

Savings, Investments and Lending Rates

Effective from 1st January 2023

Savings and Investment Rates

Type of Deposit Account	Nominal Interest Rates (Lowest to Highest)	Effective Interest Rates per Year	Minimum Opening Balance (Pula)
CURRENT	0.00%	0.00%	1 000.00
CALL	0.00% - 3.00%	0.00% - 3.03%	10 000.00
SAVINGS	0.00% - 2.00%	0.00% - 2.02%	500.00
LEFIKA SAVINGS ACCOUNT	3.50%	3.55%	P100.00
3 MONTHS	1.50%	1.51%	1 000.00
6 MONTHS	2.25%	2.26%	1 000.00
12 MONTHS	4.25%	4.25%	1 000.00
24 MONTHS	5.00%	5.00%	1 000.00
OVER 24 MONTHS	5.50%	5.50%	1 000.00
PRIME RATE	6.76%		

Type of Deposit Account	Interest Rate per Year (USD)	Interest Rate per Year (ZAR)
CALL	0.10%	0.00%
3 MONTHS	0.10%	2.00%
6 MONTHS	0.25%	2.50%
12 MONTHS	0.75%	3.00%

*DEPOSIT AND INTEREST RATES SHOWN ARE INDICATIVE ONLY
 *FOR ALL INVESTMENTS ABOVE P1 MILLION, PLEASE CALL FOR SPECIAL RATES

Lending Rates

Lending	Nominal Interest Rate (%)	Average Effective Interest Rate (%)
MOP RATE	2.65%	2.65%
PRIME RATE	6.76%	6.76%
MORTGAGE RATE	6.76% - 16.76%	6.76% - 17.84%
OVERDRAFT RATE (REVOLVING CREDIT LINES)	6.76% - 18.76%	6.76% - 20.12%
PERSONAL LOANS (EXCLUDING OVERDRAFTS, MORTGAGES)	0.00% - 26.00%	0.00% - 29.33%
OTHER LONG TERM LOAN RATES	6.76% - 18.76%	6.76% - 20.12%

For firm rates please contact us on the following numbers:
 Treasury: +267 390 7806 | +267 373 3713/8