

# Yellow Brick Road

## Term Deposit Rate schedule

Effective 20-02-2012



**YellowBrickRoad**  
Wealth Management

Term	Standard (%pa)	Monthly compounding (%pa)	Half yearly compounding (%pa)	Compounding annually (%pa)
<b>\$1,000 to \$9,999</b>				
3 months	5.51	5.41	na	na
4 months	3.65	3.55	na	na
5 months	3.65	3.55	na	na
6 months	5.55	5.45	na	na
7 months	3.25	3.15	na	na
8 months	3.25	3.15	na	na
9 months	3.25	3.15	na	na
10 months	3.25	3.15	na	na
11 months	3.25	3.15	na	na
12 months	5.01	4.91	4.96	na
15 months	4.00	3.90	na	na
18 months	3.00	2.90	2.95	na
21 months	3.00	2.90	na	na
24 months	5.01	4.91	4.96	5.01
36 months	5.11	5.01	5.06	5.11
48 months	5.30	5.20	5.25	5.30
60 months	5.50	5.40	5.45	5.50
Term	Standard (%pa)	Monthly compounding (%pa)	Half Yearly compounding (%pa)	Compounding annually (%pa)
<b>\$10,000 to \$499,999</b>				
3 months	5.56	5.46	na	na
4 months	3.75	3.65	na	na
5 months	5.86	5.69	na	na
6 months	5.61	5.51	na	na
7 months	3.35	3.25	na	na
8 months	3.35	3.25	na	na
9 months	3.35	3.25	na	na
10 months	3.35	3.25	na	na
11 months	3.35	3.25	na	na
12 months	5.11	5.01	5.06	na
15 months	4.10	4.00	na	na
18 months	3.25	3.15	3.20	na
21 months	3.25	3.15	na	na
24 months	5.11	5.01	5.06	5.11
36 months	5.21	5.11	5.16	5.21
48 months	5.40	5.30	5.35	5.40
60 months	5.60	5.50	5.55	5.60

### IMPORTANT INFORMATION

1. Yellow Brick Road term deposit products are issued by Gateway Credit Union Ltd (ABN 47 087 650 093 AFSL/ACL 238293). 2. Yellow Brick Road Wealth Management Pty Ltd ABN 93 128 650 037, AFSL 323825 receives a commission from Gateway of up to 0.10% of the initial investment amount. 3. For deposits of \$500,000 or more, please contact Gateway on 1800 721 292. 4. Interest is calculated daily and you may choose to receive interest payments monthly, 6 monthly, annually or at maturity if the term is for one year or less. Interest must be paid at least annually for terms of 12 months or more. 5. For terms 12 months or less, interest may be added to the principal at maturity. 6. Interest rates are subject to change. Compounding interest options (monthly, 6 monthly or annually) are only available on certain investment terms. 7. Any advice provided on Term Deposits does not take into account your personal circumstances or needs. You should consider whether the product is right for you. Please view Gateway's Terms and Conditions, Financial Services Guide and Fees & Charges that may apply at [www.gatewaycu.com.au](http://www.gatewaycu.com.au) 8. If you have a complaint in relation to a product, you may access our dispute resolution scheme which is the Financial Ombudsman Service (FOS). You can contact them for free and independent advice on 1300 780 808.