

TermPlus is an Australian unit trust designed to operate as an online fixed term account for a broad range of Australian investors who are looking to put their money to work, and earn monthly income from their savings.

Our Term Accounts are high-yield fixed-term investment accounts that deliver returns through unparalleled access to global private credit markets.

Choose between receiving monthly income payments directly to your bank account, or reinvesting your monthly income to compound your returns.

TermPlus is powered and delivered in association with recognised and established industry partners Pengana Capital Group, and Mercer.

Term Lengths and Target Rates

1 Year Account

6.60% p.a.*

RBA Cash Rate + 3%

2 Year Account

7.25% p.a.*

RBA Cash Rate + 3.65%

5 Year Account

7.75% p.a.*

RBA Cash Rate + 4.15%

Target Rates are set as a fixed margin above the RBA Cash Rate, which is variable over the course of the Term.



Earn up from the cash rate

Our Target Rates are designed to move with, and surpass, the RBA Cash Rate.



Choose how you're paid

Have your monthly Income paid to your bank, or reinvest it for compound returns. It's all too easy.



Suit yourself term lengths

From 1, 2 or 5 years, choose the term that kicks your money goals.



Stop Settling For Low Returns. Start Earning Better Income With TermPlus.



Target Rates From 6.60% p.a. On Your Saving

Unlock higher and more consistent returns that are designed to beat inflation.



3-Layer Protection For Every TermPlus Account

Customers benefit from our first-in-market Support Account. A co-investment that provides an extra pool of capital and returns to underpin monthly payments as well as customer savings.



Open Your Account Online In Minutes

No confusing paperwork or long delays. Choose your term, set up your profile, fund your account, and start earning.



Track Your Progress With A Simple Dashboard

Get monthly income updates and manage your account from anywhere, anytime. It's that easy.



Presented By Trusted Institutions

Your money is powered by Pengana Capital Group and Mercer. Trust your wealth with established financial institutions with a strong track record.



\$0 Setup Fees & No Monthly Fees

All management fees are already factored into our target rates. No unexpected setup fees. No monthly account fees.



Access Global Private Credit Opportunities

Benefit from a diversified portfolio that's usually reserved for institutional investors. Take advantage of this exclusive access for everyday Australians.

[Open an Account at TermPlus.com.au](https://www.termplus.com.au) ↗



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