



### Home Lending Rate Changes – effective 11<sup>th</sup> March 2011

Product	New Rate	Change
Floating Home Loan / Orbit Loan *	5.75%	- 0.50%

\* Effective Date for existing floating loans: 4 April 2011  
 Effective Date for existing floating loans advanced pre 1994: 18 April 2011

### Other Lending Rate Changes – effective 11<sup>th</sup> March 2011

Product	New Rate	Change
Job Creation Fund – Floating	4.75%	- 0.50%
Clubs / Churches / Societies	6.75%	- 0.50%
2 <sup>nd</sup> Mortgage	8.75%	- 0.50%
HomePlus	7.25%	-0.50%
Tertiary Loans – Secured (pre January 2009)	6.25%	- 0.50%
Tertiary Loans – Unsecured (pre January 2009)	8.25%	- 0.50%
Graduate Loans (pre January 2009)	6.25%	- 0.50%
Flexible Finance Facilities <sup>1</sup>	6.25%	- 0.50%
Corporate Indicator Rate <sup>2</sup>	4.50%	-0.50%
Business Base Rate <sup>2</sup>	10.30%	-0.50%
Rural Base Rate <sup>2</sup>	7.10%	-0.50%
Margin Lending <sup>2</sup>	Tiered	-0.50%
Personal Overdraft – Unsecured	19.00%	-0.50%
Personal Overdraft – Secured	15.00%	-0.50%

1 Refer Housing 1st Mortgage for effective dates

2 Effective date for new facilities: 11 March 2011

2 Effective date for existing facilities: 4 April 2011

### Deposit Rate Changes – effective 21st March 2011

Product	New Rate	Change
FastSaver	3.15%	- 0.50%
ASB Cash Fund	3.15%	- 0.50%
BusinessSaver	3.15%	- 0.50%
PrizeSaver	1.50%	- 0.50%
Headstart	2.25%	- 0.50%
ASB Securities Cash Management Account		
\$0 – \$4,999	0.25%	- 0.50%
\$5,000 – \$19,999	0.35%	- 0.50%
\$20,000 – \$99,999	0.50%	- 0.50%
\$100,000 – \$249,999	1.25%	- 0.50%
\$500,000 – \$499,999	1.50%	- 0.50%
\$500,000 +	1.75%	- 0.50%
Unlimited \$0 - \$99,999	1.00%	- 0.50%
Unlimited \$100,000 +	3.15%	- 0.50%

### Credit Card Rate Changes – effective 11<sup>th</sup> March 2011

Product	New Rate	Change
Visa (Classic and Gold)	19.45%	- 0.50%
Visa (Platinum)	18.45%	- 0.50%
Visa (Business)	19.45%	- 0.50%
MasterCard (Standard Plan)	19.45%	- 0.50%
MasterCard (Low Interest Plan)	12.00%	- 0.50%