Panorama Super

Investment Options Booklet - Compact menu

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The Issuer of Panorama Super is:

BT Funds Management Limited
ABN 63 002 916 458 AFSL 233724 USI 39 827 542 991 002
275 Kent St, Sydney, NSW 2000

Super fund details:
Retirement Wrap ABN 39 827 542 991

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About this Investment Options Booket

This is the Investment Options Booklet for the Compact menu on Panorama Super (Panorama Super). Panorama Super is part of the super fund known as Retirement Wrap ABN 39 827 542 991. The issuer of Panorama Super and trustee of Retirement Wrap is BT Funds Management Limited ABN 63 002 916 458 AFSL 233724 ('BTFM', 'we', 'us,' 'our', 'Trustee'). The administrator of Panorama Super is BT Portfolio Services Limited ABN 73 095 055 208 (Administrator). The details of any relevant distributor of Panorama Super are set out in the Product Disclosure Statement (PDS) for Panorama Super.

Before applying for a Panorama Super account, it is important that you consider the PDS and the Additional Information Booklet (Booklet) for Panorama Super. The PDS and the Booklet are available free of charge from your adviser or by contacting us.

General advice warning

The information in this Investment Options Booklet is general information only and does not take into account your individual objectives, financial situation or needs. Consequently you should consider whether it is appropriate for you to act on the information provided in light of your objectives, financial situation and needs.

To obtain advice or more information about Panorama Super, or the investments offered through Panorama Super, you should speak to an Australian financial services licensee or an authorised representative of an Australian financial services licensee.

Eligibility

Panorama Super is only available to investors who receive the PDS in Australia and have an Australian licensed or authorised adviser who is registered to distribute Panorama Super. The Trustee and the Administrator may at their discretion refuse to accept applications from particular persons or classes of persons. If your relationship with your adviser or distributor (if applicable) ends, the terms and conditions applicable to your account may change, including being charged higher fees. Refer to 'What happens if you no longer have an authorised adviser?' in the Panorama Super PDS for further information.

Investment in Panorama Super

The Trustee and the Administrator are subsidiaries of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 (Westpac). Apart from any interest you may have in underlying bank accounts held at Westpac through your transaction account, Westpac term deposit products or Westpac securities acquired through Panorama Super, an investment in Panorama Super is not an investment in, deposit with, or any other liability of Westpac or any other company in the Westpac Group. As with all investments, investments in Panorama Super are subject to investment risk, including possible delays in payment of withdrawal proceeds and income payments, and loss of principal invested. None of the Trustee, Westpac or any other company in the Westpac Group stands behind, or otherwise guarantees, the capital value or investment performance of Retirement Wrap or any Panorama Super investments.

About the investment options

This Investment Options Booklet contains information on the investment strategies available within the Compact menu on Panorama Super and the range of investment options within each strategy that are available for Panorama Super accounts.

The investment options available in the Compact menu on Panorama Super include managed funds, managed portfolios and term deposits. Not all investments are available to all investors. Please check with your adviser to see which options are available to you.

This Investment Options Booklet includes the following specific information on each available managed portfolio and managed fund investment:

- Managed portfolio option/managed fund name
- Fund manager
- APIR code
- SRM Risk Level

Before investing in any investment option in Panorama Super it is important that you understand the features of that option. When you are considering a particular managed fund, managed portfolio option or term deposit, you should ensure you read and understand (if applicable):

- the product disclosure statement or relevant disclosure document and Fund Profile for the managed fund
- the product disclosure statement and Fact Sheet for the managed portfolio option
- the terms and conditions for a term deposit

You have a right to receive these current disclosure documents free of charge and on request from your adviser or us.

Before investing you should also refer to the Panorama Super PDS and the Booklet for the key features of the investment options.

Investment strategies

Panorama Super provides a range of diversified managed, sector-specific managed and sector-specific direct investment strategies for you to choose from. The available investment options for the Compact menu are managed funds, managed portfolios and term deposits.

Each investment strategy has an investment objective that covers its aim, how it is normally invested and the type of investor for whom it is intended to be suitable.

Your adviser can help you determine which investment strategy is right for you and they can also help you to select the appropriate investment options within that strategy.

In the descriptions of the diversified managed investment strategies set out in this Investment Options Booklet, indicative asset allocation ranges may be provided. These provide a guide to how the assets of most of the managed funds within the relevant strategy will normally be invested by the fund manager (for managed funds) or investment manager (for managed portfolios). These indicative ranges are provided for guidance only. Some fund managers or investment managers may invest in a way that falls outside of these ranges periodically while still maintaining the same strategic investment objective.

