

DEPOSIT & LENDING INTEREST RATES

AS AT NOVEMBER 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%

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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