



Our Investment Products

The Company offers a mix of investment products from “At Call” to varying fixed terms.

“At Call” Accounts

- **Access**

This account offers the investor the opportunity of investing with a minimum of only \$1.00. Interest is calculated daily and credited half yearly on the 15th May and 15th November. The investor may add to and withdraw from the account, as required.

- **Junior Saver**

The Interest Rate is set at 2.75% above the Reserve Bank cash rate and is aimed at the Under 18; the funds are available to access after the account holders 18th birthday. Save for a car, university fees or travel. Interest is calculated daily and credited half yearly on the 15th May and 15th November. There is no minimum amount the investor may add to the account.

- **E-Saver**

The Interest rate is set at 2.5% above the Reserve Bank cash rate; save for a holiday, a rainy day, renovations or your retirement, you can Salary Sacrifice, direct credit, direct debit, dividends, or complete EFT transfers. There is no minimum amount that can be saved through an e-saver. Interest is calculated daily and credited half yearly on the 15th May and 15th November and Withdrawals are allowed only during May & November each year.

- **Cash Management Account**

There is a requirement of a minimum deposit of \$50,000.00: This account is designed for the investor who prefers interest calculated daily and paid Half Yearly on the 15th May and 15th November each year. The investor may elect to either receive the interest payments to an outside Bank account or to reinvest the interest in additional Debentures and therefore obtain the benefit of capitalizing the interest at the same time.

- **Super Account**

This account is available to Superannuation Funds, Religious, Charitable and Non-Profit Organisations. This account offers the investor the opportunity of investing with a minimum of only \$1.00. Interest is calculated daily and credited half yearly on the 15th May and 15th November. The investor may add to and withdraw from the account, as required. To open this account the Investor must provide ABN details or Tax Exemption Certificates if a non-profit organisation.



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Term Accounts

- **3 Month, 6 Month, 9 Month and 15 Month Fixed Terms**

The investor has the opportunity of choosing a term deposit to meet their needs, with interest being calculated daily and being paid on maturity of the investment. There is no minimum deposit requirement for these investments.

- **Gold Account**

This account is designed for the investor who prefers interest calculated daily and paid either monthly or quarterly, with a fixed 9-month term. There is a requirement of a minimum deposit of \$50,000.00 for each investor. *No early withdrawal or redemption is allowed on this account.* The investor may elect to either receive the interest payment quarterly and reinvest the interest in additional Debentures and therefore obtain the benefit of capitalizing the interest at the same rate applicable to the principal investment or they can elect to receive the interest monthly to their nominated Bank Account.

- **12 Month Fixed Term**

The Company offers the opportunity to invest for a term of 12 months with interest paid three monthly or at Maturity. The investor may elect to either receive the interest payments to their nominated Bank Account or to reinvest the interest in additional Debentures and therefore obtaining the benefit of capitalizing the interest at the same rate applicable to the principal investment. There is no minimum investment.

- **24 Months Fixed Term**

The Company offers the opportunity to invest for a term of 24 months with interest paid three monthly or at Maturity. The investor may elect to either receive the interest payments to their nominated Bank Account or to reinvest the interest in additional Debentures and therefore obtaining the benefit of capitalizing the interest at the same rate applicable to the principal investment. There is no minimum investment.