

# Current interest rates

Effective Monday 18 November 2024 and are subject to change.

## ANZ Term Deposits<sup>^</sup>

OneAnswer and OneAnswer Frontier	Terms	Interest rate (p.a.) <sup>*</sup>
Investment Portfolio, Personal Super and Pension	3 months	4.95%
	6 months	5.05%
	12 months	5.05%
	2 years	4.25%
	3 years	4.25%
	5 years	4.25%

## ANZ Cash Advantage<sup>^</sup>

OneAnswer Frontier	Interest rate (p.a.) <sup>*</sup>
Investment Portfolio, Personal Super and Pension	4.67%
OneAnswer	
Investment Portfolio, Term Allocated Pension and //Select <sup>†#</sup>	4.97%

Please note, we recommend a maximum of 70% of your client's account go into ANZ Term Deposits to ensure adequate liquidity.

OneAnswer Frontier Personal Super, OneAnswer Term Allocated Pension (including //Select) and OneAnswer Frontier Pension are products offered by the Retirement Portfolio Service (ABN 61 808 189 263, RSE R1000986, SFN 4571 159 75) (Fund). When you invest in one of these products, you become a member of the Fund. OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673) is the trustee and issuer of the Fund. OnePath Funds Management Limited (ABN 21 003 002 800, AFSL 238342) is the issuer of OneAnswer Investment Portfolio (including //Select) and OneAnswer Frontier Investment Portfolio.

<sup>^</sup> A related party of OnePath Custodians Pty Limited and OnePath Funds Management Limited may receive payments of up to 0.28% p.a. (plus any applicable GST) from Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) (ANZ) in relation to amounts held in the ANZ Cash Advantage or up to 0.05% p.a. (plus any applicable GST) in relation to amounts held in ANZ Term Deposit options. These payments are not an additional charge to you.

<sup>\*</sup> The interest rate does not take into consideration the tax payable for Personal Super and Transition to Retirement accounts. This generally reduces the rate by an amount equivalent to 15% of the interest rate.

<sup>†</sup> OneAnswer and OneAnswer //Select is closed to new investors.

<sup>#</sup> The interest rate includes a commission rebate of 0.30% p.a

An investment is subject to investment risk, including possible repayment delays and loss of income and principal invested. The information is of a general nature and does not take into account an investor's personal needs, financial circumstances or objectives. Before acting on this information, an investor should consider the appropriateness of the information, having regard to their needs, financial circumstances and objectives. An investor should read the relevant PDS available at [onpath.com.au](http://onpath.com.au) and consider whether that particular product is right for them before making a decision to acquire or continue to hold the product.