The Trustee may change, add or remove the investment options made available in Panorama Super at any time. The Trustee may, in certain circumstances, also sell down an investment option that you are invested in, for example, a drawdown to maintain your minimum transaction account balance. If the Trustee removes an investment option that you are invested in, your adviser will be notified and your balance in that option may be transferred to your transaction account.

Important information

Your investment in Panorama Super is not guaranteed. The value of your investment can rise and fall depending on the investment returns achieved by the investment options you select. By participating in Panorama Super, you and your adviser (if applicable) are solely responsible for selecting the investment options in which you invest. The Trustee and the Administrator are not responsible for the investment options you decide to invest in and are not liable for any loss or damage you may incur as a result of you deciding to invest in, or withdraw from, a particular investment option.

Note: investment returns can be volatile and past performance is not a reliable indicator of future performance.

Fees - investment options

You should refer to the applicable product disclosure statement or other disclosure document for an investment option to obtain information about fees and costs for that investment option.

Investment Holding Limits and Limit Buffers for investment options

Currently limits do not apply on the amount of your account that may be invested in any investment option. However in the future, Investment Holding Limits may apply to certain investment options or across the range of investment options available under particular investment strategies.

Where an Investment Holding Limit applies, if at any time the value of your investment in the investment option or across the investment strategy as a percentage of your account exceeds the Investment Holding Limit, you will not be permitted to purchase any further holdings in that investment option until such time as the value of your holdings, as a percentage of your account, moves below the Investment Holding Limit.

Monitoring of investment holding limits

Each quarter the Trustee monitors your account to ensure that the value of your holding in any investment option where an Investment Holding Limit applies does not, as a percentage of the total value of your account, exceed the Investment Holding Limit plus the Limit Buffer for the investment option.

If the value of your holding exceeds the Investment Holding Limit plus the Limit Buffer, your adviser will be notified.

Standard Risk Measure

The Standard Risk Measure is based on industry guidance to allow investors to compare investment options that are expected to deliver a similar number of negative annual returns over any 20 year period.

The Standard Risk Measure is not a complete assessment of all forms of investment risk. For instance it does not detail what the size of a negative return could be or the potential for a positive return to be less than an investor may require to meet their objectives. Further, it does not take into account the impact of administration fees and tax on the likelihood of a negative return.

Investors should still ensure they are comfortable with the risks and potential losses associated with their chosen investment option/s.

The Standard Risk Measure is general information only and does not take into account your personal financial situation or needs. You may wish to consult a licensed financial adviser to obtain financial advice that is tailored to suit your personal circumstances.

Risk Band	Risk Level	Estimated number of negative annual returns over any 20 year period
1	Very low	Less than 0.5
2	Low	0.5 to less than 1
3	Low to medium	1 to less than 2
4	Medium	2 to less than 3
5	Medium to high	3 to less than 4
6	High	4 to less than 6
7	Very high	6 or greater

Investment strategies

Diversified managed investment strategies

Conservative	
Standard Risk Measure	2 (Low)
Suggested minimum timeframe	Two years
Investment objective and strategy	To provide investors primarily with income and also some growth through an investment portfolio consisting mainly of fixed interest and cash investments, but which normally will also have some exposure to growth assets such as shares and property. This may include an exposure to alternative assets. Investment options in this strategy will suit investors who prefer a higher exposure to income producing investments, while having limited exposure to growth investments and accept that returns over the short term will fluctuate and may even be negative.
Indicative ranges	Growth assets 0% – 20% Defensive assets 80% – 100%

Conservative balanced	
Standard Risk Measure	2-5 (Low - Medium to high)
Suggested minimum timeframe	Three to four years
Investment objective and strategy	To provide investors primarily with income and also some growth with a higher level of capital security through an investment portfolio consisting mainly of fixed interest and cash investments, but which normally will also have some exposure to growth assets such as shares and property. This may also include an exposure to alternative assets. Investment options in this strategy will suit investors who prefer a higher exposure to income producing investments, while having limited exposure to growth investments and accept that returns over the short term will fluctuate and may even be negative.
Indicative ranges	Growth assets 20% – 40% Defensive assets 60% – 80%

