23	6.05%	6.10%
24-month Fixed Term Deposit			
08-May-25	Current live rate	3.50%	3.60%
04-Oct-24	08-May-25	3.75%	3.85%
02-Aug-24	04-Oct-24	4.40%	4.45%
23-Apr-24	02-Aug-24	4.52%	4.57%
13-Dec-23	23-Apr-24	4.28%	4.48%
28-Nov-23	13-Dec-23	4.98%	5.18%
21-Nov-23	28-Nov-23	5.00%	5.20%
08-Nov-23	21-Nov-23	5.20%	5.45%
27-Oct-23	08-Nov-23	5.60%	5.75%
22-Sep-23	27-Oct-23	5.75%	5.80%
27-Jul-23	22-Sep-23	6.00%	6.10%
07-Jul-23	27-Jul-23	6.00%	6.05%
04-Jul-23	07-Jul-23	5.92%	5.93%
26-Jun-23	04-Jul-23	5.77%	5.78%
23-Jun-23	26-Jun-23	5.69%	5.70%
22-Jun-23	23-Jun-23	5.61%	5.62%
19-Jun-23	22-Jun-23	5.51%	5.52%
16-Jun-23	19-Jun-23	5.44%	5.45%
14-Jun-23	16-Jun-23	5.40%	5.41%
13-Jun-23	14-Jun-23	5.33%	5.34%
05-Jun-23	13-Jun-23	5.25%	5.26%
30-May-23	05-Jun-23	5.10%	5.11%
12-May-23	30-May-23	4.96%	4.97%
30-month Fixed Term Deposit			
04-Jul-25	Current live rate	3.50%	3.50%
08-May-25	04-Jul-25	3.50%	3.60%
04-Oct-24	08-May-25	3.75%	3.85%
02-Aug-24	04-Oct-24	4.20%	4.25%
23-Apr-24	02-Aug-24	4.37%	4.42%
13-Dec-23	23-Apr-24	4.11%	4.31%

Dates when product was available			
From	To	Interest rate for new customers*	Interest rate for reinvestments
28-Nov-23	13-Dec-23	4.79%	4.99%
21-Nov-23	28-Nov-23	4.90%	5.10%
08-Nov-23	21-Nov-23	5.10%	5.35%
27-Oct-23	08-Nov-23	5.55%	5.70%
22-Sep-23	27-Oct-23	5.70%	5.75%
07-Jul-23	22-Sep-23	5.90%	5.95%
14-Jun-23	07-Jul-23	5.30%	5.31%
05-Jun-23	14-Jun-23	5.28%	5.29%
17-Mar-23	05-Jun-23	4.48%	4.49%
13-Mar-23	17-Mar-23	4.36%	4.37%
25-Jan-23	13-Mar-23	4.08%	4.23%
23-Dec-22	25-Jan-23	4.08%	4.30%
22-Nov-22	23-Dec-22	4.08%	4.44%
09-Nov-22	22-Nov-22	4.08%	4.58%
36-month Fixed Term Deposit			
04-Jul-25	Current live rate	3.25%	3.45%
08-May-25	04-Jul-25	3.25%	3.35%
04-Oct-24	08-May-25	3.50%	3.60%
02-Aug-24	04-Oct-24	4.00%	4.05%
23-Apr-24	02-Aug-24	4.29%	4.34%
13-Dec-23	23-Apr-24	4.02%	4.22%
28-Nov-23	13-Dec-23	4.67%	4.87%
21-Nov-23	28-Nov-23	4.80%	5.00%
08-Nov-23	21-Nov-23	5.00%	5.25%
27-Oct-23	08-Nov-23	5.45%	5.60%
22-Sep-23	27-Oct-23	5.50%	5.55%
07-Jul-23	22-Sep-23	5.96%	6.01%
04-Jul-23	07-Jul-23	5.86%	5.87%
23-Jun-23	04-Jul-23	5.69%	5.70%
05-Jun-23	23-Jun-23	5.30%	5.31%
17-Mar-23	05-Jun-23	4.51%	4.52%
13-Mar-23	17-Mar-23	4.37%	4.38%
25-Jan-23	13-Mar-23	4.10%	4.25%
23-Dec-22	25-Jan-23	4.10%	4.32%
22-Nov-22	23-Dec-22	4.10%	4.46%
09-Nov-22	22-Nov-22	4.10%	4.60%
21-Oct-22	09-Nov-22	3.76%	4.26%
28-Sep-22	21-Oct-22	3.76%	3.86%

