

Fixed Term Deposit interest rates

– effective 12 May 2025

This document contains the interest rates for St.George Fixed Term Deposits (FTD) offered to investors through Asgard Capital Management Ltd.

It forms part of the St.George Fixed Term Deposits Product Disclosure Statement (PDS). The information was prepared on 12 May 2025, and each rate is effective as at the commencement date.

Interest paid at maturity

Search code	Term	Interest rate*	Interest payment frequency	Start of offer period	End of offer period	Commencement date
3mth FTD **	3-months	4.10% p.a.	At maturity	12 May 2025	16 May 2025	19 May 2025
6mth FTD **	6-months	4.19% p.a.				

* These are the actual rates at which interest is paid. Interest is paid at maturity.

** 6mth FTDs are not available for Asgard Investment Funds, Asgard Elements Investment and all PortfolioCare products.

** 3mth FTDs are not available for Asgard Investment Funds, Asgard Elements Investment, PortfolioCare Investment Service and PortfolioCare Elements Investment products. They will also cease to be available from 12 May 2025 for all other PortfolioCare products.

Grace Period Rate

The Grace Period Rate is a variable rate.

In the circumstance St.George is unable to release the Fixed Term Deposit on the maturity date, St.George will pay interest on the Fixed Term Deposit amount at the Grace Period Rate for the period from date of maturity to the date of redemption to the Manager. The Manager will pass on the interest amount to its investors in proportion to the investment amount of each investor.

Note:

- To 'lock in' at the above rates, investment instructions must be submitted by an Adviser on AdviserNET before 5pm WST 16 May 2025 (cut-off time).

- There is an additional variable interest earned on the funds deposited into a Fixed Term Deposit prior to a scheduled commencement date.
- At maturity, the proceeds from an investment in a Fixed Term Deposit will be allocated to the investor's St.George Cash Account within 5 business days following receipt from St.George. During this allocation period, no interest is earned.
- Investments cannot be redeemed prior to maturity. These Fixed Term Deposits are pooled term deposits, and an investment cannot be partially withdrawn, terminated or transferred under any circumstances prior to maturity.

