

INTEREST RATE CHART

Secured First Ranking¹ Term Investment

Special Offer Rates

Term	Standard Rates	Loyalty Rates
12 months	9.25% p.a.	9.75% p.a.
18 months	9.50% p.a.	10.00% p.a.

Current rates

Term	Standard Rates	Loyalty Rates
6 months	6.75% p.a.	6.75% p.a.
12 months	9.25% p.a.	9.75% p.a.
18 months	9.50% p.a.	10.00% p.a.
24 months	9.50% p.a.	9.75% p.a.
36 months	9.25% p.a.	9.50% p.a.
48 months	8.75% p.a.	9.00% p.a.
60 months	8.75% p.a.	9.00% p.a.

- Minimum Term Investment amount \$1,000 and thereafter multiples of \$500
- Interest payable quarterly by compound or direct credit to bank account
- Rates are subject to change²
- Finance Direct Limited was approved under the Crown Deposit Guarantee Scheme on 12 November 2008³
- Finance Direct Limited is exempt under the Deposit Takers (Credit Ratings Minimum Threshold) Exemption Notice 2009 from the requirement of section 157I of the Reserve Bank of New Zealand Act 1989 to obtain a credit rating. The creditworthiness of Finance Direct Limited has therefore not been rated by a rating agency approved by the Reserve Bank of New Zealand under section 157J of the Reserve Bank of New Zealand Act 1989.⁴
- Rates effective 3 August 2010

¹ Subject to claims given priority by legislation.

² Rates are current at the time of this publication, however we regret that they are subject to change at anytime. Where this occurs, we will contact any investor (that has requested renewal or sent in a new deposit) where the rate requested differs to current rates. Investors can then decide whether you wish to: (a) invest at the new rates or (b) invest for a more favourable rate for a different term or (c) have your investment repaid at maturity (or your cheque returned).

³ For more information on the Crown Deposit Guarantee Scheme go to: <http://www.treasury.govt.nz/economy/guarantee/retail/approved/nbdt>

⁴ For more information on Exemptions from the Non Bank Deposit Takers Regime, go to: <http://www.rbnz.govt.nz/finstab/nbdt/regulation/3536918.html>

For further information and a copy of our Prospectus and Investment Statement please call one of our Investment Team on

0800 39 96 66

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