

Loans

Headline rate: 4.19% p.a. for 2 year fixed. Min 20% equity.

Home loan terms	Special interest rate* If you have more than 20% equity	Standard interest rate If you have less than 20% equity
6 month fixed	4.99% p.a.	5.74% p.a.
1 year fixed	4.05% p.a.	4.80% p.a.
2 year fixed	4.19% p.a.	4.94% p.a.
3 year fixed	4.49% p.a.	5.24% p.a.
4 year fixed	4.99% p.a.	5.74% p.a.
5 year fixed	5.09% p.a.	5.84% p.a.
Variable	5.80% p.a.+	5.80% p.a. +
Offset mortgage	5.80% p.a.	5.80% p.a.
Revolving credit	5.85% p.a.	5.85% p.a.

* Specials are also available for Welcome Home Loan customers.

+ For all Bridging loans, the interest rate will be 1% above Kiwibank's variable interest rate.

A default interest rate, which is your current interest rate plus 5% p.a. may be charged on each amount that is either overdue or over the limit of your home loan component or portion.

Overdraft	Current rates p.a.
Preferential Overdraft	12.90% p.a.
Authorised Overdraft	16.90% p.a.
Unauthorised Overdraft	22.00% p.a.
Tertiary and Graduate Overdraft	5.00% p.a.

Everyday accounts

NOW account	Current rates p.a.
\$0+	0.00% p.a.
Free Up account	Current rates p.a.
\$0+	0.00% p.a.
Bill Blaster	Current rates
\$0 - \$99	0.00% p.a.
\$100+	0.10% p.a.
Front Runner	Current rates p.a.
\$0 - \$3,999	0.00% p.a.
\$4,000 - \$14,999	0.10% p.a.
\$15,000 - \$49,999	0.10% p.a.
\$50,000 - \$99,999	0.25% p.a.
\$100,000+	1.50% p.a.

Credit Cards

Credit Card	Current rates p.a.
Low Rate Mastercard - Purchases	13.45% p.a.
Low Rate Mastercard - Cash advances	22.95% p.a.
Mastercard Zero - Purchases	16.90% p.a.
Mastercard Zero - Cash advances	22.95% p.a.
Mastercard Gold - Purchases	17.90% p.a.
Mastercard Gold - Cash advances	22.95% p.a.

Personal loans and Car loans	Current rates p.a.
Personal loan from \$10,000	16.95% p.a.
Personal loan \$2,000 - \$9,999	18.95% p.a.
Graduate Package customers \$2000 - \$15,000	13.95% p.a.
Kiwibank Home Loan customers	13.95% p.a.
Car loans - secured	From 12.99% p.a. to 18.95% p.a.*

* The interest rate will vary depending on a number of factors including amount borrowed, term, your credit rating and security offered. The interest rate and repayment amount will remain the same for the term of the loan.

** Interest rate available for new lending on personal loan applications drawn down from 1 Sep 2015, subject to lending and credit criteria. Where new lending is consolidated with an existing Kiwibank or Latitude provided personal loan, a blended interest rate will apply. The interest rate and repayment amount will remain the same for the term of the loan.

Savings accounts

First Saver	Current rates p.a.
\$0+	1.25% p.a.
Back-up Saver	Current rates p.a.
\$0+	0.15% p.a.
Fast Forward Saver	Current rates p.a.*
\$0 - \$999	1.10% p.a.
\$1,000 - \$2,999	1.10% p.a.
\$3,000 - \$3,999	1.10% p.a.
\$4,000+	1.15% p.a.

* Rates include bonus interest of 1.00% p.a. if at least \$20 is deposited, and no withdrawals or transfers are made, each calendar month.

Air New Zealand Airpoints Credit Card	Current rates p.a.
Airpoints Low Fee - Purchases	16.90% p.a.
Airpoints Low Fee - Cash advances	22.95% p.a.
Airpoints Standard and Platinum - Purchases	20.95% p.a.
Airpoints Standard and Platinum - Cash advances	22.95% p.a.



