

PUBLIC

INTEREST RATE SHEET - UNSECURED NOTE INVESTMENTS

These interest rates are current as at 12 July 2021

Rates are subject to change. Application may only be made on the Application Form accompanying Prospectus No.21 dated 27 November 2020.

FIXED TERM (MONTHS)	INTEREST PAID MONTHLY*	INTEREST PAID QUARTERLY*	INTERESTCOMPOUNDING QUARTERLY
3	1.20% p.a.	1.30% p.a.	1.30% p.a.
4-5	1.25% p.a.	1.35% p.a.	1.35% p.a.
6-11	1.30% p.a.	1.40% p.a.	1.40% p.a.
12-23	1.50% p.a.	1.60% p.a.	1.60% p.a.
13	N/A	1.70% p.a.	1.70% p.a.
24-35	1.85% p.a.	1.95% p.a.	1.95% p.a.
36-47	1.90% p.a.	2.00% p.a.	2.00% p.a.
48-59	2.00% p.a.	2.10% p.a.	2.10% p.a.
60	2.05% p.a.	2.20% p.a.	2.20% p.a.

FIXED TERM	INTEREST PAID AT MATURITY	
31 days	0.80% p.a.	
12 mths	1.70% 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.