



Term Deposits

Grow your wealth with Kontiki Finance to increase your cash inflow and make living more comfortable and enjoyable!



What is Term Deposit?

A deposit held at a financial institution that has a fixed term. These are generally mid to long term with maturities ranging anywhere from months to a few years.

When a term deposit is purchased, the lender (the customer) understands that the money can only be withdrawn after the term has ended. Term deposits are an extremely safe investment and are therefore very appealing to conservative, low-risk investors. By having the money tied up

you'll generally get a higher rate with a term deposit compared with a demand deposit. This brochure documents what Kontiki Finance's fees and charges are.

Important Customer Notice

Prior notice of 7 days would be given on any reduction in our Term Deposit terms and rates.

Disclosure Information for Fees, Charges, & Interest Rates

Term Deposit Products	Disclosure Information for Fees, charges & Interest Rates	Terms (Tenure) – minimum is 3 months – maximum is 84 months
1	Minimum Opening Deposit	\$5,000.00
2 (a)	Interest Rate (Per annum)	Rates will vary dependent on the term taken and the prevailing term deposit rates in the market.
(b)	Base Interest Rate	N/A
(c)	Effective Interest Rate	N/A
(d)	Calculation of Interest (daily, monthly, etc.)	Daily
(e)	Frequency of Interest Paid	<i>Income Option:</i> Interest is paid direct to your bank account or by cheque (monthly, quarterly, half yearly, annually or on maturity) <i>Growth Option:</i> Interest is added to the principal balance of your Term Deposit (quarterly, half yearly, annually or on maturity).
3	Break Fee in the event of hardship	The rate for the actual term held less a break fee of 1.50%. For example; a Customer places funds with Kontiki Finance Limited for 3 years but wants to break the deposit at 2 years. We would apply the interest at the current 2 year rate less a break fee of 1.50%
4	Other Fees	Nil
5	Renewal Policies	Kontiki will contact deposit Customers prior to maturity requesting re-investment instructions or other-wise. Where we are unable to make contact the funds will be reinvested at the original term at the prevailing rate.
6	Tax Exemption	Customers will be advised in writing of any interest coupons paid and the tax amount deducted. Where the Customer supplies a current Certificate of Exemption no tax will be deducted from interest payments.

Income Opening Deposit

Minimum Opening deposit of
\$5000.00.

Benefits

Interest can be paid on a number of frequencies like monthly (if income option selected) quarterly, six monthly, annually or on maturity.

Special Features and Benefits

Attractive higher interest rates

Peace of mind

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Visit the www.kontikifinance.com
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About Us

Kontiki Finance Limited is a financial services company specializing in term deposits, loans to consumers and small medium enterprise.

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