

PUBLIC

INTEREST RATE SHEET - UNSECURED NOTE INVESTMENTS

These interest rates are current as at 13 November 2023

Rates are subject to change. Application may only be made on the Application Form accompanying Prospectus No.24 dated 8 December 2023.

FIXED TERM (MONTHS)	INTEREST PAID MONTHLY*	INTEREST PAID QUARTERLY*	INTEREST COMPOUNDING QUARTERLY
3	4.40% p.a.	4.60% p.a.	4.65% p.a.
6-11	4.85% p.a.	4.95% p.a.	5.00% p.a.
12-23	5.15% p.a.	5.25% p.a.	5.30% p.a.
24-35	5.30% p.a.	5.35% p.a.	5.40% p.a.
36-47	5.35% p.a.	5.40% p.a.	5.45% p.a.
48-59	5.45% p.a.	5.50% p.a.	5.60% p.a.
60	5.50% p.a.	5.60% p.a.	5.70% p.a.

FIXED TERM	INTEREST PAID AT MATURITY
31 days	3.35% p.a.
2 mths	3.85% p.a.
12 mths	5.35% p.a.

* Interest paid into your nominated bank account.

INVESTMENT FEATURES

- A regional company with interests in Northern New South Wales supporting local community activities.
- No management fees.
- Competitive interest rates.
- The availability of a wide range of terms to suit your investment requirements.