

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	5.90 %	5.90 %	5.90 %
270 days	5.90 %	5.90 %	5.90 %
1 year	5.90 %	5.90 %	5.90 %
18 months	5.60 %	5.60 %	5.60 %
2 years	5.40 %	5.40 %	5.40 %
3 years	-	-	5.20 %

*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.

How is interest calculated?

Interest is calculated on the daily closing balance multiplied by the annual interest rate, divided by the number of days in the year (365 days, or 366 days in a leap year). Where your investment starts in a non-leap year and matures in a leap year (or vice-versa), the daily interest earned is calculated on 365 days for the portion of the investment held within the non-leap year, and 366 days for the portion of the investment held within the leap year.

Rates are subject to change.