

# Important information regarding Term Deposits and Farm Management Deposits

## **31 day notice period for early terminations**

You will need to give St.George 31 days notice to access your funds prior to maturity, except in cases of hardship. If you have less than 31 days remaining on your term, the earliest you can access funds is after maturity if hardship doesn't apply.

*St.George has the discretion to delay the withdrawal or transfer until the end of the notice period (but not beyond the maturity date).*

## **Product suitability**

If you think you may need access to the funds in your Term Deposit or Farm Management Deposit prior to the maturity date, other deposit products may be more suitable.

## **Interest rates are valid for a single term**

If you don't provide us with alternate instructions, on maturity, your Term Deposit or Farm Management Deposit will automatically roll into a new term. Subsequent terms may have a lower interest rate.