Dates when product was available			
From	To	Interest rate for new customers*	Interest rate for reinvestments
09-Sep-22	28-Sep-22	3.56%	3.58%
11-Aug-22	09-Sep-22	3.35%	3.37%
05-Aug-22	11-Aug-22	3.23%	3.25%
02-Aug-22	05-Aug-22	2.95%	2.97%
01-Jul-22	02-Aug-22	2.71%	2.81%
18-May-22	01-Jul-22	2.51%	2.61%
48-month Fixed Term Deposit			
04-Jul-25	Current live rate	3.25%	3.25%
08-May-25	04-Jul-25	3.25%	3.35%
04-Oct-24	08-May-25	3.50%	3.60%
02-Aug-24	04-Oct-24	4.00%	4.05%
23-Apr-24	02-Aug-24	4.12%	4.17%
13-Dec-23	23-Apr-24	3.93%	4.13%
28-Nov-23	13-Dec-23	4.53%	4.73%
21-Nov-23	28-Nov-23	4.60%	4.80%
08-Nov-23	21-Nov-23	4.80%	5.05%
27-Oct-23	08-Nov-23	5.40%	5.55%
22-Sep-23	27-Oct-23	5.40%	5.45%
07-Jul-23	22-Sep-23	5.56%	5.61%
23-Jun-23	07-Jul-23	5.56%	5.57%
05-Jun-23	23-Jun-23	5.07%	5.08%
17-Mar-23	05-Jun-23	4.52%	4.53%
13-Mar-23	17-Mar-23	4.38%	4.39%
25-Jan-23	13-Mar-23	4.12%	4.27%
23-Dec-22	25-Jan-23	4.12%	4.34%
22-Nov-22	23-Dec-22	4.12%	4.48%
09-Nov-22	22-Nov-22	4.12%	4.62%
21-Oct-22	09-Nov-22	3.78%	4.28%
28-Sep-22	21-Oct-22	3.78%	3.88%
09-Sep-22	28-Sep-22	3.58%	3.60%
11-Aug-22	09-Sep-22	3.37%	3.39%
05-Aug-22	11-Aug-22	3.25%	3.27%
60-month Fixed Term Deposit			
04-Jul-25	Current live rate	3.25%	3.25%
08-May-25	04-Jul-25	3.25%	3.35%
04-Oct-24	08-May-25	3.50%	3.60%
02-Aug-24	04-Oct-24	4.00%	4.05%
23-Apr-24	02-Aug-24	3.91%	3.96%

Dates when product was available			
From	To	Interest rate for new customers*	Interest rate for reinvestments
13-Dec-23	23-Apr-24	3.89%	4.09%
21-Nov-23	13-Dec-23	4.40%	4.60%
08-Nov-23	21-Nov-23	4.60%	4.85%
27-Oct-23	08-Nov-23	5.25%	5.40%
22-Sep-23	27-Oct-23	5.30%	5.35%
07-Jul-23	22-Sep-23	4.53%	4.58%
17-Mar-23	07-Jul-23	4.53%	4.54%
13-Mar-23	17-Mar-23	4.39%	4.40%
25-Jan-23	13-Mar-23	4.14%	4.29%

* For new customers, the applicable rate will be the highest rate offered from when you submit your application to the time we receive of your funds. For example: if you applied for a 60-month Fixed Term Deposit on the 12th August 2018 (when the rate being offered was 2.67%) and funded your account on the 25th August 2018 (when the rate being offered was 2.26%), we would offer you the highest rate available between the 12th and 25th August 2018 (i.e. 2.69%). 2.69% represents the highest rate during the period from when you submitted your application to the time we receive of your funds.

Please note that, on a day we make a rate change, the applicable rate on your account would be determined by the time at which you submit your application/we receive your funds.

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