



Home Lending Rate Changes – effective 18th June 2010

Product	New Rate	Change
Floating Home Loan / Orbit Loan *	6.00%	+ 0.25%
6 month Fixed Home Loan	6.10%	+ 0.25%
1 year Fixed Home Loan	6.45%	+ 0.10%

* *Effective Date for existing floating loans: 5th July 2010*
Effective Date for existing floating loans advanced pre 1994: 26 July 2010

Other Lending Rate Changes – effective 18th June 2010

Product	New Rate	Change
Job Creation Fund – Floating	5.00%	+ 0.25%
Clubs / Churches / Societies	7.00%	+ 0.25%
Flexible Finance Facilities	6.50%	+ 0.25%
2 nd Mortgage	9.00%	+ 0.25%
Tertiary Loans – Secured (pre January 2009)	6.50%	+ 0.25%
Tertiary Loans – Unsecured (pre January 2009)	8.50%	+ 0.25%
Graduate Loans (pre January 2009)	6.50%	+ 0.25%

Deposit Rate Changes – effective 25th June 2010

Product	New Rate	Change
FastSaver	3.40%	+ 0.25%
ASB Cash Fund	3.40%	+ 0.25%
BusinessSaver	3.40%	+ 0.25%
PrizeSaver	1.75%	+ 0.25%
Headstart	2.75%	+ 0.25%
ASB Securities Cash Management Account		
\$0 – \$4,999	0.50%	+ 0.25%
\$5,000 – \$19,999	0.60%	+ 0.25%
\$20,000 – \$99,999	0.75%	+ 0.25%
\$100,000 – \$249,999	1.50%	+ 0.25%
\$250,000 – \$499,999	1.75%	+ 0.25%
\$500,000+	2.00%	+ 0.25%
Unlimited \$0 - \$99,999	1.25%	+ 0.25%
Unlimited \$100,000+	3.40%	+ 0.25%