

DEPOSIT & LENDING INTEREST RATES

AS AT DECEMBER 2023

TAX FREE Interest Rates



DEPOSIT RATES

Type of Deposit Account	Nominal Interest Rate (Lowest-Highest)		Actual Interest Rate (Lowest-Highest)		Minimum Opening Balance (Pula)
Current	NIL		NIL		
Call	0.35%	- 3.00%	0.35%	- 3.04%	5,000.00
Savings					
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
Fixed Deposits					
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
Prime Lending Rate	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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