

### FROM THE PRINCIPAL'S DESK



*Brave and true I will be.  
Each good deed sets me free.  
Each kind word makes me strong.  
I will fight for the right,  
I will conquer the wrong.*

- Traditional Michaelmas Verse

Kia ora e te whānau

Welcome back to the last school term of the year – tamariki are already looking forward to the summer holidays! However, before they can enjoy long, warm school-free days we have a lot planned for this term, including class plays, camps, and day trips. Teachers will also be finalising reports, which can be collected from individual teachers on the last day of term.

It was a delight to see our tamariki's enthusiasm as they shared their beautiful songs and verses with us at the Michaelmas sharing assembly at the end of last term. Festivals in Waldorf schools are not only celebrations, but they are also nourishment. Festivals create rhythm, anchor us in the turning of the seasons, and give both children and adults experiences that feed the soul. Michaelmas, in particular, teaches that courage is not an absence of fear, but the will to face what comes with light in the heart.

School attendance was particularly weak last term. *Only 43% of students attended school regularly. The government requirement is that 80% of children should be at school for more than 90% of the time.* This means that a child should not be away for more than 5 days per term – for any reason. If a student is away for a day a week, that equates to 20% of missed learning. After 5 years at school that means they have missed a whole year. When a child is unwell, of course they should be at home. However, please ensure that

they are at school every possible day they can be. Our term 3 result was 5% down from last year. We can do better! With the MoE's target of 80% we have a long way to go to improve on this.

*E hara taku toa i te toa takitahi,  
he toa takitini.*

Ngā mihi, Elizabeth



#### Term 3 Summary

How many students regularly attended school this term?

Regular Attendance

**43%**

Compared to 48% in Term 3, 2024

Irregular Absence 41%

Compared to 27% in Term 3, 2024

Moderate Absence 8%

Compared to 10% in Term 3, 2024

Chronic Absence 8%

Compared to 14% in Term 3, 2024

What were the main reasons given for absence this term?

- (M) Illness / Medical Absence 73%
- (E) Accepted (but unjustified) 13%
- (G) Holiday 5%
- (J) Explained and Approved 4%
- (?) Unknown (Temporary) 4%

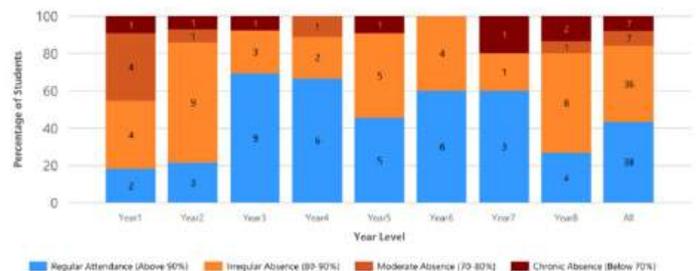
How many students were on time to class?

**93%** of students were on time to class

Definition of lateness depends on school attendance policy.

#### How are your student attendance categories distributed by year level?

NOTE: Percentages are shown on the vertical axis while the bars show the actual number of students.



In Term 3 of Year 2025, Year 3 had the highest proportion of students attending regularly, with 69% of students at school above 90% of the time. In Term 3 of Year 2025, Year 7 had the highest proportion of students with chronic absence, with 20% of students at school less than 70% of the time.

## Term 4 dates

Click [here](#) to view full calendar online

Tuesday 21 October  
Thursday 23 October  
Monday 27 October  
Monday 3 November

Board Meeting  
Strike Day  
Labour Day  
Community Meeting

5:00 pm in Totara  
No School  
No School  
TBC

## CLASSROOM CORNER AHI (CLASS 7)

### A word from Motueka Steiner Alumni,

*Leaving Steiner has made us realise what a rewarding seven years we had. Years that allowed us to sing, play, perform and learn skills that so many others missed out on. To be able to come and visit now as Year 9 students reminds us how awesome this school really is. We have so many great memories and made the best of friends.*

*We are so grateful for all the amazing teachers that have taught us so much along the way. It's truly the best education we could ever have experienced.*

