

Interest Rates

as at 23 November 2023

Term Investments (Minimum \$5,000 deposit)

30 days	2.50% p.a.	9 months	6.00% p.a.
90 days	4.20% p.a.	12 months	6.10% p.a.
6 months	6.00% p.a.	24 months	6.00% p.a.
8 months	6.00% p.a.	36 months	5.80% p.a.

Cheque Account – Personal

On credit balances over \$10,000	0.05% p.a.
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Cheque Account – Not for Profit

On credit balances over \$5,000	0.10% p.a.
On credit balances over \$50,000	1.25% p.a.

Access Account

On credit balances over \$10,000	0.05% p.a.
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Call Account

On all credit balances	2.75% p.a.
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Target Account

On all credit balances	1.00% p.a.
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All Call, Savings and Term Investments are made pursuant to NBS'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 NBS and may be obtained at [Disclose Register \(companiesoffice.govt.nz\)](#) or www.nbs.co.nz/about/documents-and-disclosures/annual-reports-and-disclosures

Rates are subject to change.