

# Savings + Investments

## Interest Rates

\* Rates effective from 01 November 2023

### SAVINGS ACCOUNTS

Balance	Monthly Interest (NACM*)	Annual Effective*
<b>SAVING DEPOSIT RATE</b>		
R0 - R24 999.99	6.50%	6.70%
R25 000 - R999 999.99	7.25%	7.50%
R1 000 000 - R4 999 999.99	7.35%	7.60%
R5 000 000 +	7.50%	7.76%

### CALL ACCOUNTS

Balance	Monthly Interest (NACM*)	Annual Effective*
<b>CALL DEPOSIT RATE</b>		
R0 - R24 999.99	6.50%	6.70%
R25 000 - R999 999.99	7.25%	7.50%
R1 000 000 - R4 999 999.99	7.35%	7.60%
R5 000 000 +	7.50%	7.76%

### NOTICE ACCOUNTS

Balance	Monthly Interest (NACM*)	Annual Effective*
<b>24 HOUR NOTICE ACCOUNTS</b>		
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%
<b>48 HOUR NOTICE ACCOUNTS</b>		
R0 - R24 999.99	7.35%	7.60%
R25 000 - R999 999.99	8.35%	8.68%
R1 000 000 - R4 999 999.99	8.50%	8.84%
R5 000 000 +	8.60%	8.95%
<b>15 DAY NOTICE ACCOUNTS</b>		
R0 - R24 999.99	7.45%	7.71%
R25 000 - R999 999.99	8.45%	8.79%
R1 000 000 - R4 999 999.99	8.60%	8.95%
R5 000 000 +	8.70%	9.06%

Balance	Monthly Interest (NACM*)	Annual Effective*
<b>32 DAY NOTICE ACCOUNT</b>		
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%
<b>60 DAY NOTICE ACCOUNT</b>		
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%
<b>90 DAY NOTICE ACCOUNT</b>		
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%

\* 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

# Savings + Investments

## Interest Rates

\* Rates effective from 01 November 2023

### FIXED DEPOSIT ACCOUNTS

Balance	Monthly Interest (NACM*)	Annual Effective*	Interest at Maturity
<b>1 MONTH FIXED DEPOSIT</b>			
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%
<b>2 MONTHS FIXED DEPOSIT</b>			
R0 - R24 999.99	7.99%	8.29%	8.04%
R25 000 - R999 999.99	8.24%	8.56%	8.30%
R1 000 000 - R4 999 999.99	8.34%	8.67%	8.40%
R5 000 000 +	8.45%	8.79%	8.51%
<b>3 MONTHS FIXED DEPOSIT</b>			
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%
<b>6 MONTHS FIXED DEPOSIT</b>			
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%

Balance	Monthly Interest (NACM*)	Annual Effective*	Interest at Maturity
<b>9 MONTHS FIXED DEPOSIT</b>			
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%
<b>12 MONTHS FIXED DEPOSIT</b>			
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%
<b>18 MONTHS FIXED DEPOSIT</b>			
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%
<b>24 MONTHS FIXED DEPOSIT</b>			
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%

Balance	Monthly Interest (NACM*)	Annual Effective*	Interest at Maturity
<b>36 MONTHS FIXED DEPOSIT</b>			
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%
<b>48 MONTHS FIXED DEPOSIT</b>			
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%
<b>60 MONTHS FIXED DEPOSIT</b>			
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%

\* 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