

PUBLIC

INTEREST RATE SHEET - UNSECURED NOTE INVESTMENTS

These interest rates are current as at 7 May 2025

Rates are subject to change. Application may only be made on the Application Form accompanying Prospectus No.25 dated 6 December 2024.

FIXED TERM (MONTHS)	INTEREST PAID MONTHLY*	INTEREST PAID QUARTERLY*	INTEREST COMPOUNDING QUARTERLY
3	4.40% p.a.	4.60% p.a.	4.65% p.a.
6	4.60% p.a.	4.70% p.a.	4.70% p.a.
12	4.75% p.a.	4.80% p.a.	4.80% p.a.
24	4.40% p.a.	4.50% p.a.	4.50% p.a.
36	4.40% p.a.	4.50% p.a.	4.50% p.a.
48	4.40% p.a.	4.50% p.a.	4.50% p.a.
60	4.40% p.a.	4.50% p.a.	4.50% p.a.

FIXED TERM	INTEREST PAID AT MATURITY
31 days	3.35% p.a.
2 mths	3.85% p.a.
12 mths	4.85% 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.