



# Term Deposit Account



Lock away your funds and earn a competitive fixed rate

**Westpac Fiji**  
November 2024

# **Secure a competitive rate and feel confident knowing how much interest you will earn.**

**Our Term Deposits (TDs) are a great way to invest surplus funds:**

- Lock away funds you do not need immediate access to, and get a guaranteed return
- Save for a goal such as a holiday or to purchase a car
- Term deposits can also be used to secure advances or overdrafts, or in support of bank guarantees

**Choose from a range of terms and interest payment options**

- A range of investment terms available, from 3 months to 5 years
- Opt to have interest paid quarterly, six monthly, annually or at maturity

**Options once the Term Deposit has matured**

- Fully withdraw your investment, including the interest you've earned
- Reinvest principal and interest earned, or principal only for a further term
- Only reinvest part of the principal. The term deposit will be closed and the funds invested into a new term deposit

## **Need to access your funds before the contractual term ends?**

- Term deposits cannot be terminated before maturity without the consent of the bank
- In the event the Bank provides its consent, and your deposit is broken before maturity, your interest will be adjusted in accordance with the rate applicable to the reduced term.

## **Setting up a Term Deposit account couldn't be easier**

Contact us at your local branch.

Please refer to the Deposit Account Terms and Conditions document available on the website for guidance about your Term Deposit Account.

## **Fees and Charges**



Scan QR to download the Westpac Lending Fees and Charges brochure.

# We're here to help



132 032



[www.westpac.com.fj](http://www.westpac.com.fj)



Visit us in branch

## Important customer notice:

Prior notice of 30 days would be given on any increase(s) or new fee(s) and charge(s).

