

CURRENT RATES

TERM INVESTMENT

"Funds invested for an agreed term at an agreed rate"

Minimum Investment \$500

Interest Rate Per Annum

Term	\$500 – \$1,999	\$2,000 – \$4,999	\$5,000 & Over
90 Days	1.00%	2.00%	2.10%
120 Days	1.00%	2.00%	2.40%
180 Days	1.00%	2.00%	2.65%
270 Days	1.00%	2.00%	3.05%
1 Year	1.00%	2.00%	2.90%

CALL INVESTMENT

"An on call account for everyday access"

All new accounts are subject to a \$500 minimum initial investment

Account Balance	Interest Rate Per Annum
\$0 - \$1,000	Nil
\$1,000 - \$5,000	0.50%
Greater than \$5,000	1.00%

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

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