

Interest paid monthly

Term	Interest rate*	Interest payment frequency	Comparative Interest Rates**	Start of offer period	End of offer period	Commencement date
1-year	5.95%	Monthly	6.15%	10 Jan 2011	14 Jan 2011	17 Jan 2011

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

** These rates are calculated based on the assumption that the whole of the monthly interest payments are reinvested until maturity, earning interest at 5.95% p.a on the 1 year term. This allows the Fixed Term Deposits to be compared with those in the market that pay interest at annually. The actual effective interest rate that a client will receive will depend on the interest rate(s) applying to the Cash Account during the term of the Fixed Term Deposit and whether or not any of this interest is paid to, or otherwise withdrawn by, the client from their account.

Interest paid at maturity

Term	Interest rate*	Interest payment frequency	Start of offer period	End of offer period	Commencement date
3-months	5.60%	At maturity	10 Jan 2011	10 Jan 2011	17 Jan 2011
6-months	6.05%				

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

PLEASE NOTE:

- To 'lock in' at the above rates, your instructions must be submitted on AdviserNET before 5pm EST 14 January 2011 (cut-off time).
- At maturity, the proceeds from the term deposit are generally allocated to your clients' cash accounts within 5 business days after Asgard receives them from St George during which time, no interest is earned.