PERSONAL BANKING

Fees n' Limits.

Effective 1 February 2019

Kiwi bank.

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Our fees

This brochure sets out our fees and limits for:

- Everyday, savings and investment accounts
- Overdrafts
- Credit cards
- Home loans
- International accounts and services
- Personal loans and car loans (provided by Latitude Financial Services Limited)

If we incur any costs specifically for the purpose of carrying out a request from you that is not covered by our fees, then you must pay the amount of those costs and we may deduct them from your account. However before we proceed with your request, we will let you know if these costs might apply, unless they are already mentioned in this brochure or our specific terms.

Fees and limits are effective as at 1 February 2019.

Fees and limits are subject to change as set out in the General Terms and Conditions or specific terms.

Unless otherwise specified, all amounts shown are in New Zealand dollars.

Kiwibank's lending criteria and terms and conditions apply.

Everyday, savings and investment accounts

Transaction fees

The following are the transaction fees you pay for Kiwibank everyday, savings and investments accounts

Everyday accounts

Everyday accounts	Free Up	Now Account $5 Monthly Plan	Now Account Pay as you go	Bill Blaster	Front Runner
Account Management Fee	Free	$5 per month	Free	Free	Free if $4000 in account
Inoperative account management fee	When you haven't initiated any transactions for one year and have a balance of less than $200 across all your everyday and savings account(s). $30 per year. This fee is charged across all your everyday and savings account(s). If there is less than $30 across all your everyday and savings account(s) we'll take whatever balance is in your account(s). Account(s) with $0 balance before or after the fee is charged will be closed.				
Front Runner account management fee	When your combined balance of all your Front Runner accounts falls below $4,000 at any time during the month $15 per month.				
Deposits and withdrawals at Kiwibank branch*	$3 per transaction (one free deposit per month)	Free	$3 per transaction (one free deposit per month)	$3 per transaction (one free deposit per month)	Free
Transfers – for electronic transfers between your Kiwibank accounts	Free	Free	Free	Free	Free
Electronic transactions – Online, EFTPOS, automatic payment, direct debit, bill payment	Free	Free	$0.40 per transaction	Free	Free
ATM withdrawal**	Free	Free	$0.80 per withdrawal	N/A	Free

* Please note a cheque clearance fee will also apply to cheque deposits.

** There are also Service fees relating to other ATM transactions.

Make sure you also look at the sections in this brochure on Service fees and International accounts and services fees.

Savings accounts

	Fast Forward Saver	Back-up Saver	First Saver	Online Call+
Account Management Fee	Free	Free	Free	Free
Deposits and withdrawals at Kiwibank branch	Free deposits, One free withdrawal of any type per month, then $5 per withdrawal	$3 per transaction (one free deposit per month)	$3 per transaction (one free deposit per month)	Free deposits, withdrawals N/A
Transfers (for electronic transfers between your Kiwibank accounts)	Free	Free	Free	Free
Kiwibank ATM withdrawal*	N/A	$1 per withdrawal	N/A	N/A
Withdrawal fee – automatic payment, bill payment and direct debit	One free withdrawal of any type per month, then $5 per withdrawal	$1 per withdrawal	N/A	N/A
Withdrawal fee – cheque	N/A	N/A	N/A	N/A
Withdrawal fee – EFTPOS and online	N/A	$1 per withdrawal	N/A	N/A

* Please note a cheque clearance fee will also apply to cheque deposits.

** There are also Service fees relating to other ATM transactions.

\+ Units in the Kiwibank PIE Online Call Fund are distributed by Kiwibank Limited and are issued by Kiwibank Investment Management Limited. The Kiwibank PIE Online Call Fund Terms and Conditions are available from your local Kiwibank or www.kiwibank.co.nz.

Make sure you also look at the sections in this brochure on Service fees and International accounts and services fees.

Who doesn't pay transaction fees

You don't pay transaction fees on your personal banking everyday or savings accounts if you are:

- a Kiwibank Home Loan customer.
- under 19 years of age.
- a Tertiary Pack customer (whilst you meet our Tertiary Pack requirements)
- a Graduate Pack customer, (for two years after you successfully complete your studies)
- a non-profit organisation.
- over 65 years of age.
- Service fees and International accounts and services fees still apply – see sections below

Investment accounts (including Term Deposits)

There are no transaction fees on term deposits or investments in the Kiwibank PIE Term Deposit Fund or Kiwibank Notice Saver.

