

Important information about Judo Bank Term Deposits

Notice period for early withdrawals and transfers

Judo Bank's term deposits have a 31 calendar day notice period meaning that, except in cases of proven hardship, if:

- (i) you request an early withdrawal or transfer of all or part of your funds before the maturity date, they will not be provided until after the notice period. A Prepayment Adjustment (as described in the Terms and Conditions or contact Judo Bank on 13 58 36 if you would like more information) may apply, and
- (ii) you have less than 31 days remaining on your current term, the earliest you'll be able to access your funds is at maturity.

Judo Bank has discretion to delay the withdrawal or transfer until the end of the notice period (but not beyond the maturity date).

Product suitability

If you may have a need in the future to immediately withdraw or transfer your funds prior to the maturity date, other deposit products may be more suitable.

Interest rates

At the maturity of your term deposit, if you've elected to renew or roll over your funds into a new term deposit, the new term deposit may have a lower interest rate.