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.

Term Deposit Rates

Term	Interest Rates (p.a.)*
6 months	3.75%
9 months	3.85%
12 months	4.10%
18 months	4.45%
2 years	4.50%
3 years	4.70%
4 years	4.80%
5 years	5.10%

*Last Updated 16 July 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	2.50%
90 Day Notice Saver	3.35%

** Last Updated 03 September 2026.
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!

0800 11 22 75
invest@xceda.co.nz