*Malia, Nia and Frida  
Class 7 Graduates of 2024*

## OUTDOOR CLASSROOM WITH LINDSEY



As we charge into the final term for the class 7's I have been enjoying observing the skills they have developed over the past two years in this space. Most of the group are self starters and require just a

little bit of guidance and the correct materials to create a project from concept to finished result. It is great to know they will be leaving with real hands-on skills in carving, weaving, leather, copper, cooking, fire starting, brush making, bamboo work, charcoal and a bit of blacksmithing too. The work they will be producing over the next few weeks will be something they can be proud of and I have witnessed them developing the strong will required to finish all parts of a project - especially the bits they don't like :). They are engaging their head, heart and hands in this space with the projects they chose. Despite being the senior class they do also still love to sit around the fire eating damper on a stick. Lindsey

## OUTDOOR CLASSROOM AND THE FARM

On Tuesday, as part of their outdoor classroom with Jolie, our Class One students joined us on the school farm for a beautiful planting ceremony. This is the beginning of what we hope will become a much-loved yearly tradition. Each child planted their very own fruit tree, learning how to place it gently into the earth with love and care.

We began by Valetta blessing the ceremony and invoking **He Karakia Haumanu Taiao**, calling upon the heavens and the earth to bless and renew the land.

After the blessing, Mihau (our Farm Manager) spoke with the children about how the earth dreams of trees and how, through their planting, those dreams begin to wake. We discussed how Rudolf Steiner spoke about the living energy behind plants, animals, and spoke about the corresponding concept in te Ao Māori - the Māori worldview - of every thing, being and place having a 'mauri' (pronounced moe-ree), or life-force.

Mihau demonstrated to the children how to prepare the soil, place their tree, and tuck it in gently.

Each child then planted their tree, with our encouragement and guidance and assistance from Jolie (Outdoor Teacher) and Nolee (Assistant Teacher). It was a joyful morning full of laughter, muddy hands, and a sense of shared purpose.



This planting marks the first row in what will grow into our *Syntropic Forest of Life* - a living classroom where every new Class One will plant their own row of trees each year. As the children grow, their food forest will grow beside them - a beautiful expression of care, cooperation, and the living rhythms of the earth.

The morning finished sweetly, gathered together with a lovely carrot cake, shared in celebration of this new beginning.

Elizabeth will join us to close the ceremony in a few weeks time when the children return to place their name plates with their individual trees.

Ngā mihi,

Valetta, and Mihau (Farm Manager)

# CLASS 1 AND 2 PLAY MAUI CATCHES THE SUN



# MICHAELMAS AND SPRING CELEBRATION



# MAORI LANGUAGE WEEK



**KIA KAHA  
TE REO MĀORI**



# SCHOOL NOTICES

## NEW SCHOOL LIBRARIAN WELCOME BRIT

A warm welcome to Brit who has offered to volunteer as our school librarian. Brit and her two daughters have recently moved from the North Island.

Students (and parents) are welcome to visit and borrow books from our library at lunch time on Tuesday and Thursday.

Our provisional library is located in a shipping container next to the staff parking.



## PUBLIC HEALTH NURSE SURVEY FOR PARENTS AND WHĀNAU

*The Public Health Nurses support schools and whānau caring for tamariki. We are wanting to understand the issues parents and whānau are dealing with across our region. Parenting is one of the most rewarding things we can ever do but it can also be challenging at times. We are all in this together, supporting each other, growing, and learning as we go along. There are no rights or wrongs, no failures, no rule book.*

*Please take the time to share your thoughts and needs so we can better support you, your whānau and your community to enable your tamariki to grow well and thrive.*

**This survey should take 3-5 mins to complete.**

<https://forms.office.com/r/qbnZLUrUSp>



*This survey is confidential and does not record your identity. If this survey raises any issues that you need individual support with, please don't hesitate to discuss these with your child's teacher or health professional as appropriate. The following link gives you a list of national whānau services available. The website does not require data to access: zero.govt.nz*

**Thank you for your time and valuable feedback**

**Te Whatu Ora**  
Health New Zealand

## CONGRATULATIONS MOTUEKA STRINGERS

Champions of the 13th/14th grade Tasman regional tournament. (Blenheim/Sep)



## BENEFITS OF REGULAR SCHOOL ATTENDANCE

### Short term benefits

#### Keeps Learning on Track

Your child won't miss key lessons, so they can keep up with reading, writing and maths.