However early withdrawal or termination charges may apply as follows:

Kiwibank Notice Saver immediate withdrawal charge	When you request an immediate withdrawal of part or all of your money from Kiwibank Notice Saver without giving the required notice. The amount of the charge varies depending on the amount being withdrawn, the current rate of return for your Notice Saver and the length of the required notice period. The immediate withdrawal charge is based on the **lesser of:** 1. the amount withdrawn multiplied by the current rate of return divided by the number of days in the year. This is then multiplied by the notice period; 2. the interest earned and accrued over the previous period equivalent to the notice period.
Kiwibank PIE Term Deposit Fund early termination charge	When you terminate an investment in the Kiwibank PIE Term Deposit Fund before the end of its term. The charge equals the amount to be withdrawn x (days investment/365) x ('actual rate' less 2%) where the 'actual rate' is the rate of return agreed at the time you invested.

For more information the Kiwibank PIE Term Deposit Fund and Kiwibank PIE Notice Saver Terms and Conditions are available at kiwibank.co.nz or your local Kiwibank. Units in the Kiwibank PIE Term Deposit Fund and Kiwibank Notice Saver are distributed by Kiwibank Limited and are issued by Kiwibank Investment Management Limited.

Term Deposit early termination charge	When you terminate a term deposit before the end of its term. The charge applies to the broken portion and will be the **lesser of**: - The interest rate that applied on the original deposit date for the term actually completed, less 2%; or - The current interest rate for the term the deposit has been invested less 2%.

For more information, the Kiwibank Term Deposit Terms and Conditions are available at kiwibank.co.nz or your local Kiwibank.

Service fees

The following are the fees you pay for services on Kiwibank everyday and savings accounts.

Account access fees

Alerts access	Free
Internet banking access	Free
Mobile banking access	Free Your mobile service provider may charge you data costs for using mobile banking.
Contact Centre and/or automated phone banking high use fee (applies across all your banking)	When you use our automated phone banking and/or contact centre. Free for first five calls per month, then: > $5 per call to a customer service representative; or > $0.50 per call to the automated phone banking system.
TXT banking fee	Free Your mobile service provider may charge you TXT messaging costs for sending TXTs.

Account general service fees

Account out of order fee	When your account goes into unauthorised overdraft by more than $20 at any time during the month. $10 per month.
Cheque clearance fee	$1 per cheque.
Dishonour fee	When there isn't enough money in your account to make an automatic payment, bill payment, direct debit or cheque payment, and the payment isn't made as a result. $2.50 per payment not made.
Cheque book fee	$15 per book of 50.
Deposit book fee	$15 per book of 50.

ATMs, EFTPOS card and Visa Debit Card fees

ATM balance enquiry fee	When you make an ATM balance enquiry. First five balance enquiries per month free, then $0.50 per balance enquiry. Free for Tertiary and Graduate Pack customers. Other bank ATM fee may also apply.
ATM/EFTPOS Card replacement fee	When you ask for a replacement ATM/EFTPOS card. $15.
Overseas ATM balance enquiry fee	When you use your ATM/EFTPOS card or Visa Debit Card to make an ATM balance enquiry at an overseas ATM. $1 per balance enquiry.
Overseas ATM cash withdrawal fee	When you use your ATM/EFTPOS card or Visa Debit Card to withdraw cash at an overseas ATM. $6 per withdrawal.
International transaction fee	When you use your ATM/EFTPOS card or Visa Debit Card for a foreign currency transaction. 2.5% of the New Zealand dollar amount once converted.
Visa Debit cash advance fee	When you use your Visa Debit Card to withdraw cash over the counter at another bank or financial institution. $6 withdrawal fee
Visa Debit Card annual	What you'll pay to have your Visa Debit Card. $10 per card per annum (waived for the first year of the first card).
Visa Debit Card disputed transaction fee	When you dispute a transaction made using your Visa Debit Card. $15 per transaction receipt requested. The investigation fee may also apply.
Visa Debit Card replacement fee	When you ask for a replacement Visa Debit Card: $15 for standard delivery within New Zealand. $20 for urgent delivery within New Zealand. $20 for standard international delivery. $50 for urgent international delivery.

