NBS Interest Rates as of 24 February 2025

Term Investment Interest Rates	
30 days	2.20% p.a.
2 months	2.75% p.a.
90 days	3.65% p.a.
4 months	3.70% p.a.
5 months	4.00% p.a.
6 months	4.10% p.a.
7 months	4.10% p.a.
8 months	4.10% p.a.
9 months	4.05% p.a.
10 months	3.90% p.a.
11 months	3.90% p.a.
12 months	3.90% p.a.
14 months	3.85% p.a.
15 months	3.85% p.a.
18 months	3.85% p.a.
22 months	3.90% p.a.
24 months	3.80% p.a.
25 months	3.80% p.a.
26 months	3.80% p.a.
27 months	3.80% p.a.
31 months	3.80% p.a.
32 months	3.80% p.a.

NBS Banking for life

Term Investment Interest Rates	
34 months	3.80% p.a.
35 months	3.80% p.a.
36 months	3.85% p.a.

NBS Access Interest Rates	
Interest paid on credit balances under $10,000	0.00% p.a.
Interest paid on credit balances over $10,000	0.05% p.a.

NBS Cheque Interest Rates - Personal	
Interest paid on credit balances under $10,000	0.00% p.a.
Interest paid on credit balances over $10,000	0.05% p.a.

NBS Cheque Interest Rates - Business	
No interest paid on Business Cheque credit balances	0.00% p.a.

NBS Cheque Interest Rates – Community Banking/ Not for Profit	
Interest paid on credit balances under $5,000	0.00% p.a.
Interest paid on credit balances over $5,000	0.10% p.a.
Interest paid on credit balances over $50,000	0.50% p.a.

NBS Call Interest Rates	
Interest rate applies to Personal, Business, Rural and Community Banking/ Not for Profit Call Accounts	
NBS Call Account - All credit balances	1.00% p.a.

NBS Target Interest Rates	
NBS Target Saver - All credit balances	0.50% p.a.

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.

NBS General Terms and Conditions apply.

Interest rates are subject to change at any time without notice.

NBS is not a registered bank.