

Powered by



In Association with



Approved by



Rated Investment Grade



TermPlus offers high-yield, fixed-term accounts that pay a monthly income stream that is fixed above the RBA Cash Rate, and driven by a professionally constructed diversified global private credit portfolio. With zero set up, or monthly account fees.

Term Lengths and Target Rates

1 Year Account

RBA Cash Rate
+ 3%

2 Year Account

RBA Cash Rate
+ 3.65%

5 Year Account

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

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



Choose how you're paid

Income paid to bank, or reinvest it for compound returns.



Suit yourself term lengths

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



Dedicated Adviser Portal

Our dedicated adviser platform gives you ultimate control and visibility to open and manage TermPlus term accounts for your clients.



Easy Set-Up & Access



Easy Client Onboarding



Seamless Management



Dedicated Support

A Bonus For Your Clients (Built-In)

TermPlus recognises the long-term value of advised clients, and offers a built-in upfront bonus on all advised-client accounts opened via the TermPlus **adviser platform**.

Account Term	Additional Bonus Applied Upfront
1 Year Account	+0.35%
2 Year Account	+0.70%
5 Year Account	+1.00%



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.

Head to termplus.com.au/adviser to set up your platform access today ↗

1300 883 881 support@termplus.com.au

Pengana Capital Limited (Pengana) (ABN 30 103 800 568, AFSL 226 566) is the issuer of units (Term Accounts) in TermPlus (ARSN 668 902 323). Consider the PDS and TMD before investing in TermPlus. For further details, please see the Important Information page on our website.

Mercer Consulting (Australia) Pty Limited (ABN 55 153 168 140, AFSL 411 770), which is a wholly owned subsidiary of Mercer (Australia) Pty Ltd (ABN 32 005 315 917) (Mercer Australia) collectively referred to as Mercer. References to Mercer shall be construed to include Mercer LLC and/or its associated companies. 'MERCER' is a registered trademark of Mercer Australia.