

# Term Deposit Consent Form



## Incorporating Fixed Rate Farm Management Deposits (FMD)

### A CUSTOMER DETAILS

CUSTOMER NUMBER/LEDGER:

ACCOUNT NUMBER:

ACCOUNT NAME:

### B IMPORTANT CUSTOMER INFORMATION

Please consider the information below before investing in a Term Deposit or Fixed Rate FMD with us:

1. If you require immediate access to your funds in the future, please consider whether or not a Term Deposit or Fixed Rate FMD is appropriate for you. We have other deposit products available which may be more suitable.
2. By opening a Term Deposit, you consent to us automatically renewing your investment on the maturity date. If no instructions are received by us before the maturity date, we will automatically roll your Term Deposit or Fixed Rate FMD into a new term with the same investment term (or nearest equivalent term if the previous investment term is no longer available) at the prevailing interest rate for that term. Due to interest rate movements over time, the interest rate applicable to the new investment may be lower than the rate applied to the previous investment.
3. Whenever you invest with us you have a 10 calendar day grace period, starting on the day after maturity, to make any changes to your investment. For instance, you may want to withdraw funds from your account, increase your investment amount or change the length of your investment term. During the grace period, you can make any such changes to your investment without incurring an interest rate reduction.
4. From 1 January 2015, should you wish to withdraw or transfer your funds after the grace period, your funds will be available 31 days after we receive your request, or at maturity, whichever occurs sooner. This does not apply in cases of proven hardship, as defined by us. Any funds withdrawn after the grace period and prior to maturity will be subject to an interest rate reduction.

### C CUSTOMER DECLARATION

Please note: All parties must sign below to acknowledge that they have read and consented to the information above.

#### CUSTOMER 1

NAME

SIGNATURE

DATE

#### CUSTOMER 2

NAME

SIGNATURE

DATE

### D OFFICE USE ONLY

STAFF MEMBER SIGNATURE

DATE

STAFF MEMBER NAME/ADM NO.