

REWARDS MASTERCARD AND LOW INTERST MASTERCARD

CHARITIES	0.00%
STRATEGIC MERCHANTS 1 (previously Strategic Merchants)	0.65%
STRATEGIC MERCHANTS 2	0.75%
STRATEGIC MERCHANTS 3	0.85%
UTILITIES	0.70%
PETROLEUM	0.70%
EDUCATION	0.80%
RECURRING PAYMENTS	0.70%
SECURECODE MERCHANT	0.95%
SECURECODE FULL UCAF	1.05%
CONSUMER ELECTRONIC	0.88%
CONSUMER STANDARD	1.25%

The Warehouse Rewards MasterCard is issued by The Warehouse Financial Services Limited in affiliation with Westpac New Zealand Limited. The Warehouse Financial Services Limited's current credit lending criteria apply to all applications and transfers.

**Effective 15 April 2011**

The Warehouse Financial Services Limited, Private Bag 92501, Wellesley Street, Auckland 1141 0800 887 887