



PHONE 1300 362 742

Apply

## Essentials

### Earn up to 5.50% p.a for a 5-month term deposit interest paid at maturity<sup>1</sup>

- Securely lock funds away with guaranteed returns<sup>2</sup>
- No set-up, monthly service or management fees
- Choice of selected interest payments depending on the term; monthly, annually or at maturity
- Flexible repayment and reinvestment options at the end of the term.

### Did you know?

Use your Term Deposit interest to supplement your income. Simply select monthly interest payment frequency.

### [Saving for a goal](#)

- [How do I set up a savings plan?](#)
- [Which account is right for me?](#)
- [Am I on track to reach my goal?](#)
- [More Bank accounts solutions](#)

### Things you should know

Conditions and fees apply

1. Information is current as at 02 February 2012. Conditions apply. Offer excludes corporate, institutional and government customers. Current rate of 5.50% p.a based on a 5 month term with interest paid at maturity. Minimum balance of \$5,000, maximum balance of \$10,000,000. If you are on a special rate and your Term Deposit rolls over automatically, the Term Deposit may be automatically re-invested at a lower rate than the current interest rate.

2. Interest rate adjustment may apply if funds are withdrawn before maturity.

\*. This information does not take your circumstances into account. Read the terms, available from any Westpac branch, before making a decision. Issued by Westpac Banking Corporation, ABN 33 007 457 141, AFSL 233714.



<http://www.westpac.com.au/personal-banking/bank-accounts/savings/term-deposits/>

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## Features

- Term deposits available for amounts from \$5,000 to \$5,000,000
- You choose the term - from 1 week to 5 years
- You choose how to be paid - monthly, annually or at maturity
- Have the interest paid to a Westpac account, a bank account within Australia, in cash, or via a bank cheque (fees apply)
- Work out how much you'll make using our simple Term Deposit calculator.

## Options on maturity

- Reinvest both your principal and interest
- Reinvest your principal and receive your interest
- Reinvest part of your principal and receive part of the principal and the interest
- Receive both your principal and the interest
- Add more funds and reinvest.

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## Rates

### *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 months	2.55%	2.55%	2.55%	2.55%	2.55%
2 < 3 months	2.55%	2.55%	2.55%	2.55%	2.55%
<b>3 &lt; 4 months</b>	<b>5.50%</b>	<b>5.50%</b>	<b>5.50%</b>	<b>5.50%</b>	<b>5.50%</b>
4 < 5 months	3.25%	3.25%	3.25%	3.25%	3.25%
<b>5 &lt; 6 months</b>	<b>5.50%</b>	<b>5.50%</b>	<b>5.50%</b>	<b>5.50%</b>	<b>5.50%</b>
6 < 7 months	3.65%	3.65%	3.65%	3.65%	3.65%
7 < 8 months	3.75%	3.75%	3.75%	3.75%	3.75%
<b>8 &lt; 9 months</b>	<b>5.35%</b>	<b>5.35%</b>	<b>5.35%</b>	<b>5.35%</b>	<b>5.35%</b>
9 < 10 months	3.75%	3.75%	3.75%	3.75%	3.75%
10 < 11 months	3.75%	3.75%	3.75%	3.75%	3.75%
11 < 12 months	3.75%	3.75%	3.75%	3.75%	3.75%
<b>12 &lt; 24 months</b>	<b>5.00%</b>	<b>5.00%</b>	<b>5.00%</b>	<b>5.00%</b>	<b>5.00%</b>
<b>24 &lt; 36 months</b>	<b>5.30%</b>	<b>5.30%</b>	<b>5.30%</b>	<b>5.30%</b>	<b>5.30%</b>
<b>36 &lt; 48 months</b>	<b>5.30%</b>	<b>5.30%</b>	<b>5.30%</b>	<b>5.30%</b>	<b>5.30%</b>
<b>48 &lt; 60 months</b>	<b>5.30%</b>	<b>5.30%</b>	<b>5.30%</b>	<b>5.30%</b>	<b>5.30%</b>
<b>60 months</b>	<b>5.80%</b>	<b>5.80%</b>	<b>5.80%</b>	<b>5.80%</b>	<b>5.80%</b>

Special rates are highlighted in red.

