

Savings + Investments

Interest Rates

*Rates effective from 25 November 2022

NOTICE ACCOUNTS

Balance	Monthly Interest (NACM*)	Annual Effective*
32 DAY NOTICE ACCOUNT		
R0 - R24 999.99	6,50%	6,70%
R25 000 - R999 999.99	7,50%	7,76%
R1 000 000 - R4 999 999.99	7,65%	7,92%
R5 000 000 +	7,75%	8,03%
60 DAY NOTICE ACCOUNT		
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%
88 DAY NOTICE ACCOUNT		
R0 - R24 999.99	7,00%	7,23%
R25 000 - R999 999.99	8,00%	8,30%
R1 000 000 - R4 999 999.99	8,15%	8,46%
R5 000 000 +	8,25%	8,57%
188 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%

SAVINGS ACCOUNTS

Balance	Monthly Interest (NACM*)	Annual Effective*
SAVING DEPOSIT RATE		
R0 - R24 999.99	5,75%	5,90%
R25 000 - R999 999.99	6,50%	6,70%
R1 000 000 - R4 999 999.99	6,60%	6,80%
R5 000 000 +	6,75%	6,96%

CALL ACCOUNTS

Balance	Monthly Interest (NACM*)	Annual Effective*
CALL DEPOSIT RATE		
R0 - R24 999.99	5,75%	5,90%
R25 000 - R999 999.99	6,50%	6,70%
R1 000 000 - R4 999 999.99	6,60%	6,80%
R5 000 000 +	6,75%	6,96%

FIXED DEPOSIT ACCOUNTS

Balance	Monthly Interest (NACM*)	Annual Effective*	Interest at Maturity
3 MONTHS FIXED DEPOSIT			
R0 - R24 999.99	6,99%	7,22%	7,03%
R25 000 - R999 999.99	7,24%	7,49%	7,28%
R1 000 000 - R4 999 999.99	7,34%	7,59%	7,38%
R5 000 000 +	7,45%	7,71%	7,50%
6 MONTHS FIXED DEPOSIT			
R0 - R24 999.99	7,37%	7,62%	7,48%
R25 000 - R999 999.99	7,62%	7,89%	7,74%
R1 000 000 - R4 999 999.99	7,71%	7,99%	7,83%
R5 000 000 +	7,96%	8,26%	8,09%

9 MONTHS FIXED DEPOSIT

R0 - R24 999.99	7,63%	7,90%	7,83%
R25 000 - R999 999.99	7,88%	8,17%	8,09%
R1 000 000 - R4 999 999.99	7,98%	8,28%	8,20%
R5 000 000 +	8,15%	8,46%	8,37%

12 MONTHS FIXED DEPOSIT

R0 - R24 999.99	8,75%	9,11%	9,11%
R25 000 - R999 999.99	8,75%	9,11%	9,11%
R1 000 000 - R4 999 999.99	8,75%	9,11%	9,11%
R5 000 000 +	8,75%	9,11%	9,11%

18 MONTHS FIXED DEPOSIT

R0 - R24 999.99	9,15%	9,54%	9,77%
R25 000 - R999 999.99	9,15%	9,54%	9,77%
R1 000 000 - R4 999 999.99	9,15%	9,54%	9,77%
R5 000 000 +	9,15%	9,54%	9,77%

24 MONTHS FIXED DEPOSIT

R0 - R24 999.99	9,55%	9,98%	10,48%
R25 000 - R999 999.99	9,55%	9,98%	10,48%
R1 000 000 - R4 999 999.99	9,55%	9,98%	10,48%
R5 000 000 +	9,55%	9,98%	10,48%

36 MONTHS FIXED DEPOSIT

R0 - R24 999.99	9,80%	10,25%	11,34%
R25 000 - R999 999.99	9,80%	10,25%	11,34%
R1 000 000 - R4 999 999.99	9,80%	10,25%	11,34%
R5 000 000 +	9,80%	10,25%	11,34%

48 MONTHS FIXED DEPOSIT

R0 - R24 999.99	10,70%	11,24%	13,28%
R25 000 - R999 999.99	10,70%	11,24%	13,28%
R1 000 000 - R4 999 999.99	10,70%	11,24%	13,28%
R5 000 000 +	10,70%	11,24%	13,28%

60 MONTHS FIXED DEPOSIT

R0 - R24 999.99	11,60%	12,24%	15,62%
R25 000 - R999 999.99	11,60%	12,24%	15,62%
R1 000 000 - R4 999 999.99	11,60%	12,24%	15,62%
R5 000 000 +	11,60%	12,24%	15,62%

*NACM: Nominal Annual Compounded Monthly

* Effective Rate over a 12 month period