

# Current interest rates

Interest rates are effective 14 January 2019 and are subject to change.

## ANZ Term Deposits

OneAnswer and OneAnswer Frontier	Terms	Interest rate (p.a.)*
Investment Portfolio, Personal Super and Pension	3 months	2.15%
	6 months	2.20%
	12 months	2.50%
	2 years	2.60%
	3 years	2.68%
	5 years	2.80%

## ANZ Cash Advantage – January

OneAnswer Frontier	Interest rate (p.a.)*
Investment Portfolio, Personal Super and Pension <sup>†</sup>	1.55%
OneAnswer	
Investment Portfolio, Personal Super and Pension	1.25%

## ANZ Prime Cash Management Account

OneAnswer Frontier	Interest rate (p.a.)
Pension <sup>†</sup>	1.80%
OneAnswer	
Pension	1.50%

## ANZ Flexible Term Deposit Fund – January

OneAnswer	Interest rate (p.a.)*
Investment Portfolio	1.10%
OneAnswer / Select	
Investment Portfolio	1.40%

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

\* 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.

† The interest rate also applies to OneAnswer //Select which is now closed to new investors.

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