

INTEREST RATE CHART

First Ranking⁽¹⁾ Secured Deposits

Special Offer Rate (minimum \$1,000)

Term	Rates		Interest payment frequency
	Advertised Rates	Loyalty Rates ⁽²⁾ (Existing Clients)	
12 months	8.25% p.a.	8.75% p.a.	Monthly, Quarterly and At Maturity
18 months	8.45% p.a.	8.95% p.a.	Quarterly and At Maturity

Deposits \$10,000 plus

Term	Rates		Interest payment frequency
	Advertised Rates	Loyalty Rates ⁽²⁾ (Existing Clients)	
3 months	4.50% p.a.	4.50% p.a.	Quarterly and At Maturity
6 months	5.00% p.a.	5.00% p.a.	Quarterly and At Maturity
9 months	6.75% p.a.	7.00% p.a.	Quarterly and At Maturity
12 months	8.25% p.a.	8.75% p.a.	Monthly, Quarterly and At Maturity
18 months	8.45% p.a.	8.95% p.a.	Quarterly and At Maturity
2 years	8.50% p.a.	8.75% p.a.	Quarterly and At Maturity
3 years	8.50% p.a.	8.75% p.a.	Quarterly and At Maturity
4 years	8.00% p.a.	8.25% p.a.	Quarterly and At Maturity
5 years	8.00% p.a.	8.25% p.a.	Quarterly and At Maturity

Deposits less than \$10,000 (\$1,000 - \$9,999)

Term	Rate		Interest payment frequency
	Advertised Rates	Loyalty Rate ⁽²⁾ (Existing Clients)	
3 months	4.25% p.a.	4.25% p.a.	Quarterly and At Maturity
6 months	4.75% p.a.	4.75% p.a.	Quarterly and At Maturity
9 months	6.75% p.a.	7.00% p.a.	Quarterly and At Maturity
12 months	8.25% p.a.	8.75% p.a.	Monthly, Quarterly and At Maturity
18 months	8.45% p.a.	8.95% p.a.	Quarterly and At Maturity
2 years	8.25% p.a.	8.50% p.a.	Quarterly and At Maturity
3 years	8.25% p.a.	8.50% p.a.	Quarterly and At Maturity
4 years	7.75% p.a.	8.00% p.a.	Quarterly and At Maturity
5 years	7.75% p.a.	8.00% p.a.	Quarterly and At Maturity

- Minimum Term Investment amount \$1,000.00
- Rates are subject to change⁽³⁾
- NZF Money Limited was approved under the Crown Deposit Guarantee Scheme on 7 November 2008⁽⁴⁾
- On 24 February 2010, NZF Money Limited received a NZ Dollar long term issuer rating of B (Outlook Negative) from Standard & Poor's⁽⁵⁾
- Rates effective 26 May 2010

(1) Subject to claims given priority by legislation (2) If applicable (3) 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).(4) For more information on the Crown Deposit Guarantee Scheme go to: <http://www.treasury.govt.nz/economy/guarantee/retail/approved/nbdt> (5) For more information on about this rating, Standard & Poor's and credit ratings generally please see our website: <http://www.nzf.co.nz/Investors/disclosure.aspx>

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

0800 20 70 70

P O Box 1195, Shortland Street, AUCKLAND 1140 www.nzf.co.nz