

# 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](http://www.xceda.co.nz).

## Term Deposit Rates

Term	Interest Rates (p.a.)*
6 months	3.60%
9 months	3.70%
12 months	3.90%
18 months	3.95%
2 years	4.20%
3 years	4.20%
4 years	4.25%
5 years	4.40%

\*Last Updated 25 February 2026.

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	2.25%
90 Day Notice Saver	3.25%

\*\* Last Updated 08 October 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](http://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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