



PHONE 1300 362 742

Apply

Essentials

Earn a competitive fixed interest rate for the term chosen, on balances of \$5,000 and above

Fixed term deposits are an ideal cash investment – you know exactly what your interest rate is for the duration of the term ¹ – making it easy for you to work out how much you'll get and when you'll get it. Our term deposits also offer:

- No set-up, monthly service or management fees ²
- Fixed investment terms range from 7 days to 60 months
- Special rates are available on selected terms
- Your interest can be paid monthly, annually or at maturity ³
- Your interest can be paid by bank cheque, cash or direct credit into any bank account within Australia ⁴
- Options to re-invest or access your funds are available at maturity
- Minimum opening balance of \$5,000
- Use your deposit as security for loans or to support bank guarantees.

Your options when your investment matures

When your term deposit matures, you can reinvest:

- your principal and interest
- your principal and interest, and add more funds
- your principal and pay out interest
- part of your principal and pay out the remainder of the principal and the interest

You can also access your principal and the interest earned.

How you can access your money

Once your fixed term ends, your funds can be withdrawn via:

- Bank cheque
- Cash (at any branch)
- Direct credit into any bank account within Australia. ⁴

Estimating the interest you will earn

You can use our [term deposit calculator](#) as a helpful guide to estimate the interest you'll earn.

For further information

Call our term deposit specialists on 1300 362 742.

Did you know?



<http://www.westpac.com.au/business-banking/bank-accounts/savings-investment-accounts/business-term-deposit/>

This information does not take your circumstances into account. Read the relevant Product Disclosure Statements or other disclosure documents before making a decision. Unless otherwise specified, the products and services described on this website are available only in Australia from Westpac Banking Corporation ABN 33 007 457 141 AFS Licence No. 233714. Conditions and fees apply.

In 2011, Money Magazine has awarded Westpac the prestigious 'Business Bank of the Year' award for the fourth year in a row.

Things you should know

1. If the Bank repays some or all of your Term Deposit early, in most cases an interest rate adjustment will apply. The Bank reserves the right to vary the interest rate adjustment at any time. The interest rate adjustment will not apply where a Term Deposit is repaid prior to maturity due to the death of the depositor. If interim interest has been paid and the Term Deposit is repaid before maturity, the Bank may need to recover this interest. No interest will be paid if the Term Deposit is repaid within the first 7 days of a Term.
2. Other fees and charges may be payable. Terms and Conditions apply.
3. Interest options are:
 - Interest paid at maturity is available for terms of 12 months or less
 - Interest paid monthly is available for terms of 1 to 60 months (inclusive)
 - Interest paid annually is available for terms of greater than 12 months (for terms not equaling an exact year, the remaining interest is paid at the end of the term).
4. Options for interest payment may vary based on the interest payment frequency chosen and/or the channel you bank with.



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Rates

Our current Term Deposit rates are shown below. Look out for our latest special rates marked in red. You should note that:

- Interest rates are current as at 02 February 2012
- Rates for new or renewal term deposits are subject to change at any time. However, once a term deposit account is opened the rate applicable to the account will not change unless the deposit or any part of it is repaid early¹
- Special rates are not available in conjunction with any bonus interest or other special rates offered by the bank.

Interest options are:

- Interest paid at maturity is available for terms of 12 months or less
- Interest paid monthly is available for terms of 1 to 60 months (inclusive)
- Interest paid annually is available for terms of greater than 12 months (for terms not equalling an exact year, the remaining interest is paid at the end of the term).

Special rates are highlighted in red.

Interest paid at maturity or annually

Term	\$5,000 <\$10,000	\$10,000 <\$20,000	\$20,000 <\$50,000	\$50,000 <\$100,000	\$100,000 <\$250,000
1 < 2 month	2.55% p.a.	2.55% p.a.	2.55% p.a.	2.55% p.a.	2.55% p.a.
2 < 3 months	2.55% p.a.	2.55% p.a.	2.55% p.a.	2.55% p.a.	2.55% p.a.
3 < 4 months	5.50% p.a.	5.50% p.a.	5.50% p.a.	5.50% p.a.	5.50% p.a.
4 < 5 months	3.25% p.a.	3.25% p.a.	3.25% p.a.	3.25% p.a.	3.25% p.a.
5 < 6 months	5.50% p.a.	5.50% p.a.	5.50% p.a.	5.50% p.a.	5.50% p.a.
6 < 7 months	3.65% p.a.	3.65% p.a.	3.65% p.a.	3.65% p.a.	3.65% p.a.
7 < 8 months	3.75% p.a.	3.75% p.a.	3.75% p.a.	3.75% p.a.	3.75% p.a.
8 < 9 months	5.35% p.a.	5.35% p.a.	5.35% p.a.	5.35% p.a.	5.35% p.a.
9 < 10 months	3.75% p.a.	3.75% p.a.	3.75% p.a.	3.75% p.a.	3.75% p.a.
10 < 11 months	3.75% p.a.	3.75% p.a.	3.75% p.a.	3.75% p.a.	3.75% p.a.
11 < 12 months	3.75% p.a.	3.75% p.a.	3.75% p.a.	3.75% p.a.	3.75% p.a.
12 < 24 months	5.00% p.a.	5.00% p.a.	5.00% p.a.	5.00% p.a.	5.00% p.a.
24 < 36 months	5.30% p.a.	5.30% p.a.	5.30% p.a.	5.30% p.a.	5.30% p.a.
36 < 48 months	5.30% p.a.	5.30% p.a.	5.30% p.a.	5.30% p.a.	5.30% p.a.



