

This document contains the interest rates for BankSA Term Deposits. It forms part of the Terms and Conditions for those accounts.

Information provided in this document is subject to change. Where there is a change to information that is not materially adverse to an account holder (such as a short-term increase in applicable interest rates or a waiver or concession to fees and charges, which may be available only to certain accounts or at certain places or during particular times), we may make that information available through the BankSA website [banksa.com.au](http://banksa.com.au) or in a brochure available at the specific branch or place to which the changes apply.

**You may contact us by:**

- calling 13 13 76. Call 7.30am to 7.30pm, Monday to Saturday
- emailing [banksa@banksa.com.au](mailto:banksa@banksa.com.au) or by visiting our website: [banksa.com.au](http://banksa.com.au)
- visiting any of our branches or agencies
- writing to us at PO Box 399, Adelaide SA 5001
- facsimile to 1300 725 907.

<b>Term Deposit Accounts Interest Rates</b>							<i>Effective 1 September 2010</i>
<b>At Maturity Interest</b>	<b>\$1,000&lt; \$5,000</b>	<b>\$5,000&lt; \$20,000</b>	<b>\$20,000&lt; \$50,000</b>	<b>\$50,000&lt; \$100,000</b>	<b>\$100,000&lt; \$250,000</b>	<b>\$250,000&lt; \$5,000,000</b>	
1 to less than 2 months	2.55%p.a.	2.55%p.a.	2.55%p.a.	2.55%p.a.	2.55%p.a.	2.55%p.a.	
2 to less than 3 months	2.55%p.a.	2.55%p.a.	2.55%p.a.	2.55%p.a.	2.55%p.a.	2.55%p.a.	
3 to less than 4 months	3.25%p.a.	3.25%p.a.	3.25%p.a.	3.25%p.a.	3.25%p.a.	3.25%p.a.	
<b>4 to less than 5 months</b>	<b>4.90%p.a.</b>	<b>5.40%p.a.</b>	<b>5.40%p.a.</b>	<b>5.40%p.a.</b>	<b>5.40%p.a.</b>	<b>5.40%p.a.</b>	
5 to less than 6 months	3.75%p.a.	3.75%p.a.	3.75%p.a.	3.75%p.a.	3.75%p.a.	3.75%p.a.	
6 to less than 7 months	3.75%p.a.	3.75%p.a.	3.75%p.a.	3.75%p.a.	3.75%p.a.	3.75%p.a.	
<b>7 to less than 8 months</b>	<b>5.50%p.a.</b>	<b>6.00%p.a.</b>	<b>6.00%p.a.</b>	<b>6.00%p.a.</b>	<b>6.00%p.a.</b>	<b>6.00%p.a.</b>	
8 to less than 9 months	3.75%p.a.	3.75%p.a.	3.75%p.a.	3.75%p.a.	3.75%p.a.	3.75%p.a.	
9 to less than 10 months	3.75%p.a.	3.75%p.a.	3.75%p.a.	3.75%p.a.	3.75%p.a.	3.75%p.a.	
10 to less than 11 months	3.75%p.a.	3.75%p.a.	3.75%p.a.	3.75%p.a.	3.75%p.a.	3.75%p.a.	
11 to less than 12 months	3.75%p.a.	3.75%p.a.	3.75%p.a.	3.75%p.a.	3.75%p.a.	3.75%p.a.	
<b>12 months</b>	<b>5.50%p.a.</b>	<b>6.00%p.a.</b>	<b>6.00%p.a.</b>	<b>6.00%p.a.</b>	<b>6.00%p.a.</b>	<b>6.00%p.a.</b>	
<b>Annual Interest</b>	<b>\$1,000&lt; \$5,000</b>	<b>\$5,000&lt; \$20,000</b>	<b>\$20,000&lt; \$50,000</b>	<b>\$50,000&lt; \$100,000</b>	<b>\$100,000&lt; \$250,000</b>	<b>\$250,000&lt; \$5,000,000</b>	
<b>24 to less than 36 months</b>	<b>5.50%p.a.</b>	<b>6.00%p.a.</b>	<b>6.00%p.a.</b>	<b>6.00%p.a.</b>	<b>6.00%p.a.</b>	<b>6.00%p.a.</b>	
<b>36 to less than 48 months</b>	<b>6.00%p.a.</b>	<b>6.50%p.a.</b>	<b>6.50%p.a.</b>	<b>6.50%p.a.</b>	<b>6.50%p.a.</b>	<b>6.50%p.a.</b>	
<b>48 to less than 60 months</b>	<b>6.00%p.a.</b>	<b>6.50%p.a.</b>	<b>6.50%p.a.</b>	<b>6.50%p.a.</b>	<b>6.50%p.a.</b>	<b>6.50%p.a.</b>	
<b>60 months</b>	<b>6.50%p.a.</b>	<b>7.00%p.a.</b>	<b>7.00%p.a.</b>	<b>7.00%p.a.</b>	<b>7.00%p.a.</b>	<b>7.00%p.a.</b>	

All information and interest rates are correct as at the date of printing and are subject to change without notice.

