

Savings + Investments

Interest Rates

* Rates effective from 01 June 2023

NOTICE ACCOUNTS

Balance	Monthly Interest (NACM*)	Annual Effective*
32 DAY NOTICE ACCOUNT		
R0 - R24 999.99	7.55%	7.82%
R25 000 - R999 999.99	8.55%	8.89%
R1 000 000 - R4 999 999.99	8.70%	9.06%
R5 000 000 +	8.80%	9.16%
60 DAY NOTICE ACCOUNT		
R0 - R24 999.99	7.65%	7.92%
R25 000 - R999 999.99	8.65%	9.00%
R1 000 000 - R4 999 999.99	8.80%	9.16%
R5 000 000 +	8.90%	9.27%
88 DAY NOTICE ACCOUNT		
R0 - R24 999.99	7.75%	8.03%
R25 000 - R999 999.99	8.75%	9.11%
R1 000 000 - R4 999 999.99	8.90%	9.27%
R5 000 000 +	9.00%	9.38%
188 DAY NOTICE ACCOUNT		
R0 - R24 999.99	8.00%	8.30%
R25 000 - R999 999.99	9.00%	9.38%
R1 000 000 - R4 999 999.99	9.15%	9.54%
R5 000 000 +	9.25%	9.65%

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

SAVINGS ACCOUNTS

Balance	Monthly Interest (NACM*)	Annual Effective*
SAVING DEPOSIT RATE		
R0 - R24 999.99	7.00%	7.23%
R25 000 - R999 999.99	7.75%	8.03%
R1 000 000 - R4 999 999.99	7.85%	8.14%
R5 000 000 +	8.00%	8.30%

CALL ACCOUNTS

Balance	Monthly Interest (NACM*)	Annual Effective*
CALL DEPOSIT RATE		
R0 - R24 999.99	7.00%	7.23%
R25 000 - R999 999.99	7.75%	8.03%
R1 000 000 - R4 999 999.99	7.85%	8.14%
R5 000 000 +	8.00%	8.30%

FIXED DEPOSIT ACCOUNTS

Balance	Monthly Interest (NACM*)	Annual Effective*	Interest at Maturity
1 MONTH FIXED DEPOSIT			
R0 - R24 999.99	7.84%	8.13%	7.89%
R25 000 - R999 999.99	8.09%	8.40%	8.14%
R1 000 000 - R4 999 999.99	8.19%	8.50%	8.25%
R5 000 000 +	8.30%	8.62%	8.36%
3 MONTHS FIXED DEPOSIT			
R0 - R24 999.99	8.14%	8.45%	8.20%
R25 000 - R999 999.99	8.39%	8.72%	8.45%
R1 000 000 - R4 999 999.99	8.49%	8.83%	8.55%
R5 000 000 +	8.60%	8.95%	8.66%
6 MONTHS FIXED DEPOSIT			
R0 - R24 999.99	8.41%	8.74%	8.55%
R25 000 - R999 999.99	8.66%	9.01%	8.81%
R1 000 000 - R4 999 999.99	8.75%	9.11%	8.91%
R5 000 000 +	9.00%	9.38%	9.17%

* Rates are indicative and subject to change
 * Please contact Access Bank SA to confirm a rate

9 MONTHS FIXED DEPOSIT

R0 - R24 999.99	8.73%	9.09%	8.99%
R25 000 - R999 999.99	8.98%	9.36%	9.25%
R1 000 000 - R4 999 999.99	9.08%	9.47%	9.36%
R5 000 000 +	9.25%	9.65%	9.54%

12 MONTHS FIXED DEPOSIT

R0 - R24 999.99	9.50%	9.92%	9.92%
R25 000 - R999 999.99	9.50%	9.92%	9.92%
R1 000 000 - R4 999 999.99	9.50%	9.92%	9.92%
R5 000 000 +	9.50%	9.92%	9.92%

18 MONTHS FIXED DEPOSIT

R0 - R24 999.99	9.525%	9.95%	10.20%
R25 000 - R999 999.99	9.525%	9.95%	10.20%
R1 000 000 - R4 999 999.99	9.525%	9.95%	10.20%
R5 000 000 +	9.525%	9.95%	10.20%

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	10.10%	10.58%	12.38%
R25 000 - R999 999.99	10.10%	10.58%	12.38%
R1 000 000 - R4 999 999.99	10.10%	10.58%	12.38%
R5 000 000 +	10.10%	10.58%	12.38%

60 MONTHS FIXED DEPOSIT

R0 - R24 999.99	10.45%	10.97%	13.65%
R25 000 - R999 999.99	10.45%	10.97%	13.65%
R1 000 000 - R4 999 999.99	10.45%	10.97%	13.65%
R5 000 000 +	10.45%	10.97%	13.65%