Balanced	
Standard Risk Measure	4-5 (Medium - Medium to high)
Suggested minimum timeframe	Four to five years
Investment objective and strategy	To provide investors with growth through a balanced exposure to growth assets such as shares and property as well as to fixed interest and cash investments. This may include an exposure to alternative assets. Investment options in this strategy will suit investors who want a balanced exposure to growth and income producing assets and accept that returns over the short term will fluctuate and may even be negative.
Indicative ranges	Growth assets 40% – 60% Defensive assets 40% – 60%

Growth	
Standard Risk Measure	5-6 (Medium to high - High)
Suggested minimum timeframe	Five to six years
Investment objective and strategy	To provide investors with growth through higher exposure to growth assets such as shares and property, with some fixed interest and cash investments as well as a possible exposure to alternative assets. Investment options in this strategy will suit investors who want to grow the value of their investment over the long term and accept that returns over the short term will fluctuate and may even be negative.
Indicative ranges	Growth assets 60% – 80% Defensive assets 20% – 40%

High growth	
Standard Risk Measure	6 (High)
Suggested minimum timeframe	Six years
Investment objective and strategy	To provide investors with growth through higher exposure to growth assets with a low level of capital security through a higher exposure to shares and property, with some fixed interest and cash investments as well as a possible exposure to alternative assets. Investment options in this strategy will suit investors who want to grow the value of their investment over the long term and accept that returns over the short term will fluctuate and may well be negative.
Indicative ranges	Growth assets 80% – 100% Defensive assets 0% – 20%

Sector-specific managed investment strategies

Australian shares	
Standard Risk Measure	6-7 (High - Very high)
Suggested minimum timeframe	Six to seven years
Investment objective and strategy	To provide investors with growth in the value of their investments primarily through exposure to Australian shares in a variety of market sectors. Within this strategy investment options may have a specific focus such as smaller companies or employ internal leverage. Investment options in this strategy will suit investors who want to grow the value of their investment over the long term and accept that returns over the short term will fluctuate and may even be negative.

International shares	
Standard Risk Measure	6-7 (High - Very high)
Suggested minimum timeframe	Six to seven years
Investment objective and strategy	To provide investors with growth in the value of their investments primarily through exposure to shares from around the world, although some funds may have exposure to Australian shares. Within this strategy investment options may have a specific focus such as smaller companies or employ internal leverage. Investment options in this strategy will suit investors who are seeking to invest in international share markets through a managed investment vehicle and who accept that returns over the short term will fluctuate and may even be negative.

Property securities	
Standard Risk Measure	6-7 (High - Very high)
Suggested minimum timeframe	Five years or more
Investment objective and strategy	To provide investors with income and some growth in the value of their investments through exposure primarily to property related listed securities in Australia and New Zealand. Investment options in this strategy will suit investors who want mostly income returns while maintaining some growth in the value of their investment over the long term and accept that returns over the short term will fluctuate and may even be negative.

Global REITs	
Standard Risk Measure	7 (Very high)
Suggested minimum timeframe	Seven years
Investment objective and strategy	To provide investors with growth in the value of their investments over rolling five year periods through exposure primarily to property related listed securities around the world. Investment options in this strategy will suit investors who want to grow the value of their investments over the long term and accept that returns over the short term will fluctuate and may even be negative.

Australian fixed interest	
Standard Risk Measure	3-4 (Low to medium - Medium)
Suggested minimum timeframe	Three to five years
Investment objective and strategy	To provide investors with mainly income returns that are above inflation and cash through exposure to Australian and New Zealand fixed interest securities. Investment options in this strategy will suit investors who want to maintain the value of their investment over the medium term and accept that returns over the short term will fluctuate and may even be negative.

International fixed interest	
Standard Risk Measure	3-5 (Low to medium - Medium to high)
Suggested minimum timeframe	Three to four years
Investment objective and strategy	To provide investors with income returns that are above inflation and cash through exposure to fixed interest securities from around the world (including Australia). Investment options in this strategy will suit investors who want to maintain the value of their investment over the medium term and accept that returns over the short term will fluctuate and may even be negative.

Short term fixed interest	
Standard Risk Measure	1-2 (Very low - Low)
Suggested minimum timeframe	Two years
Investment objective and strategy	To provide investors with mainly income returns that are higher than cash through exposure to a range of cash, fixed interest securities and mortgages (which may reduce liquidity). Investment options in this strategy will suit investors seeking returns and risk slightly higher than those available from cash investments and wanting to maintain the value of their investment over the short term.

