

# Application for Secured Deposits

---

Full name, IRD number and contact details

Primary Investor

Full name	IRD Number	-	-
Phone ( )	Email	DOB	/ /

Joint Investor (if applicable)

Full name	IRD Number	-	-
Phone ( )	Email	DOB	/ /

Company or Trust (if applicable)

Full name	IRD Number	-	-
Phone ( )	Email		

Address Details

Physical address	
Town/City	Postcode
Postal address (if different to physical)	

Tax Details

Withholding tax

If you do not supply your IRD number, we are required to deduct RWT at 45% (unless NRWT or AIL applies)

**Resident Withholding Tax (RWT):**  10.5%  17.5%  30%  33%  39%  RWT Exempt

**Non-Resident Withholding Tax (NRWT):**  10%  15% **Company Tax:**  28%  **Approved Issuer Levy(AIL)**

**PRIMARY APPLICANT ONLY**

Are you a tax resident of any country other than New Zealand?  Yes  No

If yes, country of tax residence?
-----------------------------------

Are you a US citizen or a reporting entity for the purposes of FATCA?  Yes  No

**JOINT APPLICANT ONLY (IF APPLICABLE)**

Are you a tax resident of any country other than New Zealand?  Yes  No

If yes, country of tax residence?
-----------------------------------

Are you a US citizen or a reporting entity for the purposes of FATCA?  Yes  No

Bank account details

Specify the bank account to which you would like interest and maturity funds paid.

Please attach a bank statement or confirmation showing your name and bank account number.

Bank	Branch		
Bank	Branch	Account Number	Suffix

## Investment Details

Enter the amount, term and applicable interest rate at which you would like to invest. You can specify multiple deposits (1 on each line) each for a different term and earning at a different interest rate.

Amount (min \$2,500)	Term or maturity date	Interest rate (% p.a.)	Interest Payments - (Please tick or circle)
<i>Example only</i>	<i>5 years</i>	<i>5.00%</i>	<i>Compound Quarterly</i> <input type="checkbox"/> <i>Direct Credit Quarterly</i> <input type="checkbox"/> <i>Direct Credit Monthly</i> <input type="checkbox"/>
\$			<i>Compound Quarterly</i> <input type="checkbox"/> <i>Direct Credit Quarterly</i> <input type="checkbox"/> <i>Direct Credit Monthly</i> <input type="checkbox"/>
\$			<i>Compound Quarterly</i> <input type="checkbox"/> <i>Direct Credit Quarterly</i> <input type="checkbox"/> <i>Direct Credit Monthly</i> <input type="checkbox"/>
\$			<i>Compound Quarterly</i> <input type="checkbox"/> <i>Direct Credit Quarterly</i> <input type="checkbox"/> <i>Direct Credit Monthly</i> <input type="checkbox"/>

## For new secured deposits

As part of our audit obligations can you please indicate in your own words the original source of wealth for this investment. Examples:

- Retirement savings from 35 years as a public servant
- Inheritance from parents' estate
- Savings with an investment maturing from the bank
- Sale of farm

## Savings Account

Xceda offers flexible savings accounts to suit your financial goals. Our Super Saver is an on-call account that earns competitive interest and allows access to your funds with just 1 business day's notice. For higher returns, the Notice Saver offers a premium interest rate in exchange for 90 days' notice before withdrawals—ideal for planned, medium-term savings.

Would you like to open an Xceda Savings Account?  Yes  No

If yes, which account(s) would you like to open?  On-Call Super Saver  90-Day Notice Saver

How did you hear about Xceda?

Were you referred by an existing Xceda customer?  Yes  No

If yes, What is their name?

## Statements

How do you wish your statements to be sent?  Email  Post (paper)

## Signatures

Having received and read and Product Disclosure Statement of Xceda Finance Limited dated 07th September 2023 (as supplemented from time to time), I/we hereby:

Apply for Secured Deposits as set out above upon the terms and conditions of the Trust Deed and the Product Disclosure Statement; agree to provide Xceda Finance with all requested due diligence information that is required to satisfy applicable laws, such as the customer due diligence obligations under the Anti-Money Laundering and Countering Financing of Terrorism Act 2009;

acknowledge that any personal information in this application form may be used by Xceda Finance to consider and process my application, to administer my investment, to help enable Xceda Finance to comply with applicable laws, rules and regulations, and to provide me with information about our promotions and products. Investors that are individuals under the Privacy Act 2020 have the right to access and correct any personal information held by Xceda Finance.

I agree to promptly provide updated information to Xceda Finance if my circumstances change or if the information in this form becomes incorrect. I acknowledge that Xceda Finance may have to share the information in this form with Inland Revenue, who may share the information with tax authorities of the countries of which I am or may be tax resident. I confirm that the above declaration extends to any other information that I may provide to Xceda Finance after signing this form.

Signature \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_/\_\_\_\_/\_\_\_\_

If signed under power of attorney the attorney hereby declares that they have not had notice of the death of the donor or the revocation of the power of attorney.

### DISCLAIMER

Xceda Finance Limited is a Non-Bank Deposit Taker regulated by the Reserve Bank of New Zealand licensed under the Non-Bank Deposit Takers Act 2013, regulated by the Reserve Bank of New Zealand.

Xceda Finance Limited is the issuer of the deposit accounts. Our latest Product Disclosure Statement is available at: [www.companiesoffice.govt.nz/disclose](http://www.companiesoffice.govt.nz/disclose)

The creditworthiness of Xceda Finance Limited has been rated by Equifax Australia Credit Ratings Pty Ltd, a ratings agency approved by the Reserve Bank under section 86 of the Non-bank Deposit Takers Act 2013.