Interest rates are % per annum. All investment balance ranges are in Australian dollars.

### *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%	2.35%	2.35%	2.35%	2.35%
2 < 3 months	2.35%	2.35%	2.35%	2.35%	2.35%
<b>3 &lt; 4 months</b>	<b>5.30%</b>	<b>5.30%</b>	<b>5.30%</b>	<b>5.30%</b>	<b>5.30%</b>



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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
4 < 5 months	3.05%	3.05%	3.05%	3.05%	3.05%
<b>5 &lt; 6 months</b>	<b>5.30%</b>	<b>5.30%</b>	<b>5.30%</b>	<b>5.30%</b>	<b>5.30%</b>
6 < 7 months	3.45%	3.45%	3.45%	3.45%	3.45%
7 < 8 months	3.55%	3.55%	3.55%	3.55%	3.55%
<b>8 &lt; 9 months</b>	<b>5.15%</b>	<b>5.15%</b>	<b>5.15%</b>	<b>5.15%</b>	<b>5.15%</b>
9 < 10 months	3.55%	3.55%	3.55%	3.55%	3.55%
10 < 11 months	3.55%	3.55%	3.55%	3.55%	3.55%
11 < 12 months	3.55%	3.55%	3.55%	3.55%	3.55%
<b>12 &lt; 24 months</b>	<b>4.80%</b>	<b>4.80%</b>	<b>4.80%</b>	<b>4.80%</b>	<b>4.80%</b>
<b>24 &lt; 36 months</b>	<b>5.10%</b>	<b>5.10%</b>	<b>5.10%</b>	<b>5.10%</b>	<b>5.10%</b>
<b>36 &lt; 48 months</b>	<b>5.10%</b>	<b>5.10%</b>	<b>5.10%</b>	<b>5.10%</b>	<b>5.10%</b>
<b>48 &lt; 60 months</b>	<b>5.10%</b>	<b>5.10%</b>	<b>5.10%</b>	<b>5.10%</b>	<b>5.10%</b>
<b>60 months</b>	<b>5.60%</b>	<b>5.60%</b>	<b>5.60%</b>	<b>5.60%</b>	<b>5.60%</b>

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 are subject to change
- Special rates are not available in conjunction with any bonus interest or other special rates offered by Westpac
- If you are on a special rate and your Term Deposit rolls over automatically, the Term Deposit may be automatically re-invested at a lower rate than the current interest rate
- For rates on investment amounts above \$250,000 please call 1300 362 742.

### Interest options

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).

### Term Deposit rates tables

Interest rates are % per annum. All investment balance ranges are in Australian dollars.



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View [Westpac Term Deposit essentials](#).

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## Links

- › <http://www.westpac.com.au/personal-banking/bank-accounts/savings/term-deposits/apply/>
- › Adobe Acrobat Reader  
<http://get.adobe.com/reader/>
- › Am I on track to reach my goal?  
<http://www.westpac.com.au/personal-banking/bank-accounts/solutions/saving-for-a-goal/progress/>
- › How do I set up a savings plan?  
<http://www.westpac.com.au/personal-banking/bank-accounts/solutions/saving-for-a-goal/plan/>
- › More Bank accounts solutions  
<http://www.westpac.com.au/personal-banking/bank-accounts/solutions/>
- › online PDF conversion tools  
[http://www.adobe.com/products/acrobat/access\\_onlinetools.html](http://www.adobe.com/products/acrobat/access_onlinetools.html)
- › Saving for a goal  
<http://www.westpac.com.au/personal-banking/bank-accounts/solutions/saving-for-a-goal/>
- › Term Deposits & Farm Management Deposits - Terms and Conditions (PDF 217kb)  
<http://www.westpac.com.au/docs/pdf/pb/TermDepositsPDS.pdf>
- › Westpac Term Deposit essentials  
<http://www.westpac.com.au/personal-banking/bank-accounts/savings/term-deposits/>
- › Which account is right for me?  
<http://www.westpac.com.au/personal-banking/bank-accounts/solutions/saving-for-a-goal/choosing-an-account/>



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