#### Building Friendships

Kura (school) is where kids make friends, learn to share and work together, helping them feel included and happy.

#### Increased Confidence and Security

Being part of a familiar school routine gives your child a sense of belonging. A steady routine can ease anxiety and help them feel more confident.

#### Support from Kaiako & Staff

The more your child is at kura, the more kaiako (teacher) and staff understand their needs and can help straight away.

#### Good Routines & Responsibility

Regular wake-ups, packing kai (food) and arriving on time teach organisation and responsibility - skills for life.

### Long term benefits

#### Better Career & Earnings

Good grades and potential for university or NMIT, opening up more job options and better pay.

#### Resilience & Wellbeing

Learning to stick with things teaches grit, helping them tackle challenges, which will support wellbeing and build resilience into adulthood.

#### Healthier Lifestyle

Regularly engaged students often grow into adults who prioritise exercise, good kai and self-care.

#### Community Participation

Teamwork and cooperation at kura pave the way for participation in sports, the arts and cultural groups.

#### Strong Study Habits

Building solid study routines sees your child right through intermediate and secondary school.

The Dunedin Study shows a direct correlation between consistent school attendance and higher academic achievement, better long term health and overall improved wellbeing. <https://dunedinstudy.otago.ac.nz>

WELCOMING BAPTIST NETWORK  
New Zealand Baptist Churches  
Health, Wellbeing and Inclusion in Education 2024

# Spring Fair

## Spring Fair 2025 - Wrap Up

Once again our community's hard work has paid off,  
**Spring Fair 2025 raised \$43,488!**  
 Congratulations and THANK YOU!

Together we created a beautifully magical experience that was shared with our children and our greater community. We received some very positive feedback from members of the public who attended. We hope that you too managed to have some fun, and had the opportunity to build new connections with others within our wonderful community. We were presented with some challenges due to the weather forecast on set up day, but together we found solutions. We really appreciated everyone's willingness to be flexible and adaptable in working around these challenges, including arriving at the crack of dawn on fair day to finish setting up!

The funds our community raised will contribute to special character teacher costs for 2026. It is vital that we fundraise for these costs which are not funded by the Ministry of Education. The Spring Fair undoubtedly takes a lot of effort to pull off, but it generates a large amount of funds which would be very hard to acquire through other fundraising avenues. And it provides so much more to our kindergarten/school and wider community, than just the money!

Thank you for all of your time involved in the fair organisation, preparation for the stalls, on fair day, setting up, and packing down. Thank

you for all of your donations in their various forms, including the delicious baking and salads you prepared, the flowers and greenery you supplied to make flower crowns and to decorate the fair, and more. Thank you for volunteering to do jobs when we asked. Thank you for making the fair a success!



### Giving Back

It is a long-standing tradition that our community donates a portion of the net income of each fair, to a local charity. This expresses our gratitude, and acknowledges our place in our wider community. From this year's fair earnings, \$500 has been donated to RISE Motueka. RISE is a specialist family violence organisation - <https://www.rise.net.nz/>.

### Post-Fair Feedback

Stallholders will be approached to give some specific feedback relating to their stalls. We welcome more general feedback to be emailed to [pl.beba@motuekasteiner.school.nz](mailto:pl.beba@motuekasteiner.school.nz) and this will be passed on to the fair steering committee and/or the Proprietors Trust.

We will be meeting at some stage to reflect on this year's fair, and to brainstorm ideas for our Spring Fair in 2026. We will look at ways we could improve the organisation and planning of the fair, and welcome your input. We will send out an invitation to join the meeting, once a date has been decided.

The Spring Fair Steering Committee 2025



# THE MOST BEAUTIFUL SONG

by Max Bollinger

Once upon a time there was a king. The king had a dream.

