

FIXED TERM INVESTMENT RATES

TERM	INTEREST PAID	RATE
31 Days	On Maturity	1.75% p.a.
3 Months	Monthly/On Maturity	2.50% p.a.
6 Months	Monthly/Quarterly/On Maturity	3.25% p.a.
9 Months	Monthly/Quarterly/On Maturity	3.50% p.a.
12 Months	Monthly/Quarterly/On Maturity	3.75% p.a.
24 Months	Monthly/Quarterly/On Maturity	4.00% p.a.

N.B. Interest is paid monthly to a nominated bank account

FEATURE ACCOUNTS

TERM	INTEREST PAID	RATE
GOLD Account – 9 Months [^]	Monthly/Quarterly	3.75% p.a.
Cash Management Account ^{^*}	Half Yearly ^{**}	2.50% p.a.
31 Day Saver Account [*]	Half Yearly ^{**}	1.75% p.a.
iSaver Account	Monthly ^{**}	3.50% p.a.

FEATURE ACCOUNT CONDITIONS:

Gold Account – Minimum investment \$50,000, 9 month fixed term, interest is paid monthly or quarterly when bank details are provided or quarterly as compounding interest

Investment cannot be withdrawn, loss of rate applies.

iSaver Account – Withdrawals are permitted in May and November ONLY, no minimum deposit

[^]Minimum Investment \$50,000, 31 Day Saver rate will apply to balances under \$50,000

^{*}Minimum of 31 days' notice required for ALL withdrawals

^{**} Interest is compounded to the account

Effective as at 9 October 2018

Disclaimer

This is not a bank product it is an unlisted secured note. No independent assessment has been made about the risk to investors losing any of their principal investment. Applications for unlisted secured notes can only be made on the application form which accompanies the prospectus issued by W&D Finance. Please read the prospectus carefully before deciding whether to make an investment.