

Savings + Investments

Interest Rates

* Rates effective from 10 December 2024

SAVINGS ACCOUNTS

Balance	Monthly Interest (NACM*)	Annual Effective*
SAVING DEPOSIT RATE		
R0 - R24 999.99	6.00%	6.17%
R25 000 - R999 999.99	6.75%	6.96%
R1 000 000 - R4 999 999.99	6.85%	7.07%
R5 000 000 +	7.00%	7.23%

CALL ACCOUNTS

Balance	Monthly Interest (NACM*)	Annual Effective*
CALL DEPOSIT RATE		
R0 - R24 999.99	6.00%	6.17%
R25 000 - R999 999.99	6.75%	6.96%
R1 000 000 - R4 999 999.99	6.85%	7.07%
R5 000 000 +	7.00%	7.23%

NOTICE ACCOUNTS

Balance	Monthly Interest (NACM*)	Annual Effective*
24 HOUR NOTICE ACCOUNTS		
R0 - R24 999.99	6.75%	6.96%
R25 000 - R999 999.99	7.75%	8.03%
R1 000 000 - R4 999 999.99	7.90%	8.19%
R5 000 000 +	8.00%	8.30%
48 HOUR NOTICE ACCOUNTS		
R0 - R24 999.99	6.85%	7.07%
R25 000 - R999 999.99	7.85%	8.14%
R1 000 000 - R4 999 999.99	8.00%	8.30%
R5 000 000 +	8.10%	8.41%
15 DAY NOTICE ACCOUNTS		
R0 - R24 999.99	6.95%	7.18%
R25 000 - R999 999.99	7.95%	8.25%
R1 000 000 - R4 999 999.99	8.10%	8.41%
R5 000 000 +	8.20%	8.52%

Balance	Monthly Interest (NACM*)	Annual Effective*
32 DAY NOTICE ACCOUNT		
R0 - R24 999.99	7.05%	7.28%
R25 000 - R999 999.99	8.05%	8.35%
R1 000 000 - R4 999 999.99	8.20%	8.52%
R5 000 000 +	8.30%	8.62%
60 DAY NOTICE ACCOUNT		
R0 - R24 999.99	7.15%	7.39%
R25 000 - R999 999.99	8.15%	8.46%
R1 000 000 - R4 999 999.99	8.30%	8.62%
R5 000 000 +	8.40%	8.73%
90 DAY NOTICE ACCOUNT		
R0 - R24 999.99	7.25%	7.50%
R25 000 - R999 999.99	8.25%	8.57%
R1 000 000 - R4 999 999.99	8.40%	8.73%
R5 000 000 +	8.50%	8.84%

* NACM: Nominal Annual Compounded Monthly

* Effective Rate over a 12 month period

* Rates are indicative and subject to change

* Please contact Access Bank SA to confirm a rate

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FIXED DEPOSIT ACCOUNTS

Balance	Monthly Interest (NACM*)	Annual Effective*	Interest at Maturity
1 MONTH FIXED DEPOSIT			
R0 - R24 999.99	7.75%	8.03%	7.80%
R25 000 - R999 999.99	7.75%	8.03%	7.80%
R1 000 000 - R4 999 999.99	7.75%	8.03%	7.80%
R5 000 000 +	7.75%	8.03%	7.80%
2 MONTHS FIXED DEPOSIT			
R0 - R24 999.99	7.82%	8.11%	7.87%
R25 000 - R999 999.99	7.82%	8.11%	7.87%
R1 000 000 - R4 999 999.99	7.82%	8.11%	7.87%
R5 000 000 +	7.82%	8.11%	7.87%
3 MONTHS FIXED DEPOSIT			
R0 - R24 999.99	8.10%	8.41%	8.15%
R25 000 - R999 999.99	8.10%	8.41%	8.15%
R1 000 000 - R4 999 999.99	8.10%	8.41%	8.15%
R5 000 000 +	8.10%	8.41%	8.15%
6 MONTHS FIXED DEPOSIT			
R0 - R24 999.99	8.35%	8.68%	8.50%
R25 000 - R999 999.99	8.35%	8.68%	8.50%
R1 000 000 - R4 999 999.99	8.35%	8.68%	8.50%
R5 000 000 +	8.35%	8.68%	8.50%

Balance	Monthly Interest (NACM*)	Annual Effective*	Interest at Maturity
9 MONTHS FIXED DEPOSIT			
R0 - R24 999.99	8.55%	8.89%	8.80%
R25 000 - R999 999.99	8.55%	8.89%	8.80%
R1 000 000 - R4 999 999.99	8.55%	8.89%	8.80%
R5 000 000 +	8.55%	8.89%	8.80%
12 MONTHS FIXED DEPOSIT			
R0 - R24 999.99	8.88%	9.25%	9.25%
R25 000 - R999 999.99	8.88%	9.25%	9.25%
R1 000 000 - R4 999 999.99	8.88%	9.25%	9.25%
R5 000 000 +	8.88%	9.25%	9.25%
18 MONTHS FIXED DEPOSIT			
R0 - R24 999.99	8.94%	9.32%	9.53%
R25 000 - R999 999.99	8.94%	9.32%	9.53%
R1 000 000 - R4 999 999.99	8.94%	9.32%	9.53%
R5 000 000 +	8.94%	9.32%	9.53%
24 MONTHS FIXED DEPOSIT			
R0 - R24 999.99	9.00%	9.38%	9.82%
R25 000 - R999 999.99	9.00%	9.38%	9.82%
R1 000 000 - R4 999 999.99	9.00%	9.38%	9.82%
R5 000 000 +	9.00%	9.38%	9.82%

Balance	Monthly Interest (NACM*)	Annual Effective*	Interest at Maturity
36 MONTHS FIXED DEPOSIT			
R0 - R24 999.99	9.10%	9.49%	10.42%
R25 000 - R999 999.99	9.10%	9.49%	10.42%
R1 000 000 - R4 999 999.99	9.10%	9.49%	10.42%
R5 000 000 +	9.10%	9.49%	10.42%
48 MONTHS FIXED DEPOSIT			
R0 - R24 999.99	9.25%	9.65%	11.14%
R25 000 - R999 999.99	9.25%	9.65%	11.14%
R1 000 000 - R4 999 999.99	9.25%	9.65%	11.14%
R5 000 000 +	9.25%	9.65%	11.14%
60 MONTHS FIXED DEPOSIT			
R0 - R24 999.99	9.50%	9.92%	12.10%
R25 000 - R999 999.99	9.50%	9.92%	12.10%
R1 000 000 - R4 999 999.99	9.50%	9.92%	12.10%
R5 000 000 +	9.50%	9.92%	12.10%

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