

XcedaNews

March 2026

Term Deposit Rates

We offer Term Deposits from 6 months to 5 years.

Featured Rate:

INTEREST RATE	MIN DEPOSIT	TERM	FEES
4.30% p.a.*	\$2,500	18 Months	\$0

*Rate valid from 13 March 2026 - rates are subject to change without notice.

[Click here to Apply Now](#)



Keep your funds accessible while earning 2.25% p.a. with an Xceda On Call Super Saver account, giving you flexibility while your money continues to work for you.

[Learn More](#)

*Interest rate is subject to change, and withdrawals will be processed with 1 business day's notice.

Super Saver account

2.25%

Interest rate p.a with no joining fee*

[Click here to Apply Now](#)

New Zealand Market & Economic Update

The Reserve Bank of New Zealand held the Official Cash Rate (OCR) at 2.25% in its February review, following reductions since August 2024.

Inflation has eased from its 2022 peak and is expected to return to the 1–3% target band, moving closer to the 2% midpoint over the coming year. Lower interest rates are supporting borrowing and a gradual economic recovery.

However, global uncertainty remains. Rising oil prices linked to Middle East tensions are increasing fuel costs and may place upward pressure on inflation across the economy. The Reserve Bank is expected to monitor these factors closely when assessing the outlook for inflation and future interest rate decisions.

The Reserve Bank of New Zealand is scheduled to release its next Monetary Policy Statement, including the Official Cash Rate (OCR) decision, on 08 April 2026.

[RBNZ Monetary Policy Statement 18 February 2026](#)

[RNZ News Article - 10 March 2026](#)

Question Of the Month

We often get asked: Is my Xceda On-call Super Saver account covered by the Depositor Compensation Scheme?

Yes. Funds held in Xceda Super Saver accounts are covered by the Depositor Compensation Scheme (DCS).

The Depositor Compensation Scheme (DCS) covers you up to \$100,000 if your deposit taker fails, when your money is held in DCS-protected accounts. The DCS is a government scheme that is funded by deposit takers and administered by the Reserve Bank of New Zealand – Te Pūtea Matua (RBNZ).

Example:

Joint Accounts



**Depositor
Compensation
Scheme**

The Depositor Compensation Scheme covers you up to \$100,000 if your deposit taker fails, when your money is held in DCS-protected accounts.

For joint accounts, each person is treated as having an equal share. That share is added to any personal deposits they also hold with the same institution.

Example: Mr. and Mrs. Smith hold Super Saver accounts with Xceda:

- Mrs. Smith has \$550 in her individual Super Saver account and a 50% share of a \$20,000 joint Super Saver account. Her total eligible deposits are \$10,550.
- Mr. Smith has \$8,000 in his individual Super Saver account plus his \$10,000 share of the joint account. His total eligible deposits are \$18,000.

Both balances are below the \$100,000 DCS limit, meaning the full amounts would be covered under the scheme. For more examples and information about how the DCS works, visit the [Reserve Bank website](#).

Investor Portal

Are you an existing Xceda customer? Our Investor Portal provides secure, 24/7 access to your investment information. You can view balances, maturity dates, interest payments, and account statements in one place. If you haven't activated your login or need assistance, our team is here to help at invest@xceda.co.nz.

The portal is designed to make managing your investments simple and efficient, giving you clear visibility and control without needing to contact our team for routine enquiries.

If you haven't activated your login, need assistance resetting your password, or want guidance navigating the portal, our investment team is here to help. Contact us anytime at invest@xceda.co.nz for support.

Ready to get started? Click below to log in and take full control of your investments today.

[Click here to Login](#)

About Xceda

Founded in Whakatane in 1989, Xceda is one of only eight finance company institutions in New Zealand licensed as a Non-Bank Deposit Taker. Over the years, we have grown to operate from two offices, our original Whakatane office and a central office in Auckland, providing lending and deposit services to New Zealanders who aren't always well-served by the main banks.

Licensed by the Reserve Bank of New Zealand, Xceda adheres to strict regulations and governance. Our focus is on personalised service and responsible lending, helping our clients reach, and exceed their financial goals.

Our team prides itself on timely, friendly support, using the latest digital and technological tools to make investing and account management simple, seamless, and secure.

Our mission goes beyond providing financial products, we aim to build lasting relationships with our clients. To learn more about our products or discuss your investment options, book a phone call with a member of our investment team.

[Click Here To Book a Call](#)



Customer Testimonials

"I really appreciate the communication that Emma provided and not having to wait on answer phones. In these days its nice to work with people who treat customers like customers".

"Really great service. The process is very simple to follow and your customer service is par excellence. Thanks".

"Xceda has been excellent to deal with from the time I first made contact until now. This view is based on the interactions I've had with Xceda staff - thoroughly professional, timely responses and accurate, no surprises, language. I have recommended Xceda to friends".

Are you an existing customer? Share Your Feedback

We value your opinion and would love to hear from you. Taking just a few minutes to complete our survey helps us improve our services, products, and overall experience for all our customers.

[Click Here to Complete](#)



We'd love to talk to you about our Deposit products.
Get in touch with our team today!

Call 0800 11 22 75
email invest@xceda.co.nz