

Leveraged Equities

Interest Rates

Effective 29 May 2025

Our Standard Floating Interest Rates are as follows:

These rates comprise the Base Rate plus our Floating Interest Rate Margin.

	NEW ZEALAND DOLLAR	AUSTRALIAN DOLLAR	UNITED STATES DOLLAR
Loans under \$30,000	10.10%	10.70%	11.18%
Loans \$30,000 to \$499,999	8.10%	8.70%	9.18%
Loans \$500,000 to \$999,999	7.95%	8.55%	9.03%
Loans over \$1,000,000	7.75%	8.35%	8.83%

NOTES ON INTEREST RATES:

- The Base Rate is the cost of our funds for the Margin Lending Facility as determined by us from time to time. The Floating Rate Interest Margin is set by us and may change from time to time.
- Interest is calculated on the daily balance of the amount borrowed at the applicable Floating Interest Rate.
- Interest is charged to your account monthly in arrears, in the same currency in which it has accrued.
- You may choose to pay this interest off monthly, or allow this to accumulate on your account, provided that you do not exceed your available credit.
- You are not charged on any of the unused portion of your credit limit, as you are only charged on the amount borrowed.
- It is possible for you to have loans in NZD and/or AUD and/or USD at the same time.
- We do not pay any interest on credit balances you may have on your account on any of the above currencies.
- You are unable to offset a credit balance in one currency against a loan balance in another currency for the purpose of reducing interest. You would first need to request an FX transaction to convert the currency with the credit balance to the currency with the loan balance. This would enable you to reduce your loan balance and reduce your interest costs.