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Customer Owned Institution

| Company | Product | Investment Terms (as at 19/06/2019) Available for \$25,000 | | | | | | | Auto | Early |
|--------------------------|-----------------------------|--|----------|---------|---------|---------|---------|-----------------------|----------------------|----------------------------|
| Company | | 3 Months | 6 Months | 1 Years | 2 Years | 3 Years | 5 Years | Instruct via Email | Rollover Facility | Withdrawal for Hardship |
| Australian Military Bank | Income Plus | 2.25 | 2.30 | 2.30 | | | | ✓ | ✓ | ✓ |
| Australian Military Bank | Investment Plus | 2.25 | 2.30 | 2.30 | 2.40 | | | ✓ | ✓ | ✓ |
| Australian Unity | Term Deposit | 2.35 | 2.60 | 2.60 | 2.60 | 2.60 | 2.65 | ✓ | ✓ | ✓ |
| Bank Australia | Term Deposit | 2.05 | 2.20 | 2.40 | 2.50 | 2.55 | | ✓ | ✓ | ✓ |
| Bank First | 1 Year Regular Income | | | 2.55 | | | | ✓ | ✓ | ✓ |
| Bank First | Term Deposit | 2.20 | 2.30 | 2.45 | 2.45 | 2.45 | 2.55 | ✓ | ✓ | ✓ |
| Bank of us | Regular Income Investment | | | 2.10 | 1.95 | | | X | ✓ | ✓ |
| Bank of us | Term Investment | 2.20 | 2.20 | 2.10 | 1.90 | | | X | ✓ | ✓ |
| BankVic | 12 Months Regular Income | | | 2.10 | | | | ✓ | ✓ | ✓ |
| BankVic | Term Deposit (I20) | 2.05 | 2.10 | 2.15 | 2.05 | 2.05 | 2.10 | ✓ | ✓ | ✓ |
| bcu | Term Deposit | 2.15 | 2.05 | 2.15 | 2.20 | 2.25 | | X | ✓ | ✓ |
| Beyond Bank | Term Deposit | 2.10 | 2.30 | 2.25 | 2.35 | 2.45 | 2.45 | ✓ | ✓ | ✓ |
| Community First CU | Term Deposit | 2.10 | 2.20 | 2.35 | 2.50 | 2.60 | | X | ✓ | ✓ |
| Credit Union SA | Term Investment | 2.15 | 2.20 | 2.55 | 2.70 | 2.90 | 2.90 | ✓ | ✓ | ✓ |
| CUA | Term Deposit | 1.95 | 2.25 | 2.30 | 2.30 | 2.30 | 2.30 | X | ✓ | ✓ |
| Endeavour Mutual Bank | Term Deposit | 1.90 | 1.90 | 2.10 | 2.10 | | | ✓ | ✓ | ✓ |
| First Option Bank | Regular Income Term Deposit | | 2.15 | 2.00 | 2.00 | | | ✓ | ✓ | ✓ |
| First Option Bank | Term Deposit | 2.30 | 2.25 | 2.20 | 2.20 | | | ✓ | ✓ | ✓ |



