

Savings + Investments

Interest Rates

*Rates effective from 01 February 2026

SAVINGS ACCOUNTS

Balance	Monthly Interest (NACM*)	Annual Effective*
SAVING DEPOSIT RATE		
R0 - R24 999.99	5.00%	5.12%
R25 000 - R999 999.99	5.75%	5.90%
R1 000 000 - R4 999 999.99	5.85%	6.01%
R5 000 000 +	6.00%	6.17%

CALL ACCOUNTS

Balance	Monthly Interest (NACM*)	Annual Effective*
CALL DEPOSIT RATE		
R0 - R24 999.99	5.00%	5.12%
R25 000 - R999 999.99	5.75%	5.90%
R1 000 000 - R4 999 999.99	5.85%	6.01%
R5 000 000 +	6.00%	6.17%

NOTICE ACCOUNTS

Balance	Monthly Interest (NACM*)	Annual Effective*
24 HOUR NOTICE ACCOUNTS		
R0 - R24 999.99	5.75%	5.90%
R25 000 - R999 999.99	6.75%	6.96%
R1 000 000 - R4 999 999.99	6.90%	7.12%
R5 000 000 +	7.00%	7.23%
48 HOUR NOTICE ACCOUNTS		
R0 - R24 999.99	5.85%	6.01%
R25 000 - R999 999.99	6.85%	7.07%
R1 000 000 - R4 999 999.99	7.00%	7.23%
R5 000 000 +	7.10%	7.34%
15 DAY NOTICE ACCOUNTS		
R0 - R24 999.99	5.95%	6.11%
R25 000 - R999 999.99	6.95%	7.18%
R1 000 000 - R4 999 999.99	7.10%	7.34%
R5 000 000 +	7.20%	7.44%

Balance	Monthly Interest (NACM*)	Annual Effective*
32 DAY NOTICE ACCOUNTS		
R0 - R24 999.99	6.05%	6.22%
R25 000 - R999 999.99	7.05%	7.28%
R1 000 000 - R4 999 999.99	7.20%	7.44%
R5 000 000 +	7.30%	7.55%
60 DAY NOTICE ACCOUNTS		
R0 - R24 999.99	6.15%	6.33%
R25 000 - R999 999.99	7.15%	7.39%
R1 000 000 - R4 999 999.99	7.30%	7.55%
R5 000 000 +	7.40%	7.66%
90 DAY NOTICE ACCOUNTS		
R0 - R24 999.99	6.25%	6.43%
R25 000 - R999 999.99	7.25%	7.50%
R1 000 000 - R4 999 999.99	7.40%	7.66%
R5 000 000 +	7.50%	7.76%

* NACM: Nominal Annual Compounded Monthly
 * Effective Rate over a 12 month period
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FIXED DEPOSIT ACCOUNTS

Balance	Monthly Interest (NACM*)	Annual Effective*	Interest at Maturity
1 MONTHS FIXED DEPOSIT			
R0 - R24 999.99	6.40%	6.59%	6.40%
R25 000 - R999 999.99	6.40%	6.59%	6.40%
R1 000 000 - R4 999 999.99	6.40%	6.59%	6.40%
R5 000 000 +	6.40%	6.59%	6.40%
2 MONTHS FIXED DEPOSIT			
R0 - R24 999.99	6.45%	6.64%	6.47%
R25 000 - R999 999.99	6.45%	6.64%	6.47%
R1 000 000 - R4 999 999.99	6.45%	6.64%	6.47%
R5 000 000 +	6.45%	6.64%	6.47%
3 MONTHS FIXED DEPOSIT			
R0 - R24 999.99	6.80%	7.02%	6.84%
R25 000 - R999 999.99	6.80%	7.02%	6.84%
R1 000 000 - R4 999 999.99	6.80%	7.02%	6.84%
R5 000 000 +	6.80%	7.02%	6.84%
6 MONTHS FIXED DEPOSIT			
R0 - R24 999.99	7.00%	7.23%	7.10%
R25 000 - R999 999.99	7.00%	7.23%	7.10%
R1 000 000 - R4 999 999.99	7.00%	7.23%	7.10%
R5 000 000 +	7.00%	7.23%	7.10%

Balance	Monthly Interest (NACM*)	Annual Effective*	Interest at Maturity
9 MONTHS FIXED DEPOSIT			
R0 - R24 999.99	7.00%	7.23%	7.17%
R25 000 - R999 999.99	7.00%	7.23%	7.17%
R1 000 000 - R4 999 999.99	7.00%	7.23%	7.17%
R5 000 000 +	7.00%	7.23%	7.17%
12 MONTHS FIXED DEPOSIT			
R0 - R24 999.99	7.25%	7.50%	7.50%
R25 000 - R999 999.99	7.25%	7.50%	7.50%
R1 000 000 - R4 999 999.99	7.25%	7.50%	7.50%
R5 000 000 +	7.25%	7.50%	7.50%
18 MONTHS FIXED DEPOSIT			
R0 - R24 999.99	7.25%	7.50%	7.63%
R25 000 - R999 999.99	7.25%	7.50%	7.63%
R1 000 000 - R4 999 999.99	7.25%	7.50%	7.63%
R5 000 000 +	7.25%	7.50%	7.63%
24 MONTHS FIXED DEPOSIT			
R0 - R24 999.99	7.50%	7.76%	8.06%
R25 000 - R999 999.99	7.50%	7.76%	8.06%
R1 000 000 - R4 999 999.99	7.50%	7.76%	8.06%
R5 000 000 +	7.50%	7.76%	8.06%

Balance	Monthly Interest (NACM*)	Annual Effective*	Interest at Maturity
36 MONTHS FIXED DEPOSIT			
R0 - R24 999.99	7.60%	7.87%	8.51%
R25 000 - R999 999.99	7.60%	7.87%	8.51%
R1 000 000 - R4 999 999.99	7.60%	7.87%	8.51%
R5 000 000 +	7.60%	7.87%	8.51%
48 MONTHS FIXED DEPOSIT			
R0 - R24 999.99	7.75%	8.03%	9.05%
R25 000 - R999 999.99	7.75%	8.03%	9.05%
R1 000 000 - R4 999 999.99	7.75%	8.03%	9.05%
R5 000 000 +	7.75%	8.03%	9.05%
60 MONTHS FIXED DEPOSIT			
R0 - R24 999.99	7.75%	8.03%	9.43%
R25 000 - R999 999.99	7.75%	8.03%	9.43%
R1 000 000 - R4 999 999.99	7.75%	8.03%	9.43%
R5 000 000 +	7.75%	8.03%	9.43%

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