# Current interest rates

Effective Monday 16 November 2026 and are subject to change.

## ANZ Term Deposits

| OneAnswer and OneAnswer Frontier | Terms | Gross Interest rate (p.a.)* |
|---|---|---|
| Investment Portfolio, Personal Super and Pension | 3 months | 5.37% |
| | 6 months | 5.45% |
| | 12 months | 5.50% |
| | 2 years | 5.00% |
| | | |
| | | |

## ANZ Cash Advantage

| OneAnswer Frontier | Gross Interest rate (p.a.)* |
|---|---|
| Investment Portfolio, Personal Super and Pension | 5.30% |
| **OneAnswer** | |
| Investment Portfolio, Term Allocated Pension and //Select† | 5.60% |

* The interest rate is before fees and tax. ANZ Cash Advantage has an Ongoing Fee of 0.30% p.a. For Personal Super and Transition to Retirement accounts the effective rate is reduced by the impact of tax on superannuation investment earnings (generally 15%).

† These products are closed to new investors. The interest rate includes a commission rebate of 0.30% p.a.

Please note, we recommend a maximum of 70% of your 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.

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 and Target Market Determination (TMD) available at onepath.com.au and consider whether that particular product is right for them before making a decision to acquire or continue to hold the product.

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