Set up or change fees

Automatic payments/recurring transfers set up and change fee	When you set up or change an automatic payment/ recurring transfer. Free for 30 days from account opening, then: > $5 per set up/change when done person to person at your local Kiwibank, over the phone, via Secure Mail or your Online Relationship Manager; > $3.50 per change when done using the automated phone banking system; or > Free set up/change when done by internet banking. This fee also applies if you choose to skip a scheduled payment/transfer. This fee doesn't apply when you make one-off, manual or ad hoc payments between your accounts, to someone else's account or to pay a bill.
Bill payee set up and change fee	> When you set up or change a bill payee. > Free for 30 days from account opening, then: > $5 per set up/change when done person to person at your local Kiwibank, over the phone, via Secure Mail or your Online Relationship Manager; or > Free when done by internet banking.
Direct debit set up fee	When you set up a direct debit. Free for 30 days from account opening, then: > $5 per set up.
PayStream, Sweep and Dynamic Sweep set up and change fee	When you set up or change PayStream, Sweep or Dynamic Sweep. Free for 30 days from account opening, then: > $3 per set up/change.

Other fees

Bank cheque fee	When you ask for a bank cheque. $5 per bank cheque.
Cheque retrieval fee	When you ask us to retrieve a copy of a cheque. $15 per cheque.
Investigation fee	When you ask us to investigate something about your account. $60 per hour. Minimum fee $15.
Payment retrieval fee	When you make a payment in error and ask us to retrieve the payment (even if the retrieval is unsuccessful). $20 if the payment in error was made to a Kiwibank account. $45 if the payment in error was made to an account at another bank.
Statement copy fee	When you ask us for a copy of an account statement. $4 per statement.
Stop cheque fee	When you ask us to stop a cheque. $20 per cheque.
Transaction history printout at branch fee	When you ask us for a transaction history printout at your local Kiwibank. $0.30 per request for a basic transaction history (available from a customer service representative). $4 per request for a detailed transaction history (available from a Kiwibank banking representative).
Postal Statement Fee	$2 per account on the following accounts: Now Account Pay As You Go, Now Account $5 Monthly Plan, Front Runner, Bill Blaster, Back Up Saver and Fast Forward Saver (does not apply to accounts through which you access an established overdraft).

Limits

The following are the limits that apply to Kiwibank everyday and savings accounts

Maximum amount for ATM withdrawals	The maximum amount that you can withdraw from ATMs using your ATM/EFTPOS card or Visa Debit Card. $2,500 per day.
Maximum amount for purchases	The maximum amount that you can purchase using your ATM/EFTPOS card or Visa Debit Card. $5,000 per day.
Maximum amount for withdrawals and purchases from an account	The maximum amount that you can withdraw from an account using ATM/EFTPOS cards and Visa Debit Cards linked to that account. $7,500 per day

A day is from 12.00 midnight to 12.00 midnight, New Zealand time.

Overdraft facility

The following are the fees you pay on Kiwibank overdrafts.

Contact Centre and/or automated phone banking high use fee (applies across all your banking)	When you use our automated phone banking and/or contact centre. Free for first five calls per month then: > $5 per call to a customer service representative; or > $0.50 per call to the automated phone banking system.

Credit cards

The following are the fees you pay to have a Kiwibank Credit Card account (including Air New Zealand Airpoints credit cards). The fees you pay to have a Kiwibank Business Mastercard® credit card account are set out in Kiwibank's Business Banking Fees and Limits brochure and are also available at kiwibank.co.nz.

Account fees

Kiwibank Low Rate Mastercard	$24 every six months.
Kiwibank Mastercard Gold	$40 every six months (waived if you've an outstanding home loan balance or deposits of $150,000 or more with Kiwibank on the fee assessment date).
Kiwibank Mastercard Zero	No fee.
Air New Zealand Airpoints Low Fee Mastercard	$12.50 every six months.
Air New Zealand Airpoints Standard Mastercard	$32.50 every six months.
Air New Zealand Airpoints Platinum Mastercard	$75 every six months.

Service fees

The following are the fees you pay for services on Kiwibank credit cards (including Air New Zealand Airpoints credit cards). The fees you pay to have a Kiwibank Business Mastercard® credit card account are set out in Kiwibank's Business Banking Fees and Limits brochure and are also available at kiwibank.co.nz.