He saw a tree, and there was a bird in the tree that sang a song.

In the morning, the king called the bird-catcher to him. He said to him:



"I had a dream. And in a dream I saw a tree, and there was a bird on the tree singing a song. Go and catch the bird for me!"

"Yes, Mr. King," said the bird-catcher, "what kind of bird was it?"

But the king did not know that. "Go and find it!" he commanded. "I will give you seven days."

The bird-catcher was frightened, for he was afraid of the king's wrath.

He took his flute and net and went into the garden. He hid behind a wall and played like a blackbird sings. And when the blackbird came out of his nest, he caught it in his net, shut it up in a cage, and brought it to the king.

"No," said the king, "it was not this bird"

On the second day, the bird-catcher took his net and went to the meadow. He hid behind a bush and played as a lark sings. And when the lark came out of its nest, he caught it in his net, and shut it up in a cage, and brought it to the king.

"No," said the king, "it was not this bird."

On the third day, the bird-catcher took his flute and net and went to the riverbank. He hid behind a rock and played as an oriole sings. And when the oriole came out of his nest, he caught it in a cage and brought the king.

"No," said the king, "it was not this bird."

On the fourth day, the bird-catcher took his flute and net and went into the forest. He hid behind a tree and played as a robin sings. And when the redwing came out of its nest, he caught it in his net, locked it in a cage, and brought it to the king.

"No," said the king, "it was not this bird."

On the fifth day, the bird-catcher took his flute and net and went to the edge of the forest. He hid behind a bush and played as a wren sings. And when the wren came out of his nest, he caught it in his net, and shut it up in a cage, and brought it to the king.

"No," said the king, "it was not this bird."

On the sixth day, the bird-catcher took his flute and net and went to the park. He hid behind a well and played as a nightingale sings. And when the nightingale came out of his nest, he caught it in a net, shut it up in a cage, and brought it to the king.

"No," said the king, "it was not this bird."

But on the seventh day, the bird-catcher didn't know any more new birdsongs.

He walked in front of the castle and hid nowhere anymore. He took his flute and played his very own song. "I will play for the last time," he thought, "for the king will put me in prison and take away my flute." And he played more beautifully than ever before.

The king, who was at breakfast, put down his fork and knife. "That's the song," he shouted. "That's the song I heard in my dream." He immediately called the bird-catcher to him.

"Where is the bird?" he asked.

"It wasn't a bird," said the bird-catcher, "it's my own song."

"Your own song?" asked the king, astonished. He wanted to hear it one more time.

And jubilantly, he threw a party. But after the feast, he let all the birds and of course the bird catcher back into freedom.

**Max Bollinger** was born in Glarus, Switzerland in 1929. He studied at the University of Zurich, graduating in 1961. He wrote dozens of books for children. In 1979 Bollinger wrote *Das Schönste lied*, illustrated by Jindra Capek. It was translated into English and published as *The Most Beautiful Song* a year later, in 1980.

# MOTUEKA STEINER SCHOOL PROPRIETORS TRUST

Kia ora e te whānau

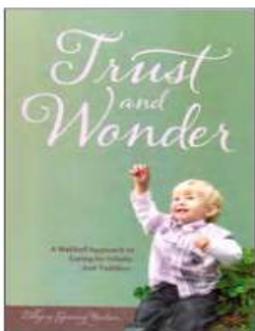
As most of you are aware, Special Character state-integrated schools have both a School Board and a Proprietor's Trust. School Boards consist of elected parent representatives, Proprietors Trust representatives, an elected staff representative, and the school principal. The School Board is responsible for the governance of the school.

**The Proprietor's Trust**, however, leases the school's land and buildings from the Motueka Rudolf Steiner School Trust (MRSST), and ensures that they meet state standards by taking responsibility for the upkeep and maintenance of the campus and school buildings. The PT is also responsible for maintaining the school's Special Character. The PT receives financial support from both parents and the Ministry of Education. PT trustees volunteer and are not elected.

