

# Money Market Term Deposit Account



**AdelaideBank**  
it's personal

Designed to provide higher interest rates than traditional savings accounts, our term deposits can help you reach your savings goals. Choose an investment that suits you – we offer terms ranging from 30 days to 5 years. With no monthly fees and the certainty of a fixed rate over the investment term, sit back and watch your savings grow.

Product overview	
<b>Terms available</b>	30 days to 5 years
<b>Minimum opening balance</b>	\$5,000
<b>Minimum operating balance</b>	\$1,000
<b>Minimum transaction amount</b>	\$1,000
<b>Interest rate</b>	Varies by term and amount. Refer to website for current rates.
<b>Interest calculation</b>	Daily on closing balance
<b>Frequency of interest payments</b>	<ul style="list-style-type: none"><li>• Terms &lt;180 days – at maturity</li><li>• Terms between 180 and 365 days – at maturity or monthly</li><li>• Terms &gt;365 days – at maturity, monthly, quarterly, half-yearly or annually</li></ul> If nothing is selected, as a default interest will be paid at maturity or annually.
<b>Interest payment options</b>	<ul style="list-style-type: none"><li>• Transfer to a nominated account</li><li>• Re-invest into your account</li></ul>
<b>Transactions</b>	<ul style="list-style-type: none"><li>• Deposits are not permitted during the term</li><li>• Withdrawals may be made subject to our approval. An interest rate reduction will apply to the withdrawn funds*</li></ul> Refer to Product Guide for more information.
<b>Statements</b>	Per interest payment frequency
<b>At maturity</b>	When you re-invest, you have a 7 day grace period in the event you change your mind. The grace period begins the day after maturity date. Within the grace period you can make changes to the account without incurring an interest rate reduction.

To enquire about this product, contact our friendly contact centre team on 1300 652 220.

[adelaidebank.com.au](http://adelaidebank.com.au)

\*If you request a withdrawal prior to account maturity, you must wait 31 days before you receive the funds. Your funds will not be held past the maturity date. You may cancel your withdrawal request before receiving the funds at any time with no penalty. The product named in this fact sheet is issued by Adelaide Bank a Division of Bendigo and Adelaide Bank Limited, ABN 11 068 049 178. AFSL 237879. This information is of a general nature and does not take into account your personal objectives, financial situation or needs. You should read the Product Guide before acquiring the product and consider whether or not the product is suitable to you. Terms, conditions, fees and charges apply. Information correct as at November 2015 and is subject to change. (S53792) (11/14)