Cash advance fee	**Internet banking or mobile app** Free **Cash advance in New Zealand – ATM or staff assisted** $0.90 per transaction. **Cash advance overseas – ATM or staff assisted** $6.00 per transaction.
International transaction fee	When you use your credit card for a foreign currency transaction. 1.85% of the New Zealand dollar amount once converted.
Investigation fee	When you ask us to investigate something about your credit card account. $60 per hour. Minimum fee $15.
Joint/Additional cardholder account fee	If you choose to have more than one card linked to your credit card account. **Kiwibank Low Rate Mastercard** $5 per card every six months. **Kiwibank Mastercard Gold** $10 per card every six months. We'll waive this fee if you've an outstanding home loan balance or deposits of $150,000 or more with Kiwibank on the fee assessment date. **Kiwibank Mastercard Zero** No fee. **Air New Zealand Airpoints Low Fee Mastercard** $5 per card every six months. **Air New Zealand Airpoints Standard Mastercard** $10 per card every six months. **Air New Zealand Airpoints Platinum Mastercard** $15 per card every six months.

Late payment fee	When your minimum payment isn't received by us on or before the payment date shown in your monthly statement. $5 per late payment. Please note when your monthly statement shows an amount due immediately, any payment you make will be applied to this amount before being applied to your minimum payment. This means that you must pay both amounts to avoid being charged this fee.
Replacement card fee	When you ask us for a replacement credit card. $9.50 per request.
Urgent card delivery fee – in New Zealand	Courier charge for urgent delivery of a credit card in New Zealand. $2.60 per delivery.
Urgent card delivery fee – International	Courier charge for urgent delivery of a credit card worldwide. Price on application.

Limits

The following are the limits that apply to Kiwibank Credit Cards (including Air New Zealand Airpoints Credit Cards). The limits that apply to Kiwibank Business Mastercards are set out in Kiwibank's Business Banking Fees and Limits brochure and are also available at kiwibank.co.nz):

Maximum amount for cash advance	The maximum amount that you can withdraw or transfer from your credit card account. **Kiwibank Low Rate Mastercard/Mastercard Zero/ Air New Zealand Airpoints Low Fee Mastercard/ Air New Zealand Airpoints Standard Mastercard** $1,000 per day from ATMs (no maximum number of withdrawals per day). $5,000 per day over the counter from banks and financial institutions, and via internet banking (limited to two withdrawals per day). **Kiwibank Mastercard Gold** $3,000 per day from ATMs (limited to five withdrawals per day). $7,500 per day over the counter from banks and financial institutions, and via internet banking (limited to two withdrawals per day). **Air New Zealand Airpoints Platinum Mastercard** $3,000 per day from ATMs (limited to five withdrawals per day). $7,500 per day over the counter from banks and financial institutions, and via internet banking (limited to ten withdrawals per day).
Purchases using Mastercard PayPass™	For purchases up to $80 Mastercard *PayPass™* allows you to simply Tap & Go™. There is no need to enter your PIN. You can still Tap and Go if the purchase is for $80 or more – you will simply need to confirm the purchase by entering your PIN.

Mastercard is the registered trademark of Mastercard International Incorporated. PayPass and Tap & Go are trademarks of Mastercard International Incorporated.

International accounts and services

Fees

The following are the fees you pay for foreign currency accounts or for foreign currency transactions on everyday or savings accounts. There are also Credit Card, ATM and Visa Debit international fees which are set out in the Credit Cards and Everyday and savings accounts Service fees sections.

NZD account refers to your everyday or savings account which can be used for foreign currency transactions.

Account fees

Foreign currency account monthly account maintenance fee	No fee

Service Fees

Foreign cash (Kiwibank buys)	No fee
Foreign cash (Kiwibank sells)	When you buy foreign cash from us. NZD10.
Foreign currency cheque or draft collection fee	When you deposit a foreign currency cheque or draft into your foreign currency account or NZD account, and the foreign currency cheque or draft is sent for collection. NZD60 per cheque or draft (charged to your NZD account). Other banks involved in processing the foreign currency cheque or draft will charge collection fees. These fees vary from bank to bank. We'll pass these fees on to you.
Foreign currency cheque or draft deposit fee (into your foreign currency account)	When you deposit a foreign currency cheque or draft into your foreign currency account. NZD5 per cheque or draft (charged to your NZD account).
Foreign currency cheque or draft dishonour fee	When a foreign currency cheque or draft is dishonoured. Other banks involved in processing the foreign currency cheque or draft will charge dishonour fees. These fees may vary from bank to bank. We'll pass these fees on to you.
International bank draft fee	When you ask for an international bank draft from your NZD account or your foreign currency account. NZD25 equivalent per draft.
International bank draft stop fee	When you ask us to stop an international bank draft. NZD15 per stop.
Inward international payment fee (into your foreign currency account)	When you receive an international payment from an overseas bank account into your foreign currency account. NZD12 equivalent per transfer.