Investments

Online Call*	Current rates p.a.
Personal Online Call	1.50% p.a.**
Business Online Call	1.50% p.a.**
PIE online call	1.50% p.a.**
PIE Online Call effective rate (incl. bonus)	1.61% p.a.****

Notice Saver*	Current rates p.a.
32 days' notice	2.25% p.a.
90 days' notice	3.25% p.a.

*Account balance must be over \$2,000 to earn interest.

** Rate includes bonus interest of 1.00% p.a. if no withdrawals are made within the calendar month.

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**** The effective rate takes into account the potential tax rates savings relative to interest earned on a direct investment that would otherwise be assessed at the top marginal tax rate (which is higher than the maximum tax rate on PIE returns). The effective rate may vary depending on the investor's personal taxation position.

Term Deposit

Special: 3.40% p.a. for 6 months. Minimum investment \$10,000. Interest at maturity..

Interest paid at maturity (p.a.)	\$1,000+	\$5,000+	\$10,000+	\$50,000+
30 days	N/A	0.65% p.a.	0.75% p.a.	0.75% p.a.
60 days	N/A	1.15% p.a.	1.25% p.a.	1.25% p.a.
90 days	2.00% p.a.	2.55% p.a.	2.65% p.a.	2.65% p.a.
100 days	2.00% p.a.	2.70% p.a.	2.80% p.a.	2.80% p.a.
120 days	2.00% p.a.	2.85% p.a.	2.95% p.a.	2.95% p.a.
150 days	2.00% p.a.	2.90% p.a.	3.00% p.a.	3.00% p.a.
6 months	2.00% p.a.	3.30% p.a.	3.40% p.a.	3.40% p.a.
200 days	2.00% p.a.	3.20% p.a.	3.30% p.a.	3.30% p.a.
9 months	2.00% p.a.	3.30% p.a.	3.40% p.a.	3.40% p.a.
1 year	2.00% p.a.	3.30% p.a.	3.40% p.a.	3.40% p.a.
2 years	2.00% p.a.	3.45% p.a.	3.55% p.a.	3.55% p.a.
3 years	2.00% p.a.	3.60% p.a.	3.70% p.a.	3.70% p.a.
4 years	2.00% p.a.	3.70% p.a.	3.80% p.a.	3.80% p.a.
5 years	2.00% p.a.	3.75% p.a.	3.85% p.a.	3.85% p.a.
Interim interest options (p.a.)	\$1,000+	\$5,000+	\$10,000+	\$50,000+
1 year	2.00% p.a.	3.30% p.a.	3.40% p.a.	3.40% p.a.
2 years	2.00% p.a.	3.40% p.a.	3.50% p.a.	3.50% p.a.
3 years	2.00% p.a.	3.50% p.a.	3.60% p.a.	3.60% p.a.
4 years	2.00% p.a.	3.60% p.a.	3.70% p.a.	3.70% p.a.
5 years	2.00% p.a.	3.65% p.a.	3.75% p.a.	3.75% p.a.

Kiwibank PIE Term Deposit Fund (minimum deposit \$10,000)

Redemption period (term)	Current rates (Class)	Effective rate *
90 days	2.65% p.a.	2.85% p.a.
100 days	2.80% p.a.	3.01% p.a.
120 days	2.95% p.a.	3.17% p.a.
150 days	3.00% p.a.	3.22% p.a.
6 months	3.40% p.a.	3.65% p.a.
200 days	3.30% p.a.	3.55% p.a.
9 months	3.40% p.a.	3.65% p.a.
1 year	3.40% p.a.	3.65% p.a.

Term Deposit rates apply to the first \$5 million of total deposits you hold with Kiwibank. If you are investing more than \$5 million, please contact us to discuss rates.

*The effective rate takes into account the potential tax rate savings relative to interest earned on a direct investment that would otherwise be assessed at the top marginal tax rate (which is higher than the maximum tax rate on PIE returns). The effective rate may vary depending on the investor's personal taxation position..

Interest rates are current as at 1:04PM (NZST), 16 February 2019. Rates are subject to change.