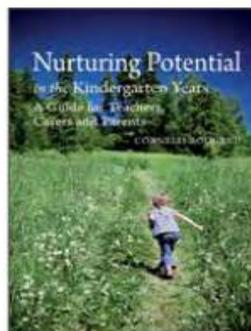
Currently, we only have two volunteer trustees on the PT. Ideally, we would like to have an additional three trustees to spread the workload and to enable more efficient management of school property and Special Character. *We are therefore appealing to the community to consider volunteering for the PT. If you have a particular interest in Steiner Waldorf education, and have property, financial and/or legal skills please consider joining the PT as a trustee.*

We are in need of enthusiastic and energetic community members to assist us in moving the school forward. If you are interested in volunteering your skills, time, and love of our beautiful school, please contact Lachlan Grey at [chair@mssproprietors.nz](mailto:chair@mssproprietors.nz) or 021 065 0535.

## What can I expect from Steiner-Waldorf kindergartens?



Trust and Wonder:  
A Waldorf Approach  
to Caring for Infants



Nurturing  
Potential in the  
Kindergarten Years

# KINDERGARTEN



As spring is continuing to blossom, the energy of growth and change is all around us in the garden, in the children's

play and in the life of our kindergarten. Just like the plants and flowers, our children are constantly growing and finding their own paths. This is the season when we begin looking ahead to next year, preparing to farewell a cohort of our older tamariki taking their next steps to Kōhatu. Each farewell carries both joy and tenderness as we witness them stepping forward.

As these children move on, spaces will open in our kindergarten for new families to join our community. If you know friends or whānau who may be interested in our warm and nurturing holistic approach to early childhood education, please encourage them to get in touch with the kindergarten office to arrange a visit. We'd love to welcome them for a tour and to get a glimpse into our kindergarten life. Please let them know they can contact us at [office@mskindergarten.nz](mailto:office@mskindergarten.nz) or 03 528 6453.

## APPEAL FOR KINDERGARTEN DONATIONS

The Kindergarten would greatly appreciate donations of the following items:

- Silks in various colours
- Gardening tools:
  - Weed hook
  - Metal trowels for adults
  - Metal weed claw
  - Hose reels
  - 2 good quality hose nozzles
  - Watering cans for the children - good quality ones that don't rust and bend
  - Sand in the sand pit

Many thanks!

# COMMUNITY NOTICE BOARD

## Looking for a bed mattress

We are looking for a queen or double bed in reasonable condition for free or cheap please. Contact Melissa (From Kindergarten) 0211696996 Or Struan 0211627222

## Bedroom for rent

Large bedroom available for rent in Trewavas Street, Motueka. With all day sunshine and views to the sea, estuary and mountain ranges, this is a bright and warm space set upstairs in a lovely home. The house is shared with one mature woman, a friendly small dog and cat. \$250/pw inclusive of expenses. Contact Kate 0211019226.

## Harp Lessons with Annemieke

Dear Steiner Whanau,

You may have seen the four wonderful budding harpers perform during the recent concert.

If your child is inspired to play the harp too, I teach the harp locally and have a few spaces.

Rental harps are available for hire so you don't need to own a harp yet.

I teach both sight reading skills and playing by heart.

Please contact me with any questions;

Annemieke Harmonie

0212139446

harpandhealing@gmail.com



## Music lessons are now available at school!

Which instrument would your child like to learn?

We offer piano lessons (from class 2 recommended) on Monday afternoon and Guitar, Ukulele and Flute lessons (from class 4 recommended) Day to be confirmed.



To enroll your children please contact Eugenie: info@musiclingo.nz  
Please let us know your child's name, class and what they would like to learn.

For more information, check our website: [Musiclingo.nz](https://musiclingo.nz/)  
<https://musiclingo.nz/> or find us on facebook: MusicLingo

We are looking forward to bringing more music to your school.