Inward international payment fee (into your NZD account)	When you receive an international payment from an overseas bank account into your NZD account. NZD12 transfer. If the overseas bank sends the payment via another New Zealand bank, then that bank's fee will apply. Other banks involved in processing the transfer may deduct fees from the amount transferred. These fees vary from bank to bank.
Outward international payment fee – international direct credits and international money transfers	When you send an international payment to an overseas bank account from your NZD account or your foreign currency account. NZD25 equivalent when done person to person at your local Kiwibank or by fax. NZD20 equivalent when done by internet banking. With international direct credits, there are no fees for the recipient, i.e. what you send is what they get. With international money transfers, other banks involved in processing the transfer may deduct fees from the amount transferred. These fees vary from bank to bank.
Outward international payment investigation/ amendment/ cancellation fee	When you ask for an investigation in respect of an international payment, or ask for the amendment or cancellation of an international money transfer. NZD25 per investigation, amendment or cancellation. Other banks involved in the amendment or cancellation may charge fees. These fees vary from bank to bank. We'll pass these fees onto you.
Transfers (for electronic transfers between your Kiwibank foreign currency accounts and NZD accounts)	Free

When Kiwibank converts foreign currency into New Zealand dollars, or converts New Zealand dollars into foreign currency, or converts one foreign currency into another foreign currency, Kiwibank makes money on the conversion.

Limits

The following are the limits that apply to international services:

Exchange limit for foreign cash	The maximum amount of foreign cash you can exchange. $5,000 per day

A day is from 12.00 midnight to 12.00 midnight, New Zealand time.

Personal loans and car loans

The following are the fees you pay on personal loans and car loans:

Establishment fee	What you'll pay to cover the administration costs on your loan. $240 for a personal loan. $240 for a car loan.
Late payment fee	If you don't pay an amount when due under your loan. $35 per late payment.
Payment handling fee	When a payment to your loan account is made in cash. $1.50 per payment.

Personal loans and car loans are provided by Latitude Financial Services Limited ("Latitude"). Kiwibank receives a commission for referring a personal loan to Latitude. Latitude's lending criteria, terms and conditions, and fees apply

Home loans

Fees

The following are the fees you pay on Kiwibank Home Loans:

Standard Home Loan Fees

Demand fee	When we demand payment of all amounts outstanding under your home loan because you are in default. $12 per demand. When we pay local authority rates that are due on security provided for your home loan. $12 per payment to the local authority.
Discharge of security fee	When you ask us to fully discharge your mortgage or security. $30 per request. When you ask us to partially discharge your mortgage or security. $70 per request.
Fixed rate break costs	Prior to the end of the current fixed term, when you ask to: > repay your entire fixed component early; or > make an additional payment, when combined with any other additional payments you've made, exceeds our early repayment limit; or > switch your fixed component to a variable component or another fixed term. The amount of the costs varies depending on the current interest rates and how long the fixed term has left to run. The way we calculate fixed rate break costs is described in Kiwibank's Home Loan Terms and Conditions.
Loan restructure fee	When you ask us to change your existing home loan and/or security by: > splitting or combining existing components; or > changing the term or interest only period of an existing component; or > changing the repayment type on an existing component from principal and interest to interest only; or > changing the type of an existing component. $30 per change. When you ask us to change your existing home loan and/or security by: > changing the identity of the borrower; or > changing the identity of the guarantor; or > changing the identity of the owner of the security; or > changing the security. $135 per change. Where we're changing multiple existing components, the fee applies per changed component. Note: The following changes aren't charged a fee: > changing an existing component to a fixed component; or > refixing an existing fixed component; or > changing an existing component to an offset variable component; or > changing an existing component to a capped variable component.

