

Savings + Investments

Interest Rates

* Rates effective from 20 September 2024

SAVINGS ACCOUNTS

| Balance | Monthly Interest (NACM*) | Annual Effective* |
|----------------------------|--------------------------|-------------------|
| SAVING DEPOSIT RATE | | |
| R0 - R24 999.99 | 6.25% | 6.43% |
| R25 000 - R999 999.99 | 7.00% | 7.23% |
| R1 000 000 - R4 999 999.99 | 7.10% | 7.34% |
| R5 000 000 + | 7.25% | 7.50% |

CALL ACCOUNTS

| Balance | Monthly Interest (NACM*) | Annual Effective* |
|----------------------------|--------------------------|-------------------|
| CALL DEPOSIT RATE | | |
| R0 - R24 999.99 | 6.25% | 6.43% |
| R25 000 - R999 999.99 | 7.00% | 7.23% |
| R1 000 000 - R4 999 999.99 | 7.10% | 7.34% |
| R5 000 000 + | 7.25% | 7.50% |

NOTICE ACCOUNTS

| Balance | Monthly Interest (NACM*) | Annual Effective* |
|--------------------------------|--------------------------|-------------------|
| 24 HOUR NOTICE ACCOUNTS | | |
| 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% |
| 48 HOUR NOTICE ACCOUNTS | | |
| R0 - R24 999.99 | 7.10% | 7.34% |
| R25 000 - R999 999.99 | 8.10% | 8.41% |
| R1 000 000 - R4 999 999.99 | 8.25% | 8.57% |
| R5 000 000 + | 8.35% | 8.68% |
| 15 DAY NOTICE ACCOUNTS | | |
| R0 - R24 999.99 | 7.20% | 7.44% |
| R25 000 - R999 999.99 | 8.20% | 8.52% |
| R1 000 000 - R4 999 999.99 | 8.35% | 8.68% |
| R5 000 000 + | 8.45% | 8.79% |

| Balance | Monthly Interest (NACM*) | Annual Effective* |
|------------------------------|--------------------------|-------------------|
| 32 DAY NOTICE ACCOUNT | | |
| R0 - R24 999.99 | 7.30% | 7.55% |
| R25 000 - R999 999.99 | 8.30% | 8.62% |
| R1 000 000 - R4 999 999.99 | 8.45% | 8.79% |
| R5 000 000 + | 8.55% | 8.89% |
| 60 DAY NOTICE ACCOUNT | | |
| R0 - R24 999.99 | 7.40% | 7.66% |
| R25 000 - R999 999.99 | 8.40% | 8.73% |
| R1 000 000 - R4 999 999.99 | 8.55% | 8.89% |
| R5 000 000 + | 8.65% | 9.00% |
| 90 DAY NOTICE ACCOUNT | | |
| R0 - R24 999.99 | 7.50% | 7.76% |
| R25 000 - R999 999.99 | 8.50% | 8.84% |
| R1 000 000 - R4 999 999.99 | 8.65% | 9.00% |
| R5 000 000 + | 8.75% | 9.11% |

* 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 20 September 2024

FIXED DEPOSIT ACCOUNTS

| Balance | Monthly Interest (NACM*) | Annual Effective* | Interest at Maturity |
|-------------------------------|--------------------------|-------------------|----------------------|
| 1 MONTH FIXED DEPOSIT | | | |
| R0 - R24 999.99 | 8.22% | 8.54% | 8.28% |
| R25 000 - R999 999.99 | 8.22% | 8.54% | 8.28% |
| R1 000 000 - R4 999 999.99 | 8.22% | 8.54% | 8.28% |
| R5 000 000 + | 8.22% | 8.54% | 8.28% |
| 2 MONTHS FIXED DEPOSIT | | | |
| R0 - R24 999.99 | 8.26% | 8.58% | 8.32% |
| R25 000 - R999 999.99 | 8.26% | 8.58% | 8.32% |
| R1 000 000 - R4 999 999.99 | 8.26% | 8.58% | 8.32% |
| R5 000 000 + | 8.26% | 8.58% | 8.32% |
| 3 MONTHS FIXED DEPOSIT | | | |
| R0 - R24 999.99 | 8.21% | 8.53% | 8.27% |
| R25 000 - R999 999.99 | 8.21% | 8.53% | 8.27% |
| R1 000 000 - R4 999 999.99 | 8.21% | 8.53% | 8.27% |
| R5 000 000 + | 8.21% | 8.53% | 8.27% |
| 6 MONTHS FIXED DEPOSIT | | | |
| R0 - R24 999.99 | 8.54% | 8.88% | 8.69% |
| R25 000 - R999 999.99 | 8.54% | 8.88% | 8.69% |
| R1 000 000 - R4 999 999.99 | 8.54% | 8.88% | 8.69% |
| R5 000 000 + | 8.54% | 8.88% | 8.69% |

| 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 | 8.98% | 9.36% | 9.36% |
| R25 000 - R999 999.99 | 8.98% | 9.36% | 9.36% |
| R1 000 000 - R4 999 999.99 | 8.98% | 9.36% | 9.36% |
| R5 000 000 + | 8.98% | 9.36% | 9.36% |
| 18 MONTHS FIXED DEPOSIT | | | |
| R0 - R24 999.99 | 9.02% | 9.40% | 9.62% |
| R25 000 - R999 999.99 | 9.02% | 9.40% | 9.62% |
| R1 000 000 - R4 999 999.99 | 9.02% | 9.40% | 9.62% |
| R5 000 000 + | 9.02% | 9.40% | 9.62% |
| 24 MONTHS FIXED DEPOSIT | | | |
| R0 - R24 999.99 | 9.12% | 9.51% | 9.96% |
| R25 000 - R999 999.99 | 9.12% | 9.51% | 9.96% |
| R1 000 000 - R4 999 999.99 | 9.12% | 9.51% | 9.96% |
| R5 000 000 + | 9.12% | 9.51% | 9.96% |

| Balance | Monthly Interest (NACM*) | Annual Effective* | Interest at Maturity |
|--------------------------------|--------------------------|-------------------|----------------------|
| 36 MONTHS FIXED DEPOSIT | | | |
| R0 - R24 999.99 | 9.26% | 9.66% | 10.63% |
| R25 000 - R999 999.99 | 9.26% | 9.66% | 10.63% |
| R1 000 000 - R4 999 999.99 | 9.26% | 9.66% | 10.63% |
| R5 000 000 + | 9.26% | 9.66% | 10.63% |
| 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 | 9.67% | 10.11% | 12.37% |
| R25 000 - R999 999.99 | 9.67% | 10.11% | 12.37% |
| R1 000 000 - R4 999 999.99 | 9.67% | 10.11% | 12.37% |
| R5 000 000 + | 9.67% | 10.11% | 12.37% |

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