

Special Management Approved Deposit Rates

Interest Rates Term	Standard	SPECIAL	MANAGEMENT	APPROVED	RATES
		(\$200,000 or more)	(\$350,000 or more)	(\$500,000 or more)	
3 months	3.30%	3.50% pa	3.55% pa	3.60% pa	
4 months	3.40%	3.60% pa	3.65% pa	3.70% pa	
5 months	3.50%	3.70% pa	3.75% pa	3.80% pa	
6 Months	3.65%	3.85% pa	3.90% pa	3.95% pa	
9 Months	3.85%	4.05% pa	4.10% pa	4.15% pa	
12 Months	4.00%	4.20% pa	4.25% pa	4.30% pa	
15 Months	4.00%	4.20% pa	4.25% pa	4.30% pa	
18 Months	4.00%	4.20% pa	4.25% pa	4.30% pa	
24 Months	4.15%	4.35% pa	4.40% pa	4.45% pa	
30 Months	4.15%	4.35% pa	4.40% pa	4.45% pa	
36 Months	4.20%	4.40% pa	4.45% pa	4.50% pa	
42 Months	4.20%	4.40% pa	4.45% pa	4.50% pa	
48 Months	4.35%	4.55% pa	4.60% pa	4.65% pa	
54 Months	4.35%	4.55% pa	4.60% pa	4.65% pa	
60 Months	4.50%	4.70% pa	4.75% pa	4.80% pa	

**Any maturity dates between 3 months and 5 years can be requested.
 The applicable interest rate will be the longest completed term.*

For deposits of \$25,000 or more, interest can be paid monthly.

Rates are effective from **16 FEBRUARY 2026**.

Rates are subject to change without notice.

The Special Management Approved Rates offer is exclusive and cannot be combined with any other bonuses.

For current rates please refer to www.generalfinance.co.nz