

**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.25 dated 6 December 2024.

<b>FIXED TERM (MONTHS)</b>	<b>INTEREST PAID MONTHLY*</b>	<b>INTEREST PAID QUARTERLY*</b>	<b>INTEREST COMPOUNDING QUARTERLY</b>
3	4.40% p.a.	4.60% p.a.	4.65% p.a.
6	4.85% p.a.	4.95% p.a.	5.00% p.a.
12	5.15% p.a.	5.25% p.a.	5.30% p.a.
24	5.30% p.a.	5.35% p.a.	5.40% p.a.
36	5.35% p.a.	5.40% p.a.	5.45% p.a.
48	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.

<b>FIXED TERM</b>	<b>INTEREST PAID AT MATURITY</b>
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.