



XCEDA INVESTOR NEWSLETTER

DECEMBER 2021

Have an eXCEDA'ingly Merry Christmas!

As we come to a close on what has been another eventful year we wanted to reflect on a few of our top highlights from 2021.

1. In October we effected a change of our name from Asset Finance Limited to Xceda Finance Limited. This rebrand is to reflect our future around a much more innovative and unique service offering to all our customers. The reaction has been very positive from all our customers - and remember we are the same friendly team, just with a new name!
2. We launched our new [website](#) and digital application form for both borrowers and investors.
3. From October 2021 we were able to start offering Australian Dollar Term Deposits for any Kiwis that have AUD currency sitting in savings accounts not earning attractive interest, or for those that use AUD as another investment strategy.



Overall 2021 has been a major year of growth and improvement and we're really excited for you continue this journey with us in 2022. From the team at Xceda Finance, we hope you have a safe and happy holiday season!

Meet our Chief Credit Risk Officer - Darryl French



Darryl was appointed as our Chief Credit Risk Officer in October 2021, joining Xceda from Heartland Bank where he was Head of Consumer Credit.

Darryl has managed projects in banks and finance companies creating policy, procedures, and loan assessment scorecards. He has significant experience in business development, business analysis, staff management and establishing governance.

Darryl works in our Auckland office alongside Daniel (the CEO) and Graeme (the CFO).

Term	NZD Rate p.a. %	AUD Rate p.a. %
6 months	2.65%	2.95%
9 months	3.65%	3.50%
12 months	3.95%	3.95%
18 months	4.50%	3.95%
2 years	4.50%	4.25%
3 years	4.85%	5.00%
4 years	4.85%	5.00%
5 years	5.00%	5.00%

Term Deposit Rates*

Check our new Term Deposit Rates!*

If you are interested in speaking to one of our team members about your investments or opening a new term deposit, send through all Application Forms and Maturity Notices to invest@xceda.co.nz. We'll get back to you as soon as we can!

Wishing you a wonderful holiday season!

Our offices will be closed from 25 December - 4 January (Re-opening on 5 January)

We look forward to welcoming you back in 2022!



Terms and Conditions:

*Rates are current as at 8 December 2021. Interest payment can be selected monthly or quarterly, or compounded quarterly. Rates are subject to change by Xceda Finance Limited. Minimum Deposit of \$2,500.

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 secured term deposits. Our latest Product Disclosure Statement (PDS) is available at: <https://www.xceda.co.nz/invest/>
The creditworthiness of Xceda Finance Limited has been rated by Equifax Australasia Credit Ratings Pty Ltd, a ratings agency approved by the Reserve Bank under section 86 of the Non-bank Deposit Takers Act 2013.

This message was sent from Xceda Finance Limited, registered office 38 Richardson Street, Whakatane 3158.

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