

Savings + Investments

Interest Rates

*Rates effective from 14 September 2026

SAVINGS ACCOUNTS

Balance	Monthly Interest (NACM*)	Annual Effective*
SAVING DEPOSIT RATE		
R0 - R24 999.99	2.00%	2.02%
R25 000 - R999 999.99	2.00%	2.02%
R1 000 000 - R4 999 999.99	2.00%	2.02%
R5 000 000 +	2.00%	2.02%

CALL ACCOUNTS

Balance	Monthly Interest (NACM*)	Annual Effective*
CALL DEPOSIT RATE		
R0 - R24 999.99	3.40%	3.45%
R25 000 - R999 999.99	3.40%	3.45%
R1 000 000 - R4 999 999.99	3.40%	3.45%
R5 000 000 +	3.40%	3.45%

NOTICE ACCOUNTS

Balance	Monthly Interest (NACM*)	Annual Effective*
24 HOUR NOTICE ACCOUNTS		
R0 - R24 999.99	3.60%	3.66%
R25 000 - R999 999.99	3.60%	3.66%
R1 000 000 - R4 999 999.99	3.60%	3.66%
R5 000 000 +	3.60%	3.66%
48 HOUR NOTICE ACCOUNTS		
R0 - R24 999.99	5.85%	6.01%
R25 000 - R999 999.99	5.85%	6.01%
R1 000 000 - R4 999 999.99	5.85%	6.01%
R5 000 000 +	5.85%	6.01%
15 DAY NOTICE ACCOUNTS		
R0 - R24 999.99	4.70%	4.80%
R25 000 - R999 999.99	4.70%	4.80%
R1 000 000 - R4 999 999.99	4.70%	4.80%
R5 000 000 +	4.70%	4.80%

Balance	Monthly Interest (NACM*)	Annual Effective*
32 DAY NOTICE ACCOUNTS		
R0 - R24 999.99	5.95%	6.11%
R25 000 - R999 999.99	5.95%	6.11%
R1 000 000 - R4 999 999.99	5.95%	6.11%
R5 000 000 +	5.95%	6.11%
60 DAY NOTICE ACCOUNTS		
R0 - R24 999.99	6.25%	6.43%
R25 000 - R999 999.99	6.25%	6.43%
R1 000 000 - R4 999 999.99	6.25%	6.43%
R5 000 000 +	6.25%	6.43%
90 DAY NOTICE ACCOUNTS		
R0 - R24 999.99	6.25%	6.43%
R25 000 - R999 999.99	6.25%	6.43%
R1 000 000 - R4 999 999.99	6.25%	6.43%
R5 000 000 +	6.25%	6.43%

* NACM: Nominal Annual Compounded Monthly
 * Effective Rate over a 12 month period
 *** Effective from 14 Sep 2026

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FIXED DEPOSIT ACCOUNTS

Balance	Monthly Interest (NACM*)	Annual Effective*	Interest at Maturity
1 MONTHS FIXED DEPOSIT			
R0 - R24 999.99	5.25%	5.38%	5.25%
R25 000 - R999 999.99	5.25%	5.38%	5.25%
R1 000 000 - R4 999 999.99	5.25%	5.38%	5.25%
R5 000 000 +	5.25%	5.38%	5.25%
2 MONTHS FIXED DEPOSIT			
R0 - R24 999.99	5.30%	5.43%	5.31%
R25 000 - R999 999.99	5.30%	5.43%	5.31%
R1 000 000 - R4 999 999.99	5.30%	5.43%	5.31%
R5 000 000 +	5.30%	5.43%	5.31%
3 MONTHS FIXED DEPOSIT			
R0 - R24 999.99	5.30%	5.43%	5.32%
R25 000 - R999 999.99	5.30%	5.43%	5.32%
R1 000 000 - R4 999 999.99	5.30%	5.43%	5.32%
R5 000 000 +	5.30%	5.43%	5.32%
6 MONTHS FIXED DEPOSIT			
R0 - R24 999.99	5.30%	5.43%	5.36%
R25 000 - R999 999.99	5.30%	5.43%	5.36%
R1 000 000 - R4 999 999.99	5.30%	5.43%	5.36%
R5 000 000 +	5.30%	5.43%	5.36%

Balance	Monthly Interest (NACM*)	Annual Effective*	Interest at Maturity
9 MONTHS FIXED DEPOSIT			
R0 - R24 999.99	5.30%	5.43%	5.39%
R25 000 - R999 999.99	5.30%	5.43%	5.39%
R1 000 000 - R4 999 999.99	5.30%	5.43%	5.39%
R5 000 000 +	5.30%	5.43%	5.39%
12 MONTHS FIXED DEPOSIT			
R0 - R24 999.99	5.30%	5.43%	5.43%
R25 000 - R999 999.99	5.30%	5.43%	5.43%
R1 000 000 - R4 999 999.99	5.30%	5.43%	5.43%
R5 000 000 +	5.30%	5.43%	5.43%
18 MONTHS FIXED DEPOSIT			
R0 - R24 999.99	5.50%	5.64%	5.72%
R25 000 - R999 999.99	5.50%	5.64%	5.72%
R1 000 000 - R4 999 999.99	5.50%	5.64%	5.72%
R5 000 000 +	5.50%	5.64%	5.72%
24 MONTHS FIXED DEPOSIT			
R0 - R24 999.99	5.50%	5.64%	5.80%
R25 000 - R999 999.99	5.50%	5.64%	5.80%
R1 000 000 - R4 999 999.99	5.50%	5.64%	5.80%
R5 000 000 +	5.50%	5.64%	5.80%

Balance	Monthly Interest (NACM*)	Annual Effective*	Interest at Maturity
36 MONTHS FIXED DEPOSIT			
R0 - R24 999.99	5.50%	5.64%	5.96%
R25 000 - R999 999.99	5.50%	5.64%	5.96%
R1 000 000 - R4 999 999.99	5.50%	5.64%	5.96%
R5 000 000 +	5.50%	5.64%	5.96%
48 MONTHS FIXED DEPOSIT			
R0 - R24 999.99	5.50%	5.64%	6.14%
R25 000 - R999 999.99	5.50%	5.64%	6.14%
R1 000 000 - R4 999 999.99	5.50%	5.64%	6.14%
R5 000 000 +	5.50%	5.64%	6.14%
60 MONTHS FIXED DEPOSIT			
R0 - R24 999.99	5.50%	5.64%	6.31%
R25 000 - R999 999.99	5.50%	5.64%	6.31%
R1 000 000 - R4 999 999.99	5.50%	5.64%	6.31%
R5 000 000 +	5.50%	5.64%	6.31%

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