Diversified fixed interest	
Standard Risk Measure	4-6 (Medium - High)
Suggested minimum timeframe	Four to six years
Investment objective and strategy	To provide investors with mainly income returns that are above inflation and cash with a higher level of capital security. This is achieved primarily through exposure to fixed interest securities from around the world and may include exposure to the high yield and emerging market sectors. Investment options in this strategy will suit investors who want to maintain the value of their investment over the medium term and accept that returns over the short term will fluctuate and may even be negative.

Alternative assets	
Standard Risk Measure	4-7 (Medium - Very high)
Suggested minimum timeframe	Five years
Investment objective and strategy	To provide investors with returns that may be uncorrelated to the direction of the share and bond markets. Investment options in this strategy may not be managed to track a specific index, such as the All Ordinaries, Dow Jones or MSCI, may invest in both physical securities and derivatives and may use leverage with a clear goal to deliver an absolute return to investors.

Cash (cash managed funds and cash products)	
Standard Risk Measure	1-2 (Very low - Low)
Suggested minimum timeframe	No minimum
Investment objective and strategy	To provide investors with income returns that are above at call bank deposit rates with a high level of capital security through exposure to a range of short term securities, government and bank backed securities and corporate securities. Investment options in this strategy will suit investors seeking high investment liquidity for short periods with a low risk of capital loss.

Listed infrastructure	
Standard Risk Measure	6 (High)
Suggested minimum timeframe	Six years
Investment objective and strategy	To provide investors with income and growth in the value of their investments through distributions and capital growth with a low level of capital security primarily through exposure to infrastructure related listed securities around the world. Investment options in this strategy will suit investors who want to grow the value of their investment over the long term and accept that returns over the short term will fluctuate and may even be negative.

Investment options - Managed portfolios

Managed portfolio option name	APIR code	Investment manager	SRM risk level
Australian real estate			
Pendal Australian Listed Property Portfolio	WFS0550AU	Westpac Financial Services Limited	High
Australian shares			
Bennelong Aus Equities Portfolio	WFS0556AU	Westpac Financial Services Limited	High
DNR Capital Australian Equities High Conviction Portfolio	WFS0552AU	Westpac Financial Services Limited	High
DNR Capital Australian Equities Income Portfolio	WFS0553AU	Westpac Financial Services Limited	High
Hyperion High Conviction Portfolio	WFS0580AU	Westpac Financial Services Limited	High
Pendal Australian Shares Portfolio	WFS0551AU	Westpac Financial Services Limited	High
Diversified - balanced			
BT Indexed Balanced Portfolio	WFS0567AU	Westpac Financial Services Limited	Medium to high
CoreSeries Income Portfolio	WFS4217AU	Westpac Financial Services Limited	Medium
CoreSeries Moderate Portfolio	WFS9084AU	Westpac Financial Services Limited	Medium
iShares Enhanced Strategic Balanced Portfolio	WFS3408AU	Westpac Financial Services Limited	Medium
Diversified - defensive			
BT Indexed Conservative Portfolio	WFS0565AU	Westpac Financial Services Limited	Low to medium
iShares Enhanced Strategic Conservative Portfolio	WFS2254AU	Westpac Financial Services Limited	Low
Diversified - growth			
BT Indexed Growth Portfolio	WFS0568AU	Westpac Financial Services Limited	High
CoreSeries Balanced Portfolio	WFS8074AU	Westpac Financial Services Limited	Medium to high
iShares Enhanced Strategic Growth Portfolio	WFS6387AU	Westpac Financial Services Limited	Medium to high

Managed portfolio option name	APIR code	Investment manager	SRM risk level
Diversified - high growth			
BT Indexed High Growth Portfolio	WFS0569AU	Westpac Financial Services Limited	High
CoreSeries Growth Portfolio	WFS3363AU	Westpac Financial Services Limited	High
CoreSeries High Growth Portfolio	WFS4680AU	Westpac Financial Services Limited	High
iShares Enhanced Strategic Aggressive Portfolio	WFS5738AU	Westpac Financial Services Limited	High
Diversified - moderate			
BT Indexed Moderate Portfolio	WFS0566AU	Westpac Financial Services Limited	Low to medium
CoreSeries Defensive Portfolio	WFS7916AU	Westpac Financial Services Limited	Medium
iShares Enhanced Strategic Moderate Portfolio	WFS1358AU	Westpac Financial Services Limited	Medium

