

# INTEREST RATES



## Interest Rate

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### LENDING RATES

<b>Prime Lending Rate</b>	6.50%
<b>Business Banking</b>	
Indicator Lending Rate	10.45%
<b>Personal Cheque Account</b>	
Unarranged Overdraft Rate	16.25%
Base Rate	12.25%
<b>Interest Bearing Cheque Account - Commercial</b>	
Unarranged Overdraft Rate	17.50%
Base Rate	13.50%
<b>Business Cheque Account</b>	
Unarranged Overdraft Rate	17.50%
Base Rate	10.45%
<b>Orbit Account<sup>1</sup></b>	
Credit Interest: Balances \$200 - \$1,999.99	0.25%
Balances \$2,000 and over	0.40%
Debit Interest Rate	8.75%
<b>Home Loan</b>	
<b>EasyHome Loan</b>	
Owner Occupied	
1 Year Fixed Rate	5.20%
2 Years Fixed Rate	5.70%
Variable Rate	6.50%
For NEW LOANS effective 13/9/21:	
1 Year Fixed Rate	4.95%
2 Years Fixed Rate	5.45%
<b>EasyHome Investment Loan</b>	
Not Owner Occupied	
1 year Fixed Interest Rate	5.20%
2 years Fixed Interest Rate	5.70%
Variable rate	7.70%
<b>RateSaver Personal Home Loan<sup>1</sup></b>	
Owner Occupied	
1 year Fixed Interest Rate	5.20%
2 years Fixed Interest Rate	5.70%
Variable Interest Rate	8.50%
<b>RateSaver Residential Investment Home Loan<sup>1</sup></b>	
Not Owner Occupied	
1 year Fixed Interest Rate	5.50%
2 years Fixed Interest Rate	7.00%
Variable Interest Rate	8.50%
<b>Personal Loan</b>	
Secured	14.75%
For NEW LOANS effective from 13/9/21:	
Secured by Mortgage	10.50%
Secured by Term Deposit (100% cash cover)	9.75%
Unsecured <sup>1</sup>	17.25%
EasyUnsecured	18.25%
Cyclone Repair Loan <sup>1</sup>	4.50%
<b>Motor Vehicle Loan</b>	9.20%
<b>Retail Instalment Loan</b>	
Reference Rate	13.75%
<b>Micro-Credit Loan</b>	19.25%
<b>SMART Business<sup>1</sup></b>	
SMART Business Term Loan	
Partially Secured	13.00%
Fully Secured	13.00%
SMART Business Asset Loan	15.45%
SMART Business Unsecured Personal Loan	17.50% - 25.50%
<b>Credit Cards</b>	
VISA Essential	20.75%
VISA Gold	20.75%
VISA Gold Advantage	20.75%
Mastercard Regular <sup>1</sup>	20.75%
Mastercard Gold <sup>1</sup>	20.75%
<b>Base Lending Rate (Jun 22 Quarter)</b>	1.47%

### DEPOSIT RATES

<b>Freedom Investment Account<sup>1</sup></b>					
Interest Payout Frequency	Terms				
	12 months	24 months	36 months	48 months	60 months
Fortnightly	2.23%	2.47%	2.71%	2.96%	2.96%
Monthly	2.23%	2.47%	2.72%	2.96%	2.96%
Quarterly	2.23%	2.48%	2.72%	2.97%	2.97%
6-monthly	2.24%	2.48%	2.73%	2.98%	2.98%
Annually	2.25%	2.50%	2.75%	3.00%	3.00%
Maturity	2.25%	2.50%	2.75%	3.00%	3.00%
Minimum opening balance \$10,000.00. Maximum opening balance \$200,000.00.					
<b>Parenthood Assistance Account<sup>1</sup></b>					
Balances \$0 to \$499.99					0.15%
Balances \$500 and over					0.25%
Minimum opening balance \$1,000.00. Minimum operating balance \$500.00.					
<b>MoneyZONE Account</b>					
Balances \$0 to \$499.99					0.15%
Balances \$500 and over					0.25%
Minimum opening balance \$5.00. Minimum operating balance nil.					
<b>TranXact Account</b>					
Balances \$0 to \$499.99					0.15%
Balances \$500 and over					0.25%
Minimum opening balance \$10.00. Minimum operating balance nil.					
<b>ProSaver EasyCard Account</b>					
Balances \$200 to \$1,999.99					0.15%
Balances \$2,000 and over					0.25%
Minimum opening balance \$10.00. Minimum operating balance nil.					
<b>ClassicSaver Account</b>					
All Balances					0.25%
Minimum opening balance \$10.00. Minimum operating balance nil.					
<b>EasySaver Account</b>					
All Balances					0.25%
Bonus Interest					1.25%
Bonus Interest is paid on a monthly basis on balances ≥ \$10 and ≤ \$200,000 with at least one deposit totalling \$10.00 and no withdrawals during the month. Minimum opening balance \$10.00. Minimum operating balance nil.					
<b>Passbook Account</b>					
Balances \$200 to \$1,999.99					0.15%
Balances \$2,000 and over					0.25%
Minimum opening balance \$100.00. Minimum operating balance nil.					
<b>ProSaver Passbook Account</b>					
Balances \$200 to \$1,999.99					0.15%
Balances \$2,000 and over					0.25%
Minimum opening balance \$10.00. Minimum operating balance nil.					
<b>ProSaver Cheque Account</b>					
All Balances					0.25%
Minimum opening deposit \$50.00. Maximum opening deposit \$30,000.00. Maximum operating balance \$30,000.00.					
<b>SMART Business Savings<sup>1</sup></b>					
\$0 - \$49,999.99					0.25%
\$50,000 - \$99,999.99					0.50%
\$100,000.00 - \$199,999.99					0.75%
\$200,000 and over					1.00%
Minimum Opening Balance - \$10.00. Minimum operating balance nil.					
<b>Interest Bearing Cheque Account - Commercial</b>					
Balances \$1,000,000 and over					0.10% - 0.50%
Minimum opening balance \$250.00. Minimum operating balance nil.					
<b>Non Profit Organisation Cheque Account</b>					
All Balances					0.10%
Minimum opening balance \$250.00. Minimum operating balance nil.					
<b>BizSaver Account</b>					
Normal Interest					0.50%
Bonus Interest					0.50%
Bonus Interest is paid on a monthly basis on balances ≥ \$2,000 and ≤ \$100,000 with no withdrawals during the month. Minimum opening deposit \$250.00. Minimum operating balance nil.					
<b>Retail Term Deposit</b>	Old Rate:	New Rate effective 1/8/22:			
1 month	0.25% p.a.				0.25% p.a.
3 months	0.50% p.a.				0.25% p.a.
6 months	0.75% p.a.				0.25% p.a.
9 months	1.00% p.a.				0.35% p.a.
12 months	1.25% p.a.				0.50% p.a.
15 months	1.25% p.a.				0.50% p.a.
18 months	1.25% p.a.				0.50% p.a.
24 months	1.25% p.a.				0.50% p.a.
36 months	1.25% p.a.				0.50% p.a.
48 months	1.25% p.a.				0.50% p.a.
60 months	1.25% p.a.				0.50% p.a.
Minimum opening balance \$1,000.00. Maximum opening balance \$200,000.00.					

Interest rates are subject to change to ensure they reflect market conditions. This information is correct as at 1/8/2022. For more information on terms, conditions, fees and charges, visit [www.bsp.com.fj](http://www.bsp.com.fj) or contact your nearest BSP branch or our Customer Service Centre on 132 888 or 321 4300.

<sup>1</sup>Product(s) no longer offered.