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| G&C Mutual Bank | Term Deposit | 2.20 | 2.20 | 2.20 | 2.00 | 2.00 | 2.00 | X | ✓ | ✓ |
| Gateway Bank | Term Deposit | 2.11 | 2.21 | 2.40 | 2.45 | 2.55 | 2.55 | ✓ | ✓ | ✓ |
| Geelong Bank | Fixed Term Deposit | 2.05 | 2.05 | 2.10 | | | | X | ✓ | ✓ |
| Greater Bank | Term Deposit | 2.20 | 2.20 | 2.00 | 2.40 | 2.45 | 2.55 | ✓ | ✓ | ✓ |
| Heritage Bank | Term Deposit | 2.25 | 2.10 | 2.10 | 2.00 | 2.00 | 2.00 | X | ✓ | ✓ |
| Holiday Coast CU | Term Deposit | 1.90 | 1.90 | 2.00 | 1.95 | 1.70 | | ✓ | ✓ | ✓ |
| Horizon Credit Union | Term Deposit | 1.90 | 2.00 | 2.10 | 2.20 | 2.30 | | ✓ | ✓ | ✓ |
| Hume Bank | Term Deposit | 2.00 | 2.10 | 2.20 | 2.30 | 2.35 | | ✓ | ✓ | ✓ |
| Hunter United | Term Deposit | 2.20 | 2.10 | 2.30 | 2.40 | | | ✓ | ✓ | ✓ |
| Illawarra Credit Union | Term Deposit | 2.10 | 2.15 | 2.15 | 2.10 | 2.10 | | ✓ | ✓ | ✓ |
| Macquarie Credit Union | Term Deposit | 1.90 | 2.00 | 2.00 | | | | ✓ | ✓ | ✓ |
| MOVE Bank | Fixed Term Deposit | 2.00 | 2.05 | 2.10 | 2.15 | | | X | ✓ | ✓ |
| Newcastle Permanent | Term Deposit | 2.15 | 2.00 | 2.00 | | | | ✓ | ✓ | ✓ |
| Nexus Mutual | Classic Term Deposit | 2.40 | 2.50 | 2.45 | 2.40 | | | ✓ | ✓ | ✓ |
| Nexus Mutual | Regular Income Term Deposit | | 2.48 | 2.38 | 2.38 | | | ✓ | ✓ | ✓ |
| Northern Inland CU | Fixed Term Deposit | 2.20 | 2.15 | 2.10 | 2.00 | | | ✓ | ✓ | ✓ |
| People's Choice Credit Union | Term Investment | 2.00 | 2.25 | 2.30 | 2.35 | 2.40 | 2.40 | ✓ | ✓ | ✓ |
| Police Bank | Term Deposit | 2.15 | 2.20 | 2.25 | 2.30 | 2.30 | 2.40 | X | ✓ | ✓ |



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| QBANK | Term Deposit | 2.15 | 2.30 | 2.40 | 2.50 | 2.50 | 2.50 | ✓ | ✓ | ✓ |
| Qudos Bank | Term Deposit | 2.40 | 2.45 | 2.50 | 2.50 | 2.50 | | X | ✓ | ✓ |
| RACQ Bank | Term Deposit | 2.20 | 2.15 | 2.15 | 2.10 | 2.10 | 2.20 | ✓ | ✓ | ✓ |
| Regional Australia Bank | Term Savings | 2.25 | 2.15 | 2.20 | 2.20 | | | X | ✓ | X |
| SCU | Term Deposit | 1.90 | 1.95 | 2.05 | 2.05 | 2.05 | | X | ✓ | ✓ |
| SERVICE ONE Alliance Bank | Term Deposit | 2.00 | 2.00 | 2.20 | 2.30 | 2.30 | 2.40 | X | ✓ | ✓ |
| Summerland Credit Union | Fixed Term Deposit | 2.00 | 2.10 | 2.20 | 2.20 | 2.20 | 2.25 | ✓ | ✓ | ✓ |
| Teachers Mutual Bank | Term Deposit I10 | 2.15 | 2.25 | 2.30 | 2.35 | 2.40 | | ✓ | ✓ | ✓ |
| The Mac | Term Deposit | 1.85 | 1.85 | 1.85 | 2.00 | | | ✓ | ✓ | X |
| The Mutual Bank | Term Deposit | 2.20 | 2.20 | 2.00 | 2.40 | 2.45 | | X | ✓ | ✓ |
| Transport Mutual Credit Union | Term Deposit | 1.75 | 2.00 | 2.10 | 2.10 | | | X | ✓ | ✓ |
| UniBank | Term Deposit I10 | 2.15 | 2.25 | 2.30 | 2.35 | 2.40 | | ✓ | ✓ | ✓ |



