



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

Company	Product	Investment Rates (as at 17/01/2018)						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	2.75%	3.30%	3.30%*	3.75%*	3.80%*	4.10%*	✓	✓	✓	✗
ASB Bank	Term Investments	2.75%	3.35%^	3.25%^	3.80%^	3.90%^	4.20%^	✓	✓	✓	✗
BNZ	Term Investments	2.75%	3.25%	3.50%^^	3.70%^^	3.90%^^	4.20%^^	✓	✓	✓	✗
Heartland Bank	Term Deposit	3.10%	3.45%^^	3.60%^^	3.80%^^	3.85%^^	3.90%^^	✓	✓	✓	✗
HSBC Premier	Term Deposits	2.40%	2.80%	2.90%	2.90%	3.00%	3.30%	✗	✓	✗	✗
Kiwibank	Term Deposits	2.75%	3.30%	3.50%	3.75%	3.85%	4.20%	✓	✓	✓	✗
RaboDirect	Term Deposits	3.00%	3.35%	3.40%	3.85%**	3.95%**	4.25%**	✗	✓	✗	✗
SBS Bank	Term Investments		3.25%^^	3.25%^^	3.75%^^	3.80%^^		✗	✓	✓	✗
The Co-operative Bank	Term Deposits	2.95%^	3.20%^	3.50%^	3.80%^	4.00%^		✓	✓	✓	✗
TSB Bank	Term Investments	2.75%	3.30%	3.30%*	3.85%*	4.05%	4.30%	✓	✓	✓	✗
Westpac	Fixed Term Investments	2.75%	3.30%^	3.50%^	3.70%**	3.80%**	4.10%**	✓	✓	✓	✓

^Interest payment frequency is Monthly. ^^Interest payment frequency is Quarterly. *Interest payment frequency is Semi-annually. **Interest payment frequency is Annually.

Report Date: January, 2018 (All information correct as at January, 2018)

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This Report should be read together with the Methodology document. Together the two documents form the research report in relation to the subject matter.