<b>Term Deposit Accounts Interest Rates</b>				<b>Effective 1 September 2010</b>		
<b>6-Monthly Interest</b>	<b>\$1,000&lt; \$5,000</b>	<b>\$5,000&lt; \$20,000</b>	<b>\$20,000&lt; \$50,000</b>	<b>\$50,000&lt; \$100,000</b>	<b>\$100,000&lt; \$250,000</b>	<b>\$250,000&lt; \$5,000,000</b>
<b>12 to less than 24 months</b>	<b>5.30%p.a.</b>	<b>5.80%p.a.</b>	<b>5.80%p.a.</b>	<b>5.80%p.a.</b>	<b>5.80%p.a.</b>	<b>5.80%p.a.</b>
<b>24 to less than 36 months</b>	<b>5.20%p.a.</b>	<b>5.70%p.a.</b>	<b>5.70%p.a.</b>	<b>5.70%p.a.</b>	<b>5.70%p.a.</b>	<b>5.70%p.a.</b>
<b>36 to less than 48 months</b>	<b>5.80%p.a.</b>	<b>6.30%p.a.</b>	<b>6.30%p.a.</b>	<b>6.30%p.a.</b>	<b>6.30%p.a.</b>	<b>6.30%p.a.</b>
<b>48 to less than 60 months</b>	<b>5.80%p.a.</b>	<b>6.30%p.a.</b>	<b>6.30%p.a.</b>	<b>6.30%p.a.</b>	<b>6.30%p.a.</b>	<b>6.30%p.a.</b>
<b>60 months</b>	<b>6.30%p.a.</b>	<b>6.70%p.a.</b>	<b>6.70%p.a.</b>	<b>6.70%p.a.</b>	<b>6.70%p.a.</b>	<b>6.70%p.a.</b>
<b>Monthly Interest</b>	<b>\$1,000&lt; \$5,000</b>	<b>\$5,000&lt; \$20,000</b>	<b>\$20,000&lt; \$50,000</b>	<b>\$50,000&lt; \$100,000</b>	<b>\$100,000&lt; \$250,000</b>	<b>\$250,000&lt; \$5,000,000</b>
6 to less than 7 months	3.50%p.a.	3.50%p.a.	3.50%p.a.	3.50%p.a.	3.50%p.a.	3.50%p.a.
<b>7 to less than 8 months</b>	<b>5.20%p.a.</b>	<b>5.70%p.a.</b>	<b>5.70%p.a.</b>	<b>5.70%p.a.</b>	<b>5.70%p.a.</b>	<b>5.70%p.a.</b>
8 to less than 9 months	3.50%p.a.	3.50%p.a.	3.50%p.a.	3.50%p.a.	3.50%p.a.	3.50%p.a.
9 to less than 10 months	3.50%p.a.	3.50%p.a.	3.50%p.a.	3.50%p.a.	3.50%p.a.	3.50%p.a.
10 to less than 11 months	3.50%p.a.	3.50%p.a.	3.50%p.a.	3.50%p.a.	3.50%p.a.	3.50%p.a.
11 to less than 12 months	3.50%p.a.	3.50%p.a.	3.50%p.a.	3.50%p.a.	3.50%p.a.	3.50%p.a.
<b>12 to less than 24 months</b>	<b>5.20%p.a.</b>	<b>5.70%p.a.</b>	<b>5.70%p.a.</b>	<b>5.70%p.a.</b>	<b>5.70%p.a.</b>	<b>5.70%p.a.</b>
<b>24 to less than 36 months</b>	<b>5.15%p.a.</b>	<b>5.65%p.a.</b>	<b>5.65%p.a.</b>	<b>5.65%p.a.</b>	<b>5.65%p.a.</b>	<b>5.65%p.a.</b>
<b>36 to less than 48 months</b>	<b>5.75%p.a.</b>	<b>6.25%p.a.</b>	<b>6.25%p.a.</b>	<b>6.25%p.a.</b>	<b>6.25%p.a.</b>	<b>6.25%p.a.</b>
<b>48 to less than 60 months</b>	<b>5.75%p.a.</b>	<b>6.25%p.a.</b>	<b>6.25%p.a.</b>	<b>6.25%p.a.</b>	<b>6.25%p.a.</b>	<b>6.25%p.a.</b>
<b>60 months</b>	<b>6.25%p.a.</b>	<b>6.65%p.a.</b>	<b>6.65%p.a.</b>	<b>6.65%p.a.</b>	<b>6.65%p.a.</b>	<b>6.65%p.a.</b>

Maximum deposits of \$5,000,000 only will be accepted for these accounts. We may choose not to make published interest rates available on new Fixed Term Deposits at any time. Full details of terms and conditions are available on request.

If you withdraw an amount during the term, but outside the Grace Period, we may reduce the interest rate payable on the amount withdrawn. Please see the terms and conditions applying to Fixed Term Accounts for more information.

If you withdraw an amount during a Grace Period, we will pay interest on the withdrawn amount at the Grace Period Rate for the period that the withdrawn amount had been deposited (but not beyond the day that the Account was last renewed). The Grace Period Rate is a variable rate, and is currently 1.00%p.a.

To confirm the rate applying to a new or renewed Fixed Term Deposit, call the BankSA Customer Contact Centre on 13 13 76 (7.30am to 7.30pm, Monday to Saturday) or visit the BankSA website at **banksa.com.au** or any BankSA branch.

The products to which this document applies are financial products issued by BankSA - A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714