Investment options - Managed funds

Managed fund name	APIR code	Fund manager	SRM risk level
Alternative investment			
Man AHL Wholesale Plus Alpha (AUD)	BTA0567AU	Man Investments Australia	Very high
Australian fixed interest			
BT Australian Fixed Interest Index Fund	ADV0064AU	Advance Asset Management Limited	Medium
Schroder Wholesale Plus Fixed Income Fund	BTA0545AU	Schroder Investment Management Australia Limited	Low to medium
AMP Capital Wholesale Plus Corporate Bond Fund	BTA0474AU	AMP Capital Investors Limited	Medium
Pendal Wholesale Plus Fixed Interest Fund	BTA0547AU	Pendal Institutional Limited	Medium
UBS Wholesale Plus Australian Bond Fund	BTA0478AU	UBS Global Asset Management (Australia) Ltd	Medium
Australian property			
APN Wholesale Plus AREIT Fund	BTA0475AU	APN Funds Management Ltd (AREIT)	High
BT Property Securities Index Fund	ADV0060AU	Advance Asset Management Limited	High
Pendal Wholesale Plus Property Securities Fund	BTA0540AU	Pendal Institutional Limited	High
Australian shares			
BT Australian Shares Index Fund	ADV0062AU	Advance Asset Management Limited	High
Bennelong Wholesale Plus ex-20 Australian Equities Fund	BTA0480AU	Bennelong Funds Management Ltd	High
Fidelity Wholesale Plus Australian Equities Fund	BTA0481AU	FIL Investment Management (Aust) Ltd	High
Nikko AM Wholesale Plus Australian Share Fund	BTA0537AU	Nikko AM Limited	High
Nikko AM Wholesale Plus Australian Share Income Fund	WFS8168AU	Nikko AM Limited	High
Pendal Wholesale Plus Australian Share Fund	BTA0476AU	Pendal Institutional Limited	High
Perpetual Wholesale Plus Australian Fund	BTA0482AU	Perpetual Investment Management Limited	High
Schroder Wholesale Plus Australian Equity Fund	BTA0483AU	Schroder Investment Management Australia Limited	High
Ironbark Karara Wholesale Plus Australian Small Companies Fund	BTA0477AU	Ironbark Funds Management (RE) Ltd	Very high
Spheria Wholesale Plus Australian Smaller Companies Fund	WFS8908AU	Spheria Asset Management	Very high

Managed fund name	APIR code	Fund manager	SRM risk level
Cash			
Advance Cash Multi-Blend Fund	ADV0069AU	Advance Asset Management Limited	Low
Diversified			
Advance Defensive Multi-Blend Fund	ADV0049AU	Advance Asset Management Limited	Low to medium
BT Index Defensive Fund	WFS0588AU	Westpac Financial Services Limited	Low to medium
Pendal Wholesale Plus Active Conservative Fund	WFS0859AU	Pendal Institutional Limited	Low to medium
Advance Moderate Multi-Blend Fund - Wholesale Units	ADV0091AU	Advance Asset Management Limited	Medium
BT Index Moderate Fund	WFS0589AU	Westpac Financial Services Limited	Medium
Pendal Wholesale Plus Active Moderate Fund	WFS0860AU	Pendal Institutional Limited	Medium
Advance Balanced Multi-Blend Fund - Wholesale Units	ADV0050AU	Advance Asset Management Limited	Medium to high
Pendal Wholesale Plus Active Balanced Fund	WFS0861AU	Pendal Institutional Limited	Medium to high
Schroder Wholesale Plus Real Return CPI Plus 5% Fund	WFS0866AU	Schroder Investment Management Australia Limited	Medium to high
Advance Growth Multi-Blend Fund Wholesale	ADV0085AU	Advance Asset Management Limited	High
Advance High Growth Multi-Blend Fund - Wholesale Units	ADV0087AU	Advance Asset Management Limited	High
BT Index Balanced Fund	WFS0590AU	Westpac Financial Services Limited	Medium to high
BT Index Growth Fund	WFS0591AU	Westpac Financial Services Limited	High
BT Index High Growth Fund	WFS0592AU	Westpac Financial Services Limited	High
Pendal Wholesale Plus Active Growth Fund	WFS0862AU	Pendal Institutional Limited	High
Pendal Wholesale Plus Active High Growth Fund	WFS0863AU	Pendal Institutional Limited	High
Diversified fixed interest			
Kapstream Wholesale Plus Absolute Return Income Fund	BTA0539AU	Fidante Partners Limited	Medium
Perpetual Wholesale Plus Diversified Income Fund	BTA0556AU	Perpetual Investment Management Limited	Medium
Macquarie Wholesale Plus Income Opportunities Fund	BTA0544AU	Macquarie Investment Management Global Limited	Medium to high
Franklin Templeton Wholesale Plus Multisector Bond Fund	BTA0552AU	Franklin Templeton Investment Australia Limited	High

