# National Seniors AUSTRALIA Term Deposit Interest Rates

*The below rates are available as at 16/07/2026 but are subject to change at any time without notice*

| | INTEREST PAID MONTHLY (on anniversary) $5,000 > $500,000 | INTEREST PAID ON MATURITY $5,000 > $500,000 | |
|---|---|---|---|
| **INVESTMENT TERMS** | % p.a. (fixed) | % p.a. (fixed) | **INVESTMENT TERMS** |
| 1 month | - | 0.75 | 1 month |
| 2 months | 0.90 | 1.00 | 2 months |
| 3 months | 3.95 | 4.75 | 3 months |
| 4 months | 3.75 | 3.85 | 4 months |
| 5 months | 3.90 | 4.00 | 5 months |
| 6 months | 3.90 | 5.00 | 6 months |
| 7 months | 3.75 | 3.85 | 7 months |
| 8 months | 3.70 | 3.80 | 8 months |
| 9 months | 3.70 | 5.10 | 9 months |
| 10 months | 3.65 | 3.75 | 10 months |
| 11 months | 3.60 | 4.60 | 11 months |
| 12 months | 4.00 | 5.15 | 12 months |
| 18 months | 3.70 | 3.90 | 18 months |
| 24 months | 3.30 | 5.15 | 24 months |
| 36 months | 3.05 | 3.25 | 36 months |
| 48 months | 3.05 | 3.25 | 48 months |
| 60 months | 3.05 | 3.25 | 60 months |

***The National Seniors Term Deposit and the National Seniors Money Manager are banking products issued by MyState Bank Limited ABN 89 067 729 195 Australian Financial Services Licence 240896 (MyState Bank) trading as Auswide Bank (Auswide Bank).***

*National Seniors Australia Ltd ABN 89 050 523 003 (NSA) has entered into a referral arrangement for banking products issued by MyState Bank and will receive a commission if you acquire a product. Auswide Bank uses the National Seniors Australia trademark and related trademarks under licence from NSA. The Terms and Conditions are available from Auswide Bank here: www.auswidebank.com.au/nsatermsandconditions A target market determination can be obtained from Auswide Bank at www.auswidebank.com.au/tmd*

Please contact the National Seniors Term Deposit hotline on 1300 342 149 Monday to Friday AEST (8:30am to 5pm) or email nationalseniors@auswidebank.com.au for assistance with interest rates including for amounts over $500,000 or other assistance.

Interest is calculated on daily balances on a per annum basis (p.a.).

Upon maturity, unless you provide us with new instructions, your Term Deposit will automatically roll over for an identical term at the current interest rate applicable to that term. When your funds are renewed for the same fixed term as before, the applicable interest rate may be higher or lower than the interest rate that you received in the previous term due to the rates we offer changing from time to time.

Any withdrawal of part or all funds prior to maturity will be subject to 31days' notice. If you are experiencing hardship and need to withdraw your funds on less than 31 days' notice, please contact us immediately. Alternatively at the end of the term, should you wish to modify your Term Deposit, you may notify us 2 calendar days before but no later than 7 calendar days after the maturity date.

* Special rates available to NSA Members only.

**Australian Government Deposit Guarantee:**

National Seniors Australia Term Deposit is a protected deposit account under the Australian Government's Financial Claims Scheme (FCS). Under the FCS, certain deposits are protected up to a limit of $250,000 for each account holder at any authorised deposit–taking institution that is incorporated in Australia and authorised by the Australian Prudential Regulation Authority (APRA). In a Financial Claims Scheme scenario, APRA would aim to pay the majority of customers their protected deposits under the Scheme within seven calendar days. The FCS limit of $250,000 applies to the sum of an account holder's deposits under the one banking licence. All deposits held by an account holder with a single banking institution must be added together towards the $250,000 FCS limit. Auswide Bank is a division of MyState Bank Limited ABN 89 067 729 195 AFSL and Australian Credit Licence Number 240896, a wholly owned subsidiary of MyState Limited ABN 26 133 623 962. Combined deposits across Auswide Bank (including deposits originated under the National Seniors brand) and MyState Bank will be covered up to a total of $250,000. Visit www.auswidebank.com.au/info/investment-security for more information.