

# PUBLIC INTEREST RATE SHEET - UNSECURED NOTE INVESTMENTS

#### These interest rates are current as at 13 November 2023

Rates are subject to change. Application may only be made on the Application Form accompanying Prospectus No.24 dated 8 December 2023.

FIXED TERM (MONTHS)	INTEREST PAID MONTHLY*	INTEREST PAID QUARTERLY*	INTERESTCOMPOUNDING QUARTERLY
3	4.40% p.a.	4.60% p.a.	4.65% p.a.
6-11	4.85% p.a.	4.95% p.a.	5.00% p.a.
12-23	5.15% p.a.	5.25% p.a.	5.30% p.a.
24-35	5.30% p.a.	5.35% p.a.	5.40% p.a.
36-47	5.35% p.a.	5.40% p.a.	5.45% p.a.
48-59	5.45% p.a.	5.50% p.a.	5.60% p.a.
60	5.50% p.a.	5.60% p.a.	5.70% p.a.

FIXED TERM	INTEREST PAID AT MATURITY	
31 days	3.35% p.a.	
2 mths	3.85% p.a.	
12 mths	5.35% p.a.	

\* Interest paid into your nominated bank account.

## **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.



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