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Bank

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| AMP Bank | Term Deposit | 2.30 | 2.35 | 2.20 | 2.20 | 2.20 | 2.30 | ✓ | ✓ | ✓ |
| ANZ | Advance Notice Term Deposit | 1.85 | 1.90 | 1.95 | 1.95 | 2.00 | 2.05 | ✓ | ✓ | ✓ |
| ANZ | Term Deposit | 1.10 | 1.20 | 1.30 | 1.70 | 1.65 | 2.00 | ✓ | ✓ | ✓ |
| Arab Bank Australia | Term Deposit | 2.40 | 2.20 | 2.10 | 2.10 | 2.10 | 2.10 | ✓ | ✓ | ✓ |
| Auswide Bank | Term Deposit | 2.20 | 2.25 | 2.20 | 2.20 | 2.20 | 2.25 | ✓ | ✓ | ✓ |
| Bank of Melbourne | Term Deposit | 2.00 | 1.75 | 2.05 | 2.00 | 2.00 | 2.00 | X | ✓ | ✓ |
| Bank of Sydney | Term Deposits - Online Only Offer | 2.00 | 1.90 | 1.80 | | | | ✓ | ✓ | ✓ |
| BankSA | Term Deposit | 2.00 | 1.75 | 2.05 | 2.00 | 2.00 | 2.00 | X | ✓ | ✓ |
| Bankwest | Gold Term Deposits | 2.10 | 2.00 | 1.95 | 1.85 | 1.85 | 1.95 | ✓ | ✓ | ✓ |
| Bendigo Bank | Term Deposit | 2.05 | 2.00 | 2.00 | 2.10 | 2.25 | 2.25 | ✓ | ✓ | ✓ |
| Bendigo Bank | Term Deposit Bendigo Gold | | | 1.25 | | | | X | ✓ | ✓ |
| BOQ | Term Deposit Premier Investment | 1.95 | 1.95 | 1.95 | 1.95 | 2.00 | | X | ✓ | ✓ |
| Commonwealth Bank | Term Deposit | 1.85 | 1.70 | 1.80 | 1.70 | 1.70 | 1.70 | X | X | ✓ |
| Delphi Bank | Term Deposit | 2.00 | 2.10 | 1.90 | 1.50 | 1.50 | 1.50 | X | ✓ | ✓ |
| HSBC | Term Deposit | 1.85 | 1.70 | 1.60 | 1.60 | 1.60 | 1.60 | ✓ | ✓ | ✓ |
| ING | Term Deposit | 1.50 | 2.20 | 2.25 | 2.25 | | | ✓ | ✓ | ✓ |
| Macquarie Bank | Term Deposit | 1.90 | 1.85 | 1.75 | 1.75 | 1.75 | 1.75 | ✓ | ✓ | ✓ |
| ME | Term Deposit | 2.40 | 2.40 | 2.35 | 2.35 | 2.35 | 2.35 | ✓ | ✓ | ✓ |



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|----------------|-----------------------|----------|---------------|----------|---------|---------|---------|-----------------------|----------------------|----------------------------|
| | | 3 Months | 6 Months | 1 Years | 2 Years | 3 Years | 5 Years | Instruct via Email | Rollover Facility | Withdrawal for Hardship |
| MyState Bank | On-Line Term Deposit | 2.25 | 2.30 | 2.20 | 2.00 | | | X | ✓ | ✓ |
| MyState Bank | Term Deposit | 2.25 | 2.30 | 2.20 | 2.00 | | | ✓ | ✓ | ✓ |
| NAB | Term Deposit | 1.85 | 1.75 | 1.90 | 1.80 | 1.80 | 1.90 | X | ✓ | ✓ |
| Rural Bank | Term Deposit | 2.00 | 2.15 | 2.20 | 2.25 | 1.80 | 1.85 | ✓ | ✓ | ✓ |
| Rural Bank ONE | Personal Term Deposit | 2.10 | 2.25 | 2.30 | | | | ✓ | ✓ | ✓ |
| St.George Bank | Term Deposit | 2.00 | 1.75 | 2.05 | 2.00 | 2.00 | 2.00 | X | ✓ | ✓ |
| Suncorp Bank | Term Deposit | 2.05 | 2.05 | 2.15 | 2.15 | 2.10 | 2.20 | ✓ | ✓ | ✓ |
| UBank | Term Deposit | 2.20 | 2.25 | 2.25 | | | | X | ✓ | ✓ |
| Westpac | Term Deposit | 2.00 | 1.75 | 1.95 | 1.90 | 1.90 | 1.90 | X | ✓ | ✓ |