Great rates

Term Investments

Term	Interest rate per annum		
	$2,000 to $9,999	$10,000 to $99,999	$100,000 and over
90 days	4.20 %	4.20 %	4.20 %
120 days	4.20 %	4.20 %	4.20 %
180 days	6.00 %	6.00 %	6.00 %
270 days	6.10 %	6.10 %	6.10 %
1 year	6.25 %	6.25 %	6.25 %
18 months	6.10 %	6.10 %	6.10 %
2 years	5.90 %	5.90 %	5.90 %
3 years	-	-	5.30 %

*Term Investments of less than $2,000 receive a flat rate of 2.00 % per annum.

Call Investments

Balance	Interest rate per annum
Under $500	Nil
$500 +	2.00 %

All Call and Term Investments are made pursuant to WBS's current Product Disclosure Statement (the **PDS**). The PDS contains information that may help you to make decisions about whether to make an investment with WBS and may be obtained at www.wbs.net.nz or www.companiesoffice.govt.nz/disclose.

Rates are subject to change.