

Deposit Interest Rates

Term Deposit, On Call Super Saver & 90 Day Notice Saver.



Interest rates are quoted per annum and may change without notice. For current rates, please see our website: www.xceda.co.nz. For tailored rates for Term Deposits over \$100,000, please contact our investment team.

Term Deposit Rates

Term	Interest Rates (p.a.)*
6 months	4.20%
9 months	4.25%
12 months	4.35%
18 months	4.40%
2 years	4.25%
3 years	4.15%
4 years	4.15%
5 years	4.15%

*Last Updated 21 August 2025.

Interest can be paid monthly or quarterly, reinvested quarterly, or transferred to an Xceda On Call Super Saver or 90 Day Notice Saver account monthly.

Savings Account Rates

Account Type	Interest Rates (p.a.)**
On Call Super Saver	2.75%
90 Day Notice Saver	3.75%

** Last Updated 21 August 2025.

Interest compounded monthly.

For full terms and conditions relating to the Deposit accounts offered by Xceda Finance Limited, see our Product Disclosure Statement at www.xceda.co.nz.

We'd love to talk to you about our Deposit products – get in touch with our friendly investment team today!

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