

## Offer Information – Term Deposit or Negotiable Interest Term Account (NITA)

### **You need to give us 31 days' notice if you want to withdraw from your term deposit or NITA early**

And if your term deposit or NITA has less than 31 days until it matures, then you can only withdraw your money at the end of the term. IMB has the discretion to delay the withdrawal or transfer until the end of the notice period (but not beyond the maturity date). This notice period doesn't apply for customers in hardship.

### **Consider if the term deposit or NITA product is right for you**

If you think you may need to immediately access your money before your term deposit or NITA matures, another deposit product may be more suitable to your needs.

### **Interest rates may be lower if you reinvest your term deposit or NITA for another term**

If your term deposit or NITA is reinvested when it matures, a lower interest rate may apply.

### **Consent to reinvest your term deposit or NITA for another term**

If you don't give us instructions at maturity, your funds will be reinvested for the same term (or the closest available term) at the interest rate for that term applicable at maturity. If your term deposit is subject to a special interest rate, the interest rate applicable on renewal will be the special interest rate for that term or, where there is no special rate, the standard interest rate for that term.

Further information is available at [imb.com.au/banking/term-deposits](http://imb.com.au/banking/term-deposits). Any advice has been prepared without taking account of your objectives, financial situation or needs. Before acting on any advice you should consider the Product Disclosure Statement and whether the IMB Term Deposit or NITA product is right for your circumstances.