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Term	\$5,000 <\$10,000	\$10,000 <\$20,000	\$20,000 <\$50,000	\$50,000 <\$100,000	\$100,000 <\$250,000
48 < 60 months	5.30% p.a.	5.30% p.a.	5.30% p.a.	5.30% p.a.	5.30% p.a.
60 months	5.80% p.a.	5.80% p.a.	5.80% p.a.	5.80% p.a.	5.80% p.a.

Special rates are highlighted in red.

Interest paid monthly

Term	\$5,000 <\$10,000	\$10,000 <\$20,000	\$20,000 <\$50,000	\$50,000 <\$100,000	\$100,000 <\$250,000
1 < 2 months	2.35% p.a.	2.35% p.a.	2.35% p.a.	2.35% p.a.	2.35% p.a.
2 < 3 months	2.35% p.a.	2.35% p.a.	2.35% p.a.	2.35% p.a.	2.35% p.a.
3 < 4 months	5.30% p.a.	5.30% p.a.	5.30% p.a.	5.30% p.a.	5.30% p.a.
4 < 5 months	3.05% p.a.	3.05% p.a.	3.05% p.a.	3.05% p.a.	3.05% p.a.
5 < 6 months	5.30% p.a.	5.30% p.a.	5.30% p.a.	5.30% p.a.	5.30% p.a.
6 < 7 months	3.45% p.a.	3.45% p.a.	3.45% p.a.	3.45% p.a.	3.45% p.a.
7 < 8 months	3.55% p.a.	3.55% p.a.	3.55% p.a.	3.55% p.a.	3.55% p.a.
8 < 9 months	5.15% p.a.	5.15% p.a.	5.15% p.a.	5.15% p.a.	5.15% p.a.
9 < 10 months	3.55% p.a.	3.55% p.a.	3.55% p.a.	3.55% p.a.	3.55% p.a.
10 < 11 months	3.55% p.a.	3.55% p.a.	3.55% p.a.	3.55% p.a.	3.55% p.a.
11 < 12 months	3.55% p.a.	3.55% p.a.	3.55% p.a.	3.55% p.a.	3.55% p.a.
12 < 24 months	4.80% p.a.	4.80% p.a.	4.80% p.a.	4.80% p.a.	4.80% p.a.
24 < 36 months	5.10% p.a.	5.10% p.a.	5.10% p.a.	5.10% p.a.	5.10% p.a.
36 < 48 months	5.10% p.a.	5.10% p.a.	5.10% p.a.	5.10% p.a.	5.10% p.a.
48 < 60 months	5.10% p.a.	5.10% p.a.	5.10% p.a.	5.10% p.a.	5.10% p.a.
60 months	5.60% p.a.	5.60% p.a.	5.60% p.a.	5.60% p.a.	5.60% p.a.

Special rates are highlighted in red

For rates on other balances, terms and interest payment frequencies please call 1300 362 742 (8am-8pm, 7 days a week).

Things you should know

1. If the Bank repays some or all of your Term Deposit early, in most cases an interest rate adjustment will apply. The Bank reserves the right to vary the interest rate adjustment at any time. The interest rate adjustment will not apply where a Term Deposit is repaid prior to maturity due



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to the death of the depositor. If interim interest has been paid and the Term Deposit is repaid before maturity, the Bank may need to recover this interest. No interest will be paid if the Term Deposit is repaid within the first 7 days of a Term.

Links

- > <http://www.westpac.com.au/business-banking/bank-accounts/savings-investment-accounts/business-term-deposit/business-term-deposit-apply/>
- > Adobe Acrobat Reader
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