

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