

Current interest rates for APS Notes are as follows:

31 Day “NOW” Savings account 3.25%* p.a.

(Notice of Withdrawal)

*** Monthly interest will be credited directly into your 31 Day NOW account at the end of each month.**

6 months 3.50% p.a.**

12 months 3.75% p.a.**

24 months 4.00% p.a.**

Interest is calculated daily and paid monthly.

**** Monthly interest payments may be credited directly into your nominated financial institution account or added to the principal.**

***Disclaimer**

This is not a bank product. It is an unlisted APS Note. No independent assessment has been made about the risk to investors losing any of their principal investment. Applications for APS Notes can only be made on the Investment Application Form which accompanies the prospectus issued by APS Savings Ltd. Please read the prospectus carefully before deciding whether to make an investment. 11/07/19