



TERM DEPOSIT INTEREST RATES

Interest rates are subject to change without notice. For current interest rates and special offers, contact our investment team toll free on 0800 11 22 75.

Term	Interest Rate p.a.
5 year	4.40%
4 year	4.40%
3 years	4.40%
2 years	4.50%
18 months	4.50%
12 months	4.60%
9 months	4.70%
6 months	4.50%

Interest can be paid monthly or reinvested at the end of each quarter.
We can offer special rates for investments of \$100,000 or more – contact us!
All rates are quoted on a per annum basis and are subject to change without notice.

This rates card was last updated **11 July 2025**

Call us on 0800 11 22 75 or email us at invest@xceda.co.nz to discuss our term deposit products. Our friendly and professional team will be happy to assist you and answer all your queries.

For full terms and conditions relating to the Term Deposits offered by Xceda Finance Limited are included in our Product Disclosure Statement:
www.xceda.co.nz