March 6-8 2026

Tauranga

# New Ground

Youth Festival

Exploring Being Human

With Richard Drexel & Helen Proctor

Camping - Anthroposophy - Workshops - Connection  
Community - Saunas - Discussions - Learning



\$150 includes food and camping for 2 nights

tickets and info - [www.nz youthsection.co.nz](http://www.nz youthsection.co.nz)

## Christmas Angel decorations for Sale

Hand sewn, wool-blend white felt angel with wooden head and wool hair. 3 different styles available.



① Plain with slight colour \$6.00

② Plain with slight colour year or initials on front \$6.50

③ Plain body 2025 or Initials embroidered on sparkly wings \$7.00

Contact Davina by text 0226702231

## BUILDING COMMUNICATION BRIDGES INSIDE & OUT

Despite our best intentions, old patterns and communication styles can create insurmountable gaps.

Building Communication Bridges - Inside and Out is a multi-day workshop designed to explore new ways of communicating and connecting with ourselves and others. Join me and a group of radical change-makers to discover your truth, maximise your resources and create new results, all while feeling supported in your transformation journey.

You know that plants grow or don't grow because of the soil... did you know that relationships grow (or don't grow) because of communication?

Do you feel not heard?

Do you get stuck in reactivity and blame?

Are you hungry for connection and authenticity?

In this two-day training, we offer a deep dive into your unconscious patterns and survival strategies to find what you are holding back and what you are really bringing to your communications.

From there you will learn how to create ever more connected, authentic relating spaces in your life so that you can play your part in growing out the regenerative culture that Earth so desperately needs...



I'm Janet, A possibility manager, building communication bridges trainer, village healer and village weaver.

I'm a Space Holder for Learning, Healing, Growth, Aliveness & Fun. I turn obstacles into opportunities, conflict into creative results, and pain into possibility.

I am passionate about people reclaiming their Warrioress and Warrior by using conscious anger and new thoughtware, to create new results in their lives and in the world.

[www.janetredmond.com](http://www.janetredmond.com)



## Anthroposophic Meditation Workshop

Connecting to your higher self

Christchurch

Fri. 28. to Sun. 30. Nov. 2025

Auckland

Fri. 5. to Sun. 7. December 2025

Course leaders: Agnes Hardorp, Thomas Mayer

To register: [meditation333@protonmail.com](mailto:meditation333@protonmail.com)

### Living with the Deceased

and effects of materialism on the afterlife

Lecture by Thomas Mayer

Christchurch, Wednesday, 26. November

Auckland, Wednesday, 3. December 2025

(Details on the next page)

[www.anthroposophical-meditation.info](http://www.anthroposophical-meditation.info)

1st + 2nd Nov 2025

9:30 am - 5:00 pm

Riverside Community Hall  
Motueka

Training fee \$395.00

Sliding scale or payment plans  
available on request.

Register online  
[www.b.link/bcb](http://www.b.link/bcb)



*This Workshop brought life changing insights to my way of communicating and I can't wait to share this space with as many people as possible. We are all communicating all the time with others and ourselves, what is your toolkit like? Are you ready to learn more about yourself and how it goes? Do visit Janet's Website for more information or contact me - Ellen Appleton if you want to ask questions - 02102915785*



**BRAINHUG**  
CHARITABLE TRUST

**ENGAGE**   
MORE CONTROL | LESS IMPULSE

**Tasman Flood Recovery  
Building Resilience Together  
FREE Community Events:**

**Sunday 12 October, 2.30 – 3.30pm – Open Community Event – Moutere Inn**

**Monday 13 Oct, 1.00 – 2pm – Whānau, Community & Educators – Lower Moutere School Hall**

**Monday 13 Oct, 3.30 – 4.30pm – Whānau, Community & Educators – Wakefield School Hall**

In partnership with BrainHug Charitable Trust & Engage Training with Kathryn Berkett

[www.brainhug.co.nz](http://www.brainhug.co.nz)

[www.engagetraining.co.nz](http://www.engagetraining.co.nz)

The recent Tasman floods have left lasting impacts on our communities. While the challenges are real, these events are about creating an opportunity to connect, learn, and grow stronger together.



