



Term Deposits

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Term Deposits Summary

Company	Product	Investment Terms (as at 24/01/2017)						Maturity Instruct via Email	Auto Rollover Facility	Early Withdrawal for Hardship	Partial Withdrawal No Penalty
		3 Months	6 Months	1 Years	2 Years	3 Years	5 Years				
ANZ Bank	Term Investments	2.60%	3.30%	3.35%	3.80%	3.90%	4.20%	X	✓	✓	X
ASB Bank	Term Investments	2.60%	3.20%	3.20%	3.65%	3.80%	4.10%	✓	✓	✓	X
BNZ	Term Investments	2.75%	3.15%	3.25%	3.75%	3.80%	4.10%	✓	✓	✓	X
HSBC Premier	Term Deposits	2.40%	2.80%	2.90%	2.90%	3.00%	3.30%	X	✓	X	X
Kiwibank	Term Deposits	2.50%	3.20%	3.35%	3.40%	3.60%	3.85%	✓	✓	✓	X
RaboDirect	Term Deposits	2.85%	3.40%	3.40%	3.45%*	3.80%*	4.15%*	X	✓	X	X
TSB Bank	Term Investments	2.75%	3.30%	3.50%	3.80%	4.00%	4.20%	X	✓	✓	X
UDC Finance	Secured Term Investments	2.70%	3.45%	3.80%	3.75%	3.85%	4.15%	✓	✓	✓	X
Westpac	Fixed Term Investments	2.50%	3.20%	3.40%	3.70%	3.50%	3.70%	✓	✓	✓	✓