

Clearstream Term Deposit Service

Product information

Bespoke services for your term deposit investment

Key benefits

The **Term Deposit Service** manages all aspects of your term deposit investment, including:

- Obtaining and publishing interest rates from a panel of Authorised Deposit-taking Institutions (ADIs)
- Account opening
- Custodial safe-keeping
- Reporting and reconciliation
- Interest payments and term deposit maturities
- Customised Rates/Terms (conditions apply)
- Early redemptions/partial breaks (conditions apply)

The Term Deposit Service is a tailored service so you, the client, can decide the features that best suit your business.



Our process: Clearstream acts as a conduit between you and the ADIs as selected by you to open and manage term deposit accounts.

We distribute interest payments to you at the maturity of the term deposit or at regular intervals (monthly, quarterly, semi-annually, or annually) as provided by the ADI.

We obtain interest rates by investment term and interest payment frequency from the ADIs and publish them on the Clearstream Term Deposit Web Portal, upon request we can also provide them in electronic format.

Features and Benefits

ADI panel: convenient rate comparison offering a wide choice of ADI's. Adding new ADIs is easy, we add new ADIs according to our client's request.

Once we receive instructions and cleared funds from you to open a term deposit account, we will instruct the chosen ADI to open an account in Clearstream's nominee name as the custodian.

Interest rates: we publish rates at standard terms for retail investors, but have the flexibility to obtain customised rates for corporates, charities or wholesale investors.

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Features and Benefits

Online portal: all rates are published on the Clearstream Term Deposit web portal or sent to you daily via overnight reporting to be uploaded into your system.

Reporting: our overnight reporting will provide you daily confirmation of orders and positions allowing you to consolidate your investor's positions.

Maturity proceeds at maturity are paid via overnight electronic funds transfer to your nominated bank account on the day we have successfully reconciled with the ADIs.

Latest rates

Product	Interest payment frequency	NAB	ANZ	CBA	ME Bank
1 month	At maturity	2,11	2,11	2,22	2,31
2 months	At maturity	2,48	2,48	2,42	2,22
3 months	At maturity	2,85	2,85	2,72	2,52
4 months	At maturity	3,07	3,07	2,97	2,81
5 months	At maturity	2,78	2,78	2,97	2,81
6 months	At maturity	2,78	2,78	2,97	2,86
7 months	At maturity	2,97	2,97	3,12	3,05
8 months	At maturity	3,02	3,02	3,17	3,14
9 months	At maturity	3,06	3,06	3,17	3,18
10 months	At maturity	3,06	3,06	3,17	3,18
11 Months	At maturity	3,10	3,10	3,17	2,90
1 Year	Monthly	3,35	3,35	3,37	3,14
	Quarterly	3,39	3,39	3,37	3,19

Customised terms: where your investment requires a specific maturity date, or where you negotiate a higher interest rate directly with the ADI, we can facilitate new accounts under these terms.

Term deposit account opening: we open all TD's on the day of receipt based on your order file instruction taking away the need for your client signatures and accompanying paper work.

Custody: the deposits are held by Clearstream in our nominee name, and thus client assets are protected and segregated from those of the custodian.

Sample daily deliverables timeline

10:00	Client sends customised interest rate request.
12:30	Client transfers order file and cash to Clearstream via RTGS.
14.30	Clearstream receives RTGS payment from client.
15:00	Clearstream submits applications & funding to banks to place the deposit.
EOD	Clearstream distributes client reporting including daily holding and movement reports confirming orders.

Reconciliation: you will receive daily reports showing your deposits by ADI, detailing account opening and maturity dates, interest rates and investment terms. You will also receive daily movement reports showing changes in portfolio including maturing term deposits and early redemptions. Refer to the Clearstream System Integration Pack (available upon request) for details on the daily positions and movement reports.

Additionally we link each ADI deposit to a unique reference number, that same reference is supplied with each order to the

ADI and reported back to our clients linking the one client deposit across all three parties.

Contact information

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