Managed fund name	APIR code	Fund manager	SRM risk level
International fixed interest			
BT International Fixed Interest Index Fund	ADV0058AU	Advance Asset Management Limited	Medium
PIMCO Wholesale Plus Diversified Fixed Interest Fund	BTA0499AU	PIMCO Australia Pty Ltd	Medium
PIMCO Wholesale Plus Global Bond Fund	BTA0498AU	PIMCO Australia Pty Ltd	Medium
International property			
Pendal Wholesale Plus Global Property Securities Fund	BTA0541AU	Pendal Institutional Limited	Very high
International shares			
Aberdeen Standard Wholesale Plus Actively Hedged International Equities Fund	BTA0479AU	Aberdeen Standard Investments Australia Limited	High
Antipodes Wholesale Plus Asia Fund	WFS1033AU	Antipodes Partners	High
Antipodes Wholesale Plus Global Fund	WFS0864AU	Antipodes Partners	High
Fidelity Wholesale Plus Global Equities Fund	BTA0551AU	FIL Investment Management (Aust) Ltd	High
Magellan Wholesale Plus Global Fund	BTA0565AU	Magellan Asset Management Limited	High
Pendal Wholesale Plus Core Global Share Fund	BTA0536AU	Pendal Institutional Limited	High
Perpetual Wholesale Plus Global Share Fund	WFS0865AU	Perpetual Investment Management Limited	High
T. Rowe Price Wholesale Plus Global Equity Fund	BTA0538AU	T. Rowe Price International Ltd	High
Talaria WS Plus Global Equity Fund	BTA0563AU	Talaria Asset Management Pty Ltd	High
Walter Scott Wholesale Plus Global Equity Fund	BTA0542AU	Macquarie Investment Management Global Limited	High
BT International Shares Index Fund	ADV0056AU	Advance Asset Management Limited	Very high
Lazard Wholesale Plus Emerging Markets Equity Fund	BTA0555AU	Lazard Asset Management Pacific Co	Very high
Pendal Wholesale Plus Global Emerging Markets Opportunities Fund	BTA0550AU	Pendal Institutional Limited	Very high
Listed infrastructure			
Macquarie Wholesale Plus International Infrastructure Securities Fund (Hedged)	WFS0867AU	Macquarie Investment Management Global Limited	Very high
Magellan Wholesale Plus Infrastructure Fund	WFS0858AU	Magellan Asset Management Limited	Very high
RARE Infrastructure Wholesale Plus Value Fund - Hedged	BTA0543AU	RARE Infrastructure Ltd	Very high
RARE Infrastructure Wholesale Plus Value Fund - Unhedged	BTA0546AU	RARE Infrastructure Ltd	Very high

Investment options - Term deposits

Not all term deposits are available to all investors. Please check with your adviser to see which options are available to you.

Term deposit name	Term (months)	Interest frequency
BT	3	At maturity
BT	6	At maturity
BT	12	At maturity
BT	12	Monthly
BT	36	Monthly
BT	36	Yearly
BT	60	Monthly
BT	60	Yearly
Bank of Melbourne	3	At maturity
Bank of Melbourne	6	At maturity
Bank of Melbourne	12	Monthly
Bank of Melbourne	12	At maturity
Bank of Melbourne	36	Monthly
Bank of Melbourne	36	Yearly
Bank of Melbourne	60	Monthly
Bank of Melbourne	60	Yearly
St. George	3	At maturity
St. George	6	At maturity
St. George	12	Monthly
St. George	12	At maturity
St. George	36	Monthly
St. George	36	Yearly
St. George	60	Monthly
St. George	60	Yearly

Term deposit name	Term (months)	Interest frequency
Westpac	3	At maturity
Westpac	6	At maturity
Westpac	12	Monthly
Westpac	12	At maturity
Westpac	36	Monthly
Westpac	36	Yearly
Westpac	60	Monthly
Westpac	60	Yearly

For more information

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