

31 day notice period for early termination for your Term Deposit.

If you're opening a new term deposit or rolling over your existing term deposit **on or after 31 October 2014**, the following will apply.

- If you need to access the funds in your term deposit before the maturity date, you'll need to give us **at least 31 days' advance notice** (except in the case of hardship). If you have less than 31 days remaining on your current term, the earliest you'll be able to access your funds is at maturity (unless you are experiencing hardship).
- If you think at any point you'll need to withdraw or transfer the funds in your term deposit prior to the maturity date, other deposit products may be more suitable.
- At the maturity of your term deposit, if you've selected for your funds to roll over into a new term deposit, the new term deposit may have a lower interest rate.

For questions or if there's anything else you need, our Australia-based customer care specialists are here 24/7 on **133 464**.