

INTEREST RATES



Interest Rate		Interest Rate	
LENDING RATES		DEPOSIT RATES	
Prime Lending Rate	6.50%	Freedom Investment Account¹	
Business Banking		Interest Payout Frequency	Terms
Indicator Lending Rate	10.45%	Fortnightly	12 months 2.23% 24 months 2.47% 36 months 2.71% 48 months 2.96% 60 months 2.96%
Personal Cheque Account		Monthly	2.23% 2.47% 2.72% 2.96% 2.96%
Unarranged Overdraft Rate	16.25%	Quarterly	2.23% 2.48% 2.72% 2.97% 2.97%
Base Rate	12.25%	6-monthly	2.24% 2.48% 2.73% 2.98% 2.98%
Interest Bearing Cheque Account - Commercial		Annually	2.25% 2.50% 2.75% 3.00% 3.00%
Unarranged Overdraft Rate	17.50%	Maturity	2.25% 2.50% 2.75% 3.00% 3.00%
Base Rate	13.50%	Minimum opening balance \$10,000.00. Maximum opening balance \$200,000.00.	
Business Cheque Account		Parenthood Assistance Account¹	
Unarranged Overdraft Rate	17.50%	Balances \$0 to \$499.99	0.15%
Base Rate	10.45%	Balances \$500 and over	0.25%
Orbit Account¹		Minimum opening balance \$1,000.00. Minimum operating balance \$500.00.	
Credit Interest: Balances \$200 - \$1,999.99	0.25%	MoneyZONE Account	
Balances \$2,000 and over	0.40%	Balances \$0 to \$499.99	0.15%
Debit Interest Rate	8.75%	Balances \$500 and over	0.25%
Home Loan		Minimum opening balance \$5.00. Minimum operating balance nil.	
EasyHome Loan		TranXact Account	
1 Years Fixed Rate	4.10%	Balances \$0 to \$499.99	0.15%
2 Years Fixed Rate	4.90%	Balances \$500 and over	0.25%
Variable Rate effective	6.45%	Minimum opening balance \$10.00. Minimum operating balance nil.	
EasyHome Investment Loan		ProSaver EasyCard Account	
1 year Fixed Interest Rate	4.50%	Balances \$200 to \$1,999.99	0.15%
2 years Fixed Interest Rate	5.70%	Balances \$2,000 and over	0.25%
Variable Rate effective	7.25%	Minimum opening balance \$10.00. Minimum operating balance nil.	
RateSaver Personal Home Loan¹		ClassicSaver Account	
Owner Occupied		All Balances	0.25%
Variable Interest Rate	8.50%	Minimum opening balance \$10.00. Minimum operating balance nil.	
RateSaver Residential Investment Home Loan¹		EasySaver Account	
Not Owner Occupied		All Balances	0.25%
Variable Interest Rate	8.50%	Bonus Interest	1.25%
Personal Loan		Bonus Interest is paid on a monthly basis on balances ≥ \$10 and ≤ \$200,000 with at least one deposit totalling \$10.00 and no withdrawals during the month. Minimum opening balance \$10.00. Minimum operating balance nil.	
Secured	14.75%	Passbook Account¹	
Secured by Mortgage	10.50%	Balances \$200 to \$1,999.99	0.15%
Secured by Term Deposit (100% cash cover)	9.75%	Balances \$2,000 and over	0.25%
Unsecured ¹	17.25%	Minimum opening balance \$100.00. Minimum operating balance nil.	
EasyUnsecured	18.25%	ProSaver Passbook Account¹	
Cyclone Repair Loan ¹	4.50%	Balances \$200 to \$1,999.99	0.15%
Motor Vehicle Loan	9.20%	Balances \$2,000 and over	0.25%
Retail Instalment Loan		Minimum opening balance \$10.00. Minimum operating balance nil.	
Reference Rate	13.75%	ProSaver Cheque Account¹	
Micro-Credit Loan	19.25%	All Balances	0.25%
SMART Business¹		Minimum opening deposit \$50.00. Maximum opening deposit \$30,000.00. Maximum operating balance \$30,000.00.	
SMART Business Term Loan		SMART Business Savings¹	
Partially Secured	13.00%	\$0 - \$49,999.99	0.25%
Fully Secured	13.00%	\$50,000 - \$99,999.99	0.50%
SMART Business Asset Loan	15.45%	\$100,000.00 - \$199,999.99	0.75%
SMART Business Unsecured Personal Loan	17.50% - 25.50%	\$200,000 and over	1.00%
Credit Cards		Minimum Opening Balance - \$10.00. Minimum operating balance nil.	
VISA Essential	20.75%	Interest Bearing Cheque Account - Commercial	
VISA Gold	20.75%	Balances \$1,000,000 and over	0.10% - 0.50%
VISA Gold Advantage	20.75%	Minimum opening balance \$250.00. Minimum operating balance nil.	
Mastercard Regular ¹	20.75%	Non Profit Organisation Cheque Account	
Mastercard Gold ¹	20.75%	All Balances	0.10%
Base Lending Rate (Dec 2023 Quarter)	1.24%	Minimum opening balance \$250.00. Minimum operating balance nil.	
		BizSaver Account¹	
		Normal Interest	0.50%
		Bonus Interest	0.50%
		Bonus Interest is paid on a monthly basis on balances ≥ \$2,000 and ≤ \$100,000 with no withdrawals during the month. Minimum opening deposit \$250.00. Minimum operating balance nil.	
		Retail Term Deposit	
		1 month	0.10% p.a.
		3 months	0.10% p.a.
		6 months	0.10% p.a.
		9 months	0.20% p.a.
		12 months	0.30% p.a.
		15 months	0.30% p.a.
		18 months	0.30% p.a.
		24 months	0.30% p.a.
		36 months	0.30% p.a.
		48 months	0.30% p.a.
		60 months	0.30% p.a.
		Minimum opening balance \$1,000.00. Maximum opening balance \$200,000.00.	

Interest rates are subject to change to ensure they reflect market conditions. This information is correct as at 4/3/2024. For more information on terms, conditions, fees and charges, visit www.bsp.com.fj or contact your nearest BSP branch or our Customer Service Centre on 132 888 or 321 4300.

¹Product(s) no longer offered.