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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	3.40%	3.70% pa	3.70% pa	3.70% pa
4 months	3.40%	3.70% pa	3.70% pa	3.70% pa
5 months	3.40%	3.70% pa	3.70% pa	3.70% pa
6 Months	3.65%	3.95% pa	3.95% pa	3.95% pa
9 Months	3.75%	4.05% pa	4.05% pa	4.05% pa
12 Months	4.55%	4.85% pa	4.90% pa	4.95% pa
15 Months	4.55%	4.85% pa	4.90% pa	4.95% pa
18 Months	4.80%	5.10% pa	5.15% pa	5.20% pa
24 Months	4.80%	5.10% pa	5.15% pa	5.20% pa
30 Months	4.80%	5.10% pa	5.15% pa	5.20% pa
36 Months	4.90%	5.20% pa	5.25% pa	5.30% pa
42 Months	4.90%	5.20% pa	5.25% pa	5.30% pa
48 Months	5.00%	5.30% pa	5.35% pa	5.40% pa
54 Months	5.00%	5.30% pa	5.35% pa	5.40% pa
60 Months	5.25%	5.55% pa	5.60% pa	5.65% 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 **19 NOVEMBER 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

All term deposits invested with General Finance are covered by New Zealand's Depositor Compensation Scheme (DCS) for up to $100,000 per investor. In addition, all term deposits are secured on a pro rata basis by a first-ranking charge over the Company's assets. These assets primarily consist of bank deposits and first registered mortgages over residential and commercial properties.