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	0.45 %	0.50 %	0.50 %
120 days	0.50 %	0.70 %	0.80 %
180 days	0.65 %	1.45 %	1.45 %
270 days	0.70 %	1.75 %	1.75 %
1 year	0.75 %	2.20 %	2.20 %
18 months	0.80 %	2.30 %	2.30 %
2 years	O.85 %	2.50 %	2.50 %
3 years	-	-	3.00 %

*Term Investments of less than \$2,000 receive a flat rate of 0.45 % per annum.

Call Investments

Balance	Interest rate per annum
Up to \$999	Nil
\$1,000 to \$4,999	O.25 %
\$5,000 to \$9,999	0.30 %
More than \$10,000	0.40 %

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 <u>www.wbs.net.nz</u> or <u>www.companiesoffice.govt.nz/disclose</u>.

Rates are subject to change.