

ABN 19 096 725 218 Australian Credit Licence No.387844

PUBLIC INTEREST RATE SHEET - UNSECURED NOTE INVESTMENTS

These interest rates are current as at 22nd July 2020

Rates are subject to change. Application may only be made on the Application Form accompanying Prospectus No.20 dated 29 November 2019.

FIXED TERM (MONTHS)	INTEREST PAID MONTHLY*	INTEREST PAID QUARTERLY*	INTERESTCOMPOUNDING QUARTERLY	
3	1.95% p.a.	2.05% p.a.	2.05% p.a.	
4-5	2.00% p.a.	2.10% p.a.	2.10% p.a.	
6-11	2.05% p.a.	2.15% p.a.	2.15% p.a.	
12-23	2.25% p.a.	2.35% p.a.	2.35% p.a.	
13	N/A	2.45% p.a.	2.45% p.a.	
24-35	2.60% p.a.	2.70% p.a.	2.70% p.a.	
36-47	2.65% p.a.	2.75% p.a.	2.75% p.a.	
48-59	2.75% p.a.	2.85% p.a.	2.85% p.a.	
60	2.80% p.a.	2.95% p.a.	2.95% p.a.	

FIXED TERM	INTEREST PAID AT MATURITY	
31 days	1.55% p.a.	
12 mths	2.45% p.a.	

INVESTMENT FEATURES

• A regional company with interests in Northern New South Wales supporting local community activities.

• No management fees.

• Competitive interest rates.

• The availability of a wide range of terms to suit your investment requirements.