



Asset Finance is now Xceda Finance

We're still the same company you know and trust

Term Deposit Rates*

TERM	INTEREST RATE NZ p.a.	INTEREST RATE AUD p.a.
6 mths	2.65%	2.65%
9 mths	2.95%	3.25%
12 mths	3.60%	3.95%
18 mths	3.95%	4.25%
24 mths	4.25%	4.25%
3 yrs	4.50%	4.50%
4 yrs	4.75%	4.75%
5 yrs	5.00%	5.00%

*Rates are current as at 2 September 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.

Communication with our Investment Team

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! And remember you can always access all your information or send us a message directly from your account in the online Investor Portal.

We have branches throughout New Zealand. Give us a call to find your nearest branch.

0800 657 800
invest@xceda.co.nz
www.xceda.co.nz

We have some exciting news to share. We have rebranded!

In this month's Investor Newsletter we are proud to announce that **Asset Finance is now Xceda Finance.**

For the past 25 years Xceda Finance has been offering investment and lending products to New Zealanders with a core focus on customer service and responsible lending practices. Starting out in a small office in Whakatane back in 1989, we have been growing steadily ever since and we thought that it was about time to find a name that reflected this growth!

Why did we choose 'Xceda'? Xceda (pronounced "X-See-Da") is a derivation of the word 'Exceed' which reflects our commitment to offering quality services.

Xceda Finance - Let us help you to exceed your expectations. The new name also aligns us with our affiliate financial services provider in Australia, Xceda Capital.

Check out our website www.xceda.co.nz



Australia Dollar Secured Term Deposits Now Available

Xceda Finance is now able to offer investment rates for Australian Dollar Term Deposits. See the rates available above left.

The AUD Term Deposits operate in the same way that our existing NZD Term Deposit operates, other than the interest payments which are only offered quarterly (or compound quarterly).

The AUD Term Deposits are a great way for New Zealanders to earn extra income if:

- (i) you hold AUD in existing New Zealand or Australian banks accounts,
- (ii) you earn AUD income from your job or other investments, or
- (iii) you generally have an AUD investment strategy in your portfolio.

Please see our Product Disclosure Statement for all terms and conditions.

Asset Finance offers:



Term Deposits

We offer highly competitive rates for term deposits up to 5 years.



Personal Loans

Loans from \$1,000 tailored specifically to your personal needs.



Property Loans

We provide flexible property lending solutions, including 1st and 2nd mortgages as well as caveat loans.



Business Loans

With a specific focus on SME's, Xceda is a specialist business finance lender



Board Profile - Scott Weenink

Scott was elected to our Board in December 2018, and appointed Chairman in February 2021.

He has broad governance experience including Executive and Board Director roles with telecommunications and airport companies in New Zealand, Asia and the Middle East.



Scott's current Board Director roles include as Chairman of Xceda Finance Limited, Generate KiwiSaver Funds Management and the New Zealand Cricket Players Association. He is also a director of Enable Networks Limited. Scott has a Master's degree in Law from Oxford University.

Outside of the corporate world, Scott is a keen sportsman having previously represented Wellington in cricket and rugby, and won Blues in both these sports at Oxford University. He also is a busy family man with four daughters keeping him on his toes!



CEO Comments

We hope you are all as excited by our new name and website as we are!

This represents the future for our business as we continue to grow our conservative investment strategy.

Please have a look around the new website and let us know what you think.

Stay safe and well!
Best wishes,

Daniel McGrath
CEO



If you have any questions after reading this newsletter, or would like to discuss a new investment term deposit, please give us a call on 0800 657 800 or email us at invest@xceda.co.nz, we are happy to help. You can also log in to your Investor Portal account and send us a message!

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 term deposits. Our latest Product Disclosure Statement (PDS) is available at: www.xceda.co.nz/legal/loan-fees-terms-and-conditions

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.



Xceda Finance Limited has been providing New Zealand investors with consistent, stable returns for over 25 years.