

# FREEMASONS DEPOSIT SCHEME INTEREST RATES

## TERM DEPOSIT INTEREST RATES

AS AT 21 February 2017

TERM	Under \$20,000	\$20,000 plus	INTEREST FREQUENCY
1 – 2 months	2.15 % p.a.	2.25 % p.a.	On maturity
3 months	3.00 % p.a.	3.10 % p.a.	On maturity
<b>6 months</b>	<b>3.30 % p.a.</b>	<b>3.30 % p.a.</b>	<b>3 monthly</b>
<b>9 months</b>	<b>3.70 % p.a.</b>	<b>3.70 % p.a.</b>	<b>3 monthly</b>
<b>12 months</b>	<b>3.40 % p.a.</b>	<b>3.40 % p.a.</b>	<b>3 monthly</b>
18 months	3.30 % p.a.	3.40 % p.a.	3 monthly
2 years	3.30 % p.a.	3.40 % p.a.	3 monthly
3 years	3.60 % p.a.	3.70 % p.a.	3 monthly
4 years	3.65 % p.a.	3.75 % p.a.	3 monthly
5 years	3.70 % p.a.	3.80 % p.a.	3 monthly

## HEARTLAND TERM DEPOSIT SPECIALS

**3.70%** p.a.

9 months  
Interest paid quarterly

## HEARTLAND SAVER INTEREST RATE

**2.00%** p.a.

### WHAT YOU NEED TO KNOW

- Freemasons New Zealand is not a promoter of and does not guarantee the obligations of Heartland Bank in relation to Heartland Bank Deposits.
- A "past maturity rate" of 1.00% p.a. will apply to deposits which are not reinvested or repaid on their maturity date.
- These rates are subject to change without notice. Minimum term deposit \$1,000.
- For further details about Heartland Bank and Heartland Bank deposits, see Heartland Bank Limited's Disclosure Statement, Product Fact Sheets (if applicable) and Account and Service General Terms and Conditions, which are available at [www.heartland.co.nz](http://www.heartland.co.nz) or by calling 0508 FREEMASONS (0508 37 33 62).