

# DEPOSIT & LENDING INTEREST RATES

AS AT MARCH 2023

TAX FREE Interest Rates



## DEPOSIT RATES

| Type of Deposit Account   | Nominal Interest Rate<br>(Lowest-Highest) |       | Actual Interest Rate<br>(Lowest-Highest) |       | Minimum Opening Balance<br>(Pula) |
|---------------------------|---|-------|--|-------|-----------------------------------|
| <b>Current</b>            | NIL                                       |       | NIL                                      |       |                                   |
| Call Savings              | 0.35%                                     | 3.00% | 0.35%                                    | 3.04% | 5,000.00                          |
| Sesigo                    | 1.75%                                     | 2.75% | 1.76%                                    | 2.78% | 200.00                            |
| Ordinary                  | 1.75%                                     | 1.75% | 1.76%                                    | 1.76% | 50.00                             |
| SAYE                      | 1.25%                                     | 2.00% | 1.26%                                    | 2.02% | 200.00                            |
| <b>Fixed Deposits</b>     |   |       |  |       |                                   |
| 3 months                  | 0.80%                                     | 1.00% | 0.80%                                    | 1.00% | 1,000.00                          |
| 6months                   | 1.40%                                     | 1.75% | 1.41%                                    | 1.76% | 1,000.00                          |
| 12months                  | 1.85%                                     | 2.20% | 1.87%                                    | 2.22% | 1,000.00                          |
| 24months                  | 2.25%                                     | 2.55% | 2.27%                                    | 2.58% | 1,000.00                          |
| Over 24 months            | 3.35%                                     | 3.80% | 3.40%                                    | 3.87% | 1,000.00                          |
| <b>Prime Lending Rate</b> | 6.76%                                     | 6.76% | 6.76%                                    | 6.76% |                                   |

## LENDING RATES

| Lending Rates  | Nominal Interest Rate (%)  | Average Effective Interest Rate (%) |
|--|----------------------------|-------------------------------------|
| MoPR   | 2.65%                      | 2.65%                               |
| Prime Lending Rate   | 6.76%                      | 6.76%                               |
| Mortgage Facility  | Prime to Prime + 4.50%     | Prime to Prime + 4.59%              |
| Overdraft Facility (Revolving credit lines)                                | N/A                        | N/A                                 |
| Credit card  | N/A                        | N/A                                 |
| Lease Loans  | N/A                        | N/A                                 |
| Unsecured Personal Loans (excluding overdraft, mortgage and credits cards) | Prime + 14% to Prime + 22% | Prime + 14.93% to Prime + 24.36%    |
| Other Long - Term Loans  | N/A                        | N/A                                 |

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