TARUNA COLLEGE

Connect, Nourish, Sustain

## Supportive Therapies

1-3 November 2025

As a nurse, therapist or caregiver we invite you to register for this three-day workshop focussed on practical, effective care and intervention strategies. Come and be a part of widening the circle of those offering supportive therapies in the community. Through our learning process, healing plants and external treatments will become familiar to you, preparing you to assess and safely work with the therapies based on a sound rationale.

In addition we introduce

- biography work
- the inner path of the nurse or therapist
- casework to help with individualised care across various situations and settings, and
- an anthroposophic approach to therapy.

Cost: \$550 all materials, refreshments and lunch included

Tutors: Deborah Bednarek RN MN ANS and Michelle Vette RN MN ANS

We welcome your registration by visiting our website: [www.taruna.ac.nz](http://www.taruna.ac.nz) or contact us on 06 8777174



NELSON TASMAN

## CLIMATE ACTION FESTIVAL 2025

16 - 25 October

### Events around Motueka:

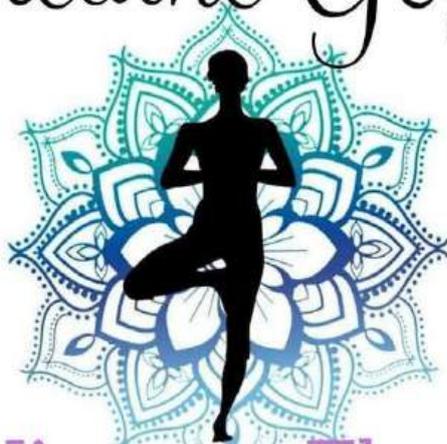
- Nature Journaling at Riverside
- Bioblitz Nature Discovery Takaka Hill
- Garden To Kitchen Class (ferments & salts)
- Film Screening: The Eternal Song
- Spirit of the Commons Talk
- Permaculture Garden Visit
- Rivers and Climate Change - online
- Maximise your Solar Power
- Composting Basics with Rex
- Climate Emotions Circle - online

See the full programme and sign up here:

[WWW.NTCF.NZ/2025-CLIMATE-ACTION-FESTIVAL](http://WWW.NTCF.NZ/2025-CLIMATE-ACTION-FESTIVAL)



# Breathe Yoga



## Vinyasa Flow

Breath - Movement - Flow

Tuesdays & Fridays

**9.30am - 10.45am**

At Riverside Community Hall, 289 Main Road,  
Lower Moutere

ENQUIRIES CONTACT JO @ Breathe Yoga

p: 0211709495 e: [breatheyogaNZ@gmail.com](mailto:breatheyogaNZ@gmail.com)

### A home loan for you

HOME LOAN RATE

**4.59%**  
per annum

1 year fixed

Plus, up to \$5,000 cash back\*

Lyndee Green  
NBS Home Loan client  
Eloise

Move your home loan to NBS and get a great rate. Whether it's your first home, moving to something bigger and better or buying an investment property, we have the options to get you there. That's banking for life.

FIXED RATE

**5.09%**  
p.a.

Six months fixed

FIXED RATE

**4.59%**  
p.a.

One year fixed

FIXED RATE

**4.69%**  
p.a.

Two years fixed

VARIABLE RATE

**6.59%**  
p.a.

Variable rate

NBS FLEXI LOAN

**6.99%**  
p.a.

Variable rate

Talk to our local, qualified lenders today.

Interest rates current as of 14 October 2025 and are subject to change, visit [nbs.co.nz](http://nbs.co.nz) for our current rates

**nbs.co.nz**

0800 101 700 | [info@nbs.co.nz](mailto:info@nbs.co.nz)

**NBS**  
Banking for life

\*Cash back applies to new home loan approvals to eligible clients from 26 August 2025. Minimum borrowing of \$150,000. Cash back up to \$5,000 on eligible products. Limited offer that NBS can withdraw at any time without notice. Cash back repayment terms apply. See website for details. NBS lending criteria, eligibility criteria and terms and conditions apply. Early repayment fees may apply to some repayments. Fees may apply. For more information visit [nbs.co.nz/cashback](http://nbs.co.nz/cashback). NBS is not a registered bank.