Lump sum repayment administration fee	When you make additional payments on your fixed component which exceed our early repayment limit. $40 per repayment.
Settlement statement fee	When you ask us to prepare a settlement statement. This fee doesn't apply if the loan balance is zero. $15 per request.
Top Up Fee	When you ask us for new lending on a new component on an existing home loan, or you are increasing (topping up) an existing component. $185 per request.
Welcome Home Loan – Lenders Mortgage Insurance	As well as our standard home loan fees and costs, a lenders mortgage insurance fee is payable to Housing New Zealand. This fee reimburses Kiwibank for the Lenders Mortgage Insurance Premium Housing New Zealand charges to insure each Welcome Home Loan. The amount of this fee is 1% of the loan amount. This amount can be added to the loan.

Optional Home Loan Service Fees

Consent fee	When your solicitor requests our consent to one of the following: > Registrations affecting land titles such as depositing of a unit plan, easement, encumbrance, covenant, subdivision or cross lease (where no new mortgage required), variation of a lease; > Priorities work including changes to a Memorandum of Priority, Deeds of Priority and/or Subordination; > and other consent related activity of a similar nature. $50 per request.
Courier costs	When you ask us to deliver documents to you by courier either within New Zealand or overseas.
Fixed rate lock option fee	When you ask us for a fixed rate lock option. The amount of the fee may vary depending on the amount you want to lock in and how long you want to lock it in for. The amount of the fee will be set out in the Fixed Rate Lock Option Agreement.
Investigation fee	When you ask us to investigate something about your home loan that does not relate to the usual day to day operation of your home loan. $60 per hour. Minimum fee $15.
Refinancing package fee	When you choose to use our Refinancing Package, you will be using Kiwibank's legal transfer service instead of using your own solicitor. To qualify for the Refinancing Package free of charge, you will need to meet certain criteria: > your home loan needs to be at least $50,000; > you have 20% equity in the property being used as security; > the ownership of the properties isn't changing and your home loan is secured by a maximum of two securities; > there aren't any guarantors on your home loan; > the documentation must be signed by the property's owner (not a power of attorney); > the refinance can't form part of a series of same day transactions;

	> if you are using an apartment, townhouse or leasehold property as your security, you may need to obtain (and pay for) a registered valuation; and > the Refinancing Package is not available for business banking purposes. Note: Your existing lender may charge break costs or discharge fees and these aren't covered as part of the refinancing package. If you do not meet the above criteria, you may still be able to use our Refinancing Package to refinance to Kiwibank, however you will need to pay a Refinancing Package fee. This fee reflects the legal and other services carried out by Kiwibank agents. The Refinancing Package fee is calculated as follows: > $250 per loan; and > $150 per additional security after the first two. If you want to refinance to Kiwibank without choosing to use our Refinancing Package, you will need to use your own solicitor. Your solicitor's fees will not be covered by Kiwibank.

Limits

The following are the limits that apply to Kiwibank Home Loans (including Kiwibank Welcome Home Loans):

Early repayment limit	You can make extra payments in any year of a fixed term loan of up to 5% of the loan amount, either through increased repayments and/or lump sum payments. You could be liable for lump sum repayment administration fees and fixed rate break costs if your total additional repayments exceed 5% of the loan amount at the start of the fixed term loan. Example 1: lump sum payment – on the 10th of October 2014 you place a loan with a balance of $100,000 on a fixed interest rate for 2 years. Each year you would like to pay a lump sum off your fixed term loan without incurring lump sum repayment administration fees or fixed rate break costs. > In the year 10/10/2014 – 09/10/2015 you are able to pay a lump sum of $5000 (5% of $100,000 – the amounts owing on the fixed component at the start date of the fixed term), and > In the year 10/10/2015 – 09/10/2016 you are able to pay a further lump sum of $5000 (5% of $100,000). Example 2: repayments above the minimum repayment amount – on the 10th of October 2014 you place a loan with a balance of $120,000 on a fixed interest rate for 2 years. You realise you are in a position to make a repayment higher than the minimum repayment of $2000 per month. You may increase your repayment for the fixed term up to $2500 per month. This is made up of the minimum repayment of $2000 plus 5% of the amounts owing on the fixed component divided by 12 months ($2000 + (5% x $120,000 / 12)).

All you need.

Kiwibank offers a full range of accounts and services to suit your needs. To find out more:

To find out more:

Call us

0800 523 523

Go online

kiwibank.co.